

# POSSIBILITIES

UNLEASH YOUR IMAGINATION



## Siblings

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*Bill Bell is Owner of Bell Financial and has 3 sisters and 1 brother.*

When I started high school in 1972 one of my teachers looked at me and asked with a certain hesitation, "Are you one of the large Bell family?" I answered no and the teacher immediately looked relieved. The large Bell family he referred to lived near the dump in West Gwillimbury, and so they were generally referred to as the Dump Bells. Most notably, they had 17 (yes - seventeen) children. We lived in town, and called ourselves the Town Bells as a means of differentiating. A better differentiator was the fact that there were only five of us.

I'm in the middle, with two older sisters a younger brother and a younger sister. Growing up I didn't think of us as a large family. Obviously there was the Dump Bell family to point to, but there were other large families as well. One of my best friends in high school was the youngest of nine. My father was one of seven, and my mom

was one of five. Five actually seemed quite normal – perhaps even somewhat conservative. Today, if someone says they have five children it is quickly assumed that somewhere along the way, they've lost their minds.



As one might expect, the stories to be told about living in a household of seven people (and often, with friends, considerably more) are both good and bad. We did manage to drive each other crazy, usually due to the fact that people of different age groups and different genders don't always understand each other. There were episodes of yelling, the occasional "ruckus" (Mom's word), and definitely a few slammed doors.

But those memories are tucked into a part of my memory that I seldom visit. The things I like to remember are the days spent playing in our spacious yard, the many dinners we shared telling stories of the day, and the fact that on any given day,

at any given moment, there was someone else in the house to hang out with. Loneliness was something I never knew.

Still, we weren't really part of each other's lives the way one might imagine. Even Bob and I – only two grades apart in school, and with many friends in common – lived decidedly different lives. We all pursued different dreams, we found partners, got married and

moved out of the house as soon as we finished our studies. It would almost be expected that we would drift apart and let the differences that develop between people who are forced to live in close quarters keep us forever apart.

But as we struck out on our own, my parents continued to set up opportunities for us all to be together. Sunday dinner at the Bells', with king size steaks or a giant roast, became a tradition. Ellen and I struggled to make our way from Barrie minutes after the tornado swept through in 1985 to attend one such dinner. My parents never commanded our attendance or made us feel bad if we missed – they just made it hard to resist.

As the family grew, the complications of children and in-laws made the Sunday tradition more difficult. But the larger family – children, spouses and grandchildren – continued to gather for birthdays, thanksgiving, and of course, Christmas.

Many years ago, when Mom was still alive and active, we decided to celebrate her birthday (Nov 17) by taking her to dinner with just her five children.

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# Focus



It's a big magical world out there.

Leah Earle



My granddaughter Ava met Minnie on our family Disney trip at Halloween.

Wendy Ross



Country road take me home, to the place I belong.

Krista Cardoso & John Denver



My latest painting project was an accent wall in my family room.

Nick Earle



This year's Bell Financial Christmas tree expertly styled by Krista!



# Siblings

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No spouses or grandchildren – just the original five and Mom. We had a wonderful time, reminiscing about our childhood, bringing Mom up to speed on our latest accomplishments, and sharing in the joys of being family. Mom loved it. So, we agreed at the time to continue doing this on an annual basis – which we did. At some point, we finally agreed, with Mom's permission, to include our spouses.

about our grandchildren (there are now 12 great grandchildren with more on the way). We laughed a little and cried a little.

In mid December Marie has arranged to have our annual Bell Family Christmas gathering at the Church Hall. With 42 of us now, and more to come, we have

*“Despite the vast differences that may exist between members of our own family, those differences are small compared to the things that make us the same.”*

outgrown the house party. But, despite the grumblings of some of the younger folks and in-laws, who find the

When Mom passed away in 2015, it would have been easy to let this tradition go. But, with a little nudge from Marie, the new matriarch of the family, we happily continued.

family events boring and overwhelming (which they probably are), we push ahead with a tradition designed to keep us connected. In the tradition of Henry and Phyllis – on a regular basis – we make our extended family a priority. And more than ever, I understand why.

Last week we met again at Marie's house to kick off the Christmas season. Nancy had done some digging through old boxes in the basement and found the shirts that Bob and I wore to Cubs – complete with the badges we had earned. Apparently, I earned a badge in vacuuming. Old photos were shared and discussed. Stories were swapped. We bragged

Over time, we grow in our understanding that despite the vast differences that may exist between members of our own family, those differences are small compared to the things that make us the same. And, we realize that our family – our sisters and brothers – want to be



our confidants, and our cheerleaders for a very simple reason. They are among the people who love us, no matter what.

For most of my life, I was certain that the primary reason to gather as a family was because it brought so much joy to Mom and Dad. I mistakenly believed that my dad would BBQ steaks on Sunday, and my parents would invite us to Christmas dinner because it made them

happy. As I sat with my siblings last week laughing about the past and looking fondly into the future, it dawned on me – my parents weren't doing that for themselves. They were doing it for us.

May Christmas bring you many joys, and remind you that the best gift of all is love.

Bill Bell  
billbell@bellfinancial.ca



# Welcome to Adulthood



Leah Earle works at Bell Financial and is a big fan of Hawaii.

What milestone marks the feeling that you're all grown up? For me, it's only recently that I feel like I shouldn't call my mum before I change out my phone plan, or buy a new pair of shoes (I mean I still call her, but I don't have to). I'm an adult and technically have been for 15 years, but I still get asked for ID at the LCBO sometimes and I've been asked if my mum or dad can come to the phone recently. Are these types of things holding me back from thinking of myself as adult?

Nevertheless, adult I am. I am somebody's wife, and two somebodies' mother. I have a job, a car, a mortgage, and I clean my baseboards at least once a year. That being said, the revelation that I'm a bona fide grown up came to me while enjoying a vacation from all those responsibilities.

I have had the pleasure (and displeasure in my teen years) of

tagging along on business trips my whole life. Here I am in Hawaii giving a seminar on hula dancing at one of my earliest conference engagements.



More recently, Jon, who's an advisor like my father before him, has been invited to conferences and I am asked to attend as his wife. We always have an amazing time meeting new people, learning, sharing, and of course enjoying the time away together.

When I'm meeting new friends at these events I always lead with the fact that I'm Jon's wife, to which most people say 'What

is your company called?' Or 'Jon \_\_\_\_\_?' I then follow up with the fact that I'm Bill Bell's daughter. Well, let me tell you, being Bill Bell's daughter can really open up doors for you in the world of financial planning conferences. Even though I do it, this type of name-dropping does leave a certain taste in your mouth. It makes you feel more like a tag along child than a conference attendee.

This year, that changed. As some of you know, Jon was named the Young Advisor 2017 by the Knowledge Bureau and thus was asked to attend their Distinguished Advisor Conference (DAC) in Kelowna. He was recognized with a presentation on our first night there, invited to fancy dinners, and wrapped up the event on a panel discussing (with eloquence) the future of the financial industry.

During this trip I was known as

Jon's wife, and elated to be so. He is truly the type of man that I am lucky to call a partner.

The recognition was such an honour for both Jon and I. He has worked hard in this industry and has become an accomplished and knowledgeable advisor. I have watched, nay helped, as he tackled the late meetings, studied for the never-ending exams, and given 110% to his career.

I couldn't be more proud of him, or of us, for becoming a supportive couple of adults making their dreams come true and helping people in the process. We have divided up each and every task it takes to own a house, have fulfilling jobs, and give our kids extraordinary lives and we are making it all work.

Being an adult is challenging. I know you know that, you've been an adult for ages. But I just realized as we flew out of Kelowna that the next time someone asks me if an adult's home, I'll have to say "speaking!"

Leah Earle  
LEarle@bellfinancial.ca



# Mint Chocolate Sparkle Cookies

Prep Time 20 min • Bake 12 min • Makes 55 Cookies

- 1 cup softened butter
- 3/4 cup granulated sugar
- 3/4 cup brown sugar
- 2 large egg
- 1 tsp mint extract
- 1 3/4 cups all-purpose flour
- 1 1/4 cups cocoa powder
- 2 tsp baking soda
- 1/4 tsp salt
- 1 cup semi-sweet chocolate chips
- 1 cup white chocolate chips
- 2 Tbsp chopped candy cane
- Plus 3/4 cup sugar, for rolling

1 Preheat oven to 350°F (180°C) and prepare your baking sheets.

2 Using an electric mixer, beat butter and sugars until creamy. Add eggs and mint extract. Once combined add flour, cocoa powder, baking soda, and salt and mix. Lastly add the chocolate chips (minus what you have been snacking on) and candy cane.

3 Roll dough into 1" balls and then roll those balls in the rolling sugar. Next place them on the baking sheet normal cookie width apart.

4 Bake for 10-12 min and let cool on your fancy cookie rack. Cookies should be ooey-goey in the centre and overall quite delicious.

From the kitchen of Gloria Fragomeni





# My Life Thus Far



David Frank  
specialist in Group  
Benefits at Bell  
Financial

I am looking at a group picture taken recently at an industry function. There are ten of us in the photograph - I am seated in the front row, uncomfortably close to the camera. My hair is beginning to disappear at an alarming rate. I can't see anything else in the picture other than my huge forehead. I don't know which is more upsetting: my receding hairline or what my fretting says about me. I console myself that vanity trumps indifference. I'm not sure if I really believe that, but I'm going with it for the time being.

We often hear that time seems to accelerate as we age. Another truism is that time flies when we're having fun. Can it then be inferred that getting older is fun (and fast)? Maybe I'm just confused; discussions around temporal relativism tend to do

that to me. But, despite the obvious drawbacks presenting themselves each morning in the bathroom mirror (note to self: must buy a smaller mirror), drawing ever closer to 60 has not been without its upsides. I have two pretty amazing boys who have become outstanding young men, despite repeated attempts on my part to mess everything up. I met a woman in my 50s who has seen me buck naked and married me anyway (bless her!). I have my tennis, which continues to teach me humility in the form of a volley that crumbles under pressure whenever I begin to believe that I'm hot stuff.

I also have much to be thankful for in my career. I began in the insurance industry in 1986

with a full head of hair and a large void between my ears. Somehow, some of what I've learned since then has managed to stick and I've been fortunate to have become a trusted advisor to employers looking for ways to help take care of their employees. We call these services "employee benefits plans" and "group retirement plans"



That's me on the right with my brother Nathan hitchhiking to university in the early 1980's during one of Montreal's interminable transit strikes (just look at the hair!).

and they can get pretty complicated (at least for me). But, distilled down to their essence, these programs are expressions of caring, compassion, consideration and respect from one human being to another. My

role is to help communicate the benefits derived by all when a workplace is happier and healthier. I'm not sure if there's a better job out there (if there is one, please don't tell me - blissful ignorance has served me well thus far).

All in all, the benefits that have come with growing older have outweighed the costs, although that observation may be debatable as my deteriorating memory makes all my recollections subject to scrutiny. So what can I reliably say about my life to this point? I can say that I love my family and my friends. I can say that I am very lucky to like going to work most mornings (not every morning - I'm not a moron). I can say that I will never be Roger Federer, and I'm ok with that. I can say that I will never become indifferent to my appearance. And I can say that time does indeed fly when you're having fun getting older.

David Frank  
dfrank@bellfinancial.ca



# Great Minds, Great Thoughts

"The best way to spread Christmas cheer  
is singing loud for all to hear"

Buddy the Elf

"Family is not an important thing. It's  
everything."

Michael J. Fox

"May you build a ladder to the stars  
And climb on every rung  
May you stay forever young"

Bob Dylan



15165 Yonge St., Suite 201 Aurora, Ontario, L4G 1M1  
T: (905) 713 - 3765 F: (905) 713 - 2937

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