



possibilities

unleash your imagination

The two halves of happiness

One of the greatest pleasures of my career is that so much of my time and energy is focused on the positive aspects of our clients' lives. A financial plan is born out of dreams, and so dreams are somewhat my stock in trade. Being an optimist, I feel right at home there.

Of course, not all dreams play out in fairy tale fashion. Sometimes expectations aren't realized. And often an unexpected bend in the road appears impossible to steer around. And so another important part of my job is listening to the stories of how dreams get derailed.

Marital conflict, separation, divorce. Troubled teens, traumatic accidents. Aging and failing parents. Losing a job, losing a loved-one, losing hope. Not exactly a list that inspires. But all of us will experience some or many of these things during the course of our lives. And when we do, we ask why, and wonder if we have the power or even the will to change the circumstances in which we find ourselves.

At the heart of this issue is happiness. It is indeed the goal of all other goals. It is the barometer of our lives. When happiness is low or gone we look for help. And we find a never-ending supply of literature that tells us how to find happiness, which when summarized boils down to this simple message: expect exactly what you want.

You know the catch phrases. Dream lofty dreams. Set high goals. Strive for the best. Never give up. If you think you can, you can. Persevere. Be a winner.

The problem is, not one of these sentiments is helpful, or even appropriate for most of the situations we are talking about here. You can't persevere through a failed marriage. And all the hope in the world won't take you back in time to reverse some tragic event.

Expect exactly what you want is good advice. But it's only half of the story. The rest of the advice, to which credit goes to Deepak Chopra, is this: accept what comes along.

This is much tougher advice. Accepting is not our nature. We want to change what we don't like. We want to learn how to avoid pain and disappointment. Accepting sounds like giving up.

In fact, accepting our circumstances is the only rational way we can behave. It's good advice. Not just when things are tough, but always. It is in fact the real key to unlocking happiness. Our dreams are in the future. Life is happening right now. Accepting your situation at each moment fosters contentment, peace, and ultimately, happiness. Pursuing the next moment, the next day or the next year, leaves you in a perpetual state of pursuit, and thus unfulfilled and unhappy.

This isn't a recipe for 'perma-happiness.' That's not actually a condition we would want. The range of emotions we experience is important to a complete life. Sadness, grief and other painful emotions are part of what we must endure to fully understand and appreciate all that it is to be human.

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possibilities

The two halves of happiness, cont.

But in the depths of those darker moments, it may be helpful to remind ourselves that while our situation isn't what we expected, nor would we have ever planned it this way, still, here it is. This is where we are. And our only real choice at the moment may be to simply accept it, and do whatever the situation calls for. But at the same time – and this is important - we can and should still expect something better. In fact, we should continue to expect exactly what we want.

This isn't a case of either or. Nor is it one then the other. It is at all times both. We must constantly accept what we have, and constantly expect what we want.

Expect exactly what you want, accept what comes along. No doubt you see the paradox in this statement. The second half appears to contradict or at the very least, weaken the first. And yet, it is in living this paradox that we become whole. It is in living this paradox that we are able to keep happiness within our reach.

Dancing Across the Finish Line

Bill



In September my sister and I participated in the Weekend to End Breast Cancer. We were excited to walk in memory of our Nana and Aunt Wendy, but as mothers of young children, admittedly we were hesitant when we signed up. Where would we find the time to train? How would we raise the money?

anyone who needed a rest or medical assistance and playing music, which we danced to. About half way through Sunday we realized just how much relief it was for our feet each time we danced.

To our surprise, we raised \$5,146.89 as a team thanks to the generosity and support of our husbands, family, friends, co-workers and clients. We trained for at least an hour three times per week and helped out our neighbours by taking their dogs along for company!

We looked forward to the music of the sweep vehicles, wanting to give our feet some much needed relief. So, during the final few kilometers we decided to create our own music and started to sing and dance. (Fortunately, this was not something that was caught on tape!)

We arrived on the Friday to register and were so inspired by the atmosphere that we signed up to participate again in 2008. Perhaps we were just excited about not having to cook, clean, change diapers or do laundry for a few days. But it wasn't because we were going to get to sleep in!

Finally, the finish line was in sight, and we could see our parents and families waiting for us. In fact, a large crowd had turned out to cheer their loved ones to the finish line. We walked through the Princess Gates and along the front of the Direct Energy building. The final steps were just ahead of us, but our feet cried out for relief. Just as we turned the corner....the music was beating....time to dance! It just felt so good.

During opening ceremonies Saturday morning we remembered loved ones lost, those battling the disease and the survivors. We managed to find Laurie and her team *The Blue Footed Boobies* before the start, but as the walk began we quickly lost sight of them amongst the 5,521 walkers that participated.

So if you are walking and think that you just can't walk anymore, try dancing! We will dance again in 2008!

The day was full of encouragement from the wonderful people who also raised money and volunteered their time to be part of the crew. Our main inspiration came from the "sweep" vehicles that were dressed up in various themes cheering us on, picking up



Thank you to Laurie and my longtime friend Cathy for inspiring me.

Zoë

The Blue Footed Boobies danced over the finish line with over \$30,000 in donations!



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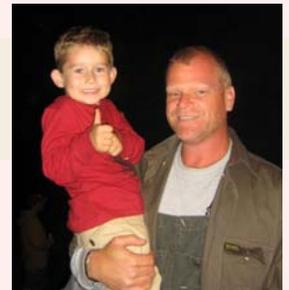
There's no place like Holmes

"Hey, I've seen you on TV" were the first words out of my son Patrick's mouth as he saw Mike Holmes walk up to him at the cottage. Glancing down at Patrick, arms across chest, suited up in his overalls Mike responded, "And what do I do on TV?" "You fix things" Patrick said without skipping a beat. "Yes, that's right. I make it right", said Mike.

And 'Make it Right' he certainly did! Mike and his crew from the TV show "Holmes on Homes" came to the rescue of my mother-in law this fall when the original bathroom renovation at her cottage on Sparrow Lake (2 hours north of Toronto) went terribly wrong. My husband Rob, being the caring and frugal son that he is (did I mention he's also Scottish?), e-mailed Holmes on Homes. To our surprise we were selected to have Mike come in and do what he does best - fix things!

It was a great experience for the whole family. Mike and his

crew spent 1 1/2 weeks transforming her bathroom (among other things!) and we were all invited to the cottage for the big "reveal" party. I couldn't believe how passionate Mike is about doing the job right, as he often says. His crew was the nicest bunch of contractors I have ever met.

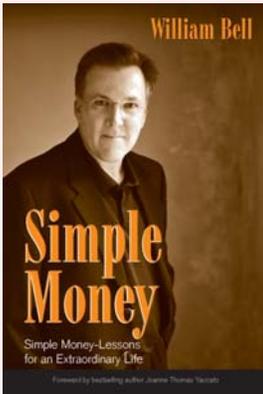


Patrick with Mike Holmes

I don't want to give away too much before the show airs, but I will leave you with this: a plumber's dream - which means a lot to a cottage owner when you have to drain the pipes every fall. Stayed tuned to HGTV!

Sonia

Simple Money



Congratulations to Bill on the release of his new book - *Simple Money*. It has been some time in the making, but so far the feedback suggests it was well worth the wait. If you want to understand the philosophy, logic and inspiration behind the way we do business here at Bell Financial, this is your guide.

Every money topic is covered here - from managing your cash, to paying for your children's education - written

in a simple to understand and captivating style.

We believe that anyone who has questions about money will find this book to be an excellent resource.

Copies will soon be available at book stores, or call us directly - we have stock on hand and will gladly sell them at a discounted price. After all, saving money is a simple way to grow rich!

David & Laurie

Great Minds, Great Thoughts

"I not only bow to the inevitable, I am fortified by it."

Thornton Wilder

"It is not easy to find happiness in ourselves, and not possible to find it elsewhere."

Agnes Repplier

"Happy the man who early learns the wide chasm that lies between his wishes and his powers."

Johann von Goethe

"We must accept finite disappointment, but we must never lose infinite hope."

Martin Luther King, Jr.



risk management

group services

Keeping the Balls in the Air

Against the backdrop of the circus tent
A juggler keeps his balls in the air.
Confident, feeding off the crowd's exhortations
To add another ball to the mix,
He calmly tosses a fifth, then a sixth.
A blur of yellow spheres, hands becoming pistons,
His face glistening with the effort
Of managing all that he can handle.
The audience roars its approval, and then
The calls for a seventh begin from the back.
The chanting builds, urging him to do more
Than he feels capable of doing.
Sweat is streaming down his forehead, burning his eyes,
Blinding his judgement.
He nods almost imperceptively to his assistant
To bring him another;
The crowd's cheers are now deafening
As the juggler switches gears to accommodate another ball.
Seven! A career first! His hands adjusting
To the new speed of catch and throw.
The rhythm and the smile return
As the realization of his accomplishment hits home.
The frenetic pace of movement begins to fatigue him
As he nears the end of his routine.
But the crowd wants more, needs more.
Eight! Eight! Eight! Eight! Eight!
The juggler's smile vanishes; it's too much
To expect.
He will end it now and celebrate his success.
But the audience collectively stamps its feet,
It must see eight!
His shirt is soaked with the strain of effort
And indecision.
He must try: he nods to his assistant.
She stands frozen, no eighth ball in her hand.
He nods again, more forcefully,
And she rushes to the back of the stage
For another.

As she extends her hand towards him
She whispers, "Seven is good".
He snatches the eighth ball from her.
He is not in control of his world any longer.
The balls tumble down, released from their orbit.
In vain, he tries to retrieve and begin again,
But his world is in complete disarray.
The juggler slumps to his knees, head bowed.
The crowd is stunned into silence;
A few are disappointed, most are concerned.
His assistant gathers up the yellow balls,
Places seven at his knees,
And whispers, "Seven is good".
Moments pass, the crowd waits.
The juggler gathers himself and his world
And begins again.
"Seven is good", he whispers.

David



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