



# possibilities

unleash your imagination

## A parent's pride

One of the miracles of having children is how they can reconnect us to our own childhood. In special moments it's as if time bends backwards, and briefly your child and *you* as a child exist simultaneously.

When I was a young boy, hockey was an important part of my life. Despite being one of five active children, my parents managed to get out to most of my games. My Mom would sit with the other ladies on one of the painted planks that served as seating. Dad would stand with the other men leaning on the back of the boards at the top of the seating area.

My Mom sat quietly during the game, mostly looking worried – her maternal instincts suggesting that perhaps this wasn't the safest of activities. Many of her stories of those early years have to do with me laying on the ice under a pile of other players in some sort of skirmish, or getting clobbered into the boards by some "much larger boy" on the other team.

My Dad, also quiet by nature, was often seen talking to the other men. I was certain they were talking about hockey - complaining about the referee, commenting on the pace of the game, and in my mind at least, singing my praises. He stood with his arms stretched out and his hands on the boards looking strong and focused. I often sensed that he was coaching me in silence.

My favourite moments during those many hours on the ice were the moments right after I scored a goal. Of course all youngsters enjoy scoring goals, and I suppose for the same reasons. Among those reasons was seeing the expression on the faces of Mom and Dad – an expression I grew to recognize as a parent's pride. My Mom would smile quietly as the other ladies congratulated

her on my fine play, and the men would rehash the goal many times with my Dad soaking in the compliments.

My best games, as measured by those in which I scored the most goals, were always those attended by Mom and Dad.

Our youngest daughter, Lexi, is the only athlete among our three girls, and she has continued to play soccer, including indoor soccer during the winter over the past couple of years. I am, and always have been, her number one fan, attending most of the games and cheering her on from a lawn chair. Unlike the summer however, when things are fairly slow in my work life, in winter I find my work load somewhat smothering, and it becomes harder to take time away, especially for the earlier games. One evening this past winter Ellen took Lexi to the dome where they played, and I assured her that I would be there before the game ended.

On my way to the dome I was seriously questioning my decision to leave the office to catch a few minutes of the game. I had a lot of important work to do, and little time in which to do it. But I had promised. I arrived at the game just before half time, and as I entered the dome I quickly spotted Lexi at mid field. Her eyes were fixed on the door. Clearly, she had been waiting for me to arrive. She smiled, and waved. I waved back, wanting to holler at her to get in the play and stop looking at me. I didn't need to. As if she had just discovered her legs, she burst into the game. At that moment I realized what I should have always known. Being here with Lexi was far more important than any work could ever be.

In the second half that night Lexi scored her only goal of the season. She kicked a rebound into the corner of the net and immediately

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## ...A Parent's Pride (cont)

looked at me to make sure I had witnessed what she had done. I jumped to my feet and paused from my vigorous clapping to give her the thumbs up.

And suddenly there I was.

Time had bent, and it was 2006 and 1972 at the same time. I was standing in front of the net, and held my stick in the air to celebrate my goal. I looked over, and there was Mom quietly smiling, and Dad listening to the other fathers' review of this excellent goal.

Eventually we stop saying "look at me" to our parents. But we never stop thinking it. It may appear to be an egocentric attitude - demanding so much attention from our parents - but really it's not. We just want to make our parents happy. We want to make them smile. And we know that nothing feels better than to make them proud.

On the way home that night Lexi and I replayed her goal many-times, and at one point she actually asked me, "Are you proud of me?"

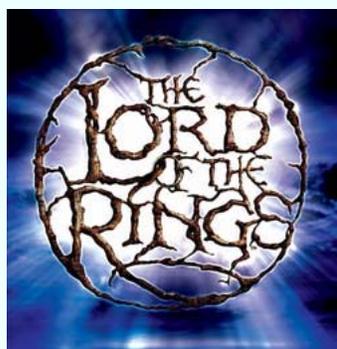
"Of course," was my reply, "but, Lexi, you don't have to score for me to be proud. I'm *always* proud of you." At that moment, I may have thought I was teaching her something important. It turns out the lesson was for *me* to learn.

After almost 20 years away from hockey I was lured back to an "old timers" league a few years ago. This past season my brother Bob joined our team and we found ourselves playing on the same line. My Mother was eventually recruited to come to a game, and along with my sister and her family they formed the entire cheering section that night. My Mom sat quietly on the unpainted plank that served as a seat, while the others stood around her, leaning on the back rail.

We lost the game, and in a season where goals for me were few and far between, neither Bob nor I managed to score a goal. But, I did look over at Mom on several occasions, and sure enough, she was smiling with quiet pride.

*Bill*

## Theatrical Imagination



Lord of the Rings, which opened in the Princess of Wales Theatre in March, has received both severe criticism and glowing praise. I was fortunate enough to see LOTR in the early days, courtesy of Fidelity, and I can confirm that both are deserved.

If you haven't read the books or seen the movies, seeing the theatrical version may prove overwhelming. There is an awful lot of material to cram into a few hours so the storyline moves along at a rapid pace. Still, at three plus hours running time, there

are moments when I wished it would move along a little faster. To sum up the evening, I will offer the words of my friend Stephen (a high school theatre arts teacher) who accompanied me to the play. The production was emotionally bereft, and technically brilliant.

If you are a fan of theatre, as I am, it is worth paying the typically high musical theatre price tag, and sitting through a long evening. Not to experience the adventures of Frodo as he carries the ring back to Mount Doom, but rather to experience the transformation of the Princess of Wales Theatre into Middle Earth, and to experience at the highest level the power of live theatre to create the impossible through a few technical tricks, and the unlimited creative potential of human imagination. But you must act quickly; the show only runs until the end of September.

*Bill*





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### Reminder — markets go up *and* down.

Over the past 12 months or so we have received many positive comments about the excellent returns that client portfolios have been experiencing. Just in case anyone is under the false impression that either a) we have had something to do with the recent bull market or b) you can expect straight up returns for evermore, this is a reminder that portfolios, like markets, go up *and* down, and the key to long term success as an investor is to stay the course in both cases.

A surprising number of people seem to have forgotten the rather nasty markets of the early part of this decade – a time when many portfolios saw 25% of their value erode in what turned out to be the most pronounced bear market of our lifetimes. What we *do* remember right now is the spectacular returns of the Canadian market over the past 3 years – returns that not only replaced the losses of

the prior three years, but added nicely, bringing long term returns (10 years+), back in line with historical averages.

And that’s how it works. Things go up and down in unpredictable cycles, but in the end, good investment managers generate positive returns. Patience is rewarded. This isn’t a warning bell signaling trouble ahead, but rather just a cautionary note to anyone who may have recently been lulled into believing that markets were on a one-way trip higher – or worse, that we had somehow found the magic pill that would allow our clients to avoid the next downturn. All we can promise is this: When it comes, we will be here to help you weather the storm, and continue to coach you to do the right thing – which surprisingly for most, is to simply continue on the same path.

### A very special request for your support

On September 8-10, 2006 I'll be participating in a very special event called The Weekend to End Breast Cancer. Some of you may remember that I did this last year - it was a life changing experience! I'll walk 60 kilometres over the course of one weekend with thousands of other women and men. The net proceeds will support breast cancer research, treatment, and services through the Princess Margaret Hospital.

I've agreed to raise at least \$2,000, so I need your help. Would you please consider making a donation of any amount? Use the link on the Bell Financial website to visit my site and make your donation online.

According to the National Cancer Institute of Canada, approximately 20,500 Canadian women will be diagnosed with breast cancer this year, and about 5,400 will die from the disease. That's why I'm walking so far. To do something **bold** about breast cancer. I hope that you'll share this incredible adventure with me - by supporting me in my fundraising efforts.

Thank you in advance for your generosity!

*Lawrie*

*Bell Financial also participates in the “Curling for Cancer” Bonspiel in November, an annual event held in Richmond Hill. Please let us know if you are interested in entering a team!*

### Great Minds, Great Thoughts

*“It’s not what you don’t know that hurts you, it’s what you know that just ain’t so.”*

Satchel Paige

*“Somebody’s sitting in the shade today because someone planted a tree a long time ago.”*

Warren Buffet

*“People seem not to see that their opinion of the world is also a confession of character.”*

Ralph Waldo Emerson

*“Fear has a greater grasp on human action than does the impressive weight of historical evidence.”*

Jeremy Siegel



## Employee Benefits Bulletin: Out-of-Country Emergency Care

Planning a holiday sometime soon? In addition to the sunscreen, bathing suits and hats, have you remembered to pack out-of-country medical insurance?

Fortunately, many travelers who participate in an employer-sponsored employee benefits plan are already covered for medical emergencies while on holiday or on business. Most plans include coverage if you or an immediate family member suffers an illness or an accident requiring urgent medical care. However, these benefits often have limitations and/or pre-existing conditions, so it is incumbent upon each plan member to read their booklet carefully and to contact their insurance carrier to ensure that the coverage will be in place when you need it most.

Many employees incorrectly assume that, since they were able to obtain group health coverage (including out-of-country coverage) without having to be approved medically when they joined the plan, they are automatically protected in the event of a medical emergency outside of Canada. Unfortunately, there are circumstances where this may not be the case. If employees have existing health conditions, it is vital that they contact their doctor to confirm that they are medically

cleared to travel; emergencies that arise from a pre-existing condition where the individual was not considered stable at the time of departure from Canada may not be covered.

Other limitations to emergency travel coverage may include the following:

- Expenses incurred beyond a specified period of time from the date of departure (for example, 60 days)
- Expenses related to pregnancy and delivery, including infant care, if beyond the 34<sup>th</sup> week of pregnancy or if there is a pre-existing condition indicating higher than normal risk of an early delivery or complications
- Expenses arising from a existing medical condition where surgery has been recommended or scheduled but not yet performed
- Expenses incurred in countries for which there is a travel advisory (check with Canada's Department of Foreign Affairs at 1-800-267-6788 before confirming travel plans)

In summary, if you or a covered family member is planning a trip out of the country, it is always prudent to do your homework *prior to* departure. A simple phone call can help you to understand where your emergency travel coverage begins...and ends.

*David Frank*

## An Awakening

I have never really felt connected to my mother; until recently.

For me mothers seemed all the same, more or less. Mothers gave you curfews. Mothers were on your case about homework, cleaning your room, standing up straight, being on time, paying your own way. They made comments that made you feel like you needed air, space; and a chance to be just you. In my view, mothers didn't cut you any slack - their expectations seemed high, too high sometimes for an average girl to live up to.

I was rebellious. I played my music loud. I dyed my hair (many times and many colours; when I didn't need to). I challenged the boundaries I was given. Needless to say, my own mother and I had our differences, and at times you could feel the static in the air.

Don't get me wrong; there were good times too - defining moments of celebration: my mom's graduation from university with her teaching degree, my graduation from college, our sitting at the table talking about a friend in need and how I could help. There were great moments of connection that somehow seem lost in the years of head-butting. But I can't say I felt a constant connection. I thought there should be one, but I didn't feel it.

When I got married it became easier to talk with mom. We had more "social time" with each other (with the occasional head-butting). John

and I enjoyed many dinners with my mom and dad, and we had the most interesting conversations - about their childhoods, their life experiences, stories I had never heard as a child. I learned about, or better put, *discovered* a different side of my mother. Still, with this new insight I didn't feel the deep connection I thought I should.

Then I became a mother.

And now that my own daughter is soon to be seven, I feel strongly connected to my own mother. I see a whole new side of boundaries, high expectations, values. And I hear my own mother's words as I ask (ok, tell) my daughter to clean her room. And I see the rebellion, the independence in my daughter's eyes - and I remember. Oh my, I have become my mother!

Well ...yes, and not quite. I see many things now the way I'm sure my mother did. And I'm *positive* I feel now the way she did when she was working hard on imposing the same boundaries that, in effect, structured my life. And I turned out OK.

It seems to me that the whole point of life is to feel connected. And I want my daughter to feel that connection with me now, not later. Now is the time. Surprisingly, I learned this from my mother. Thanks mom.

*Cheryl Cannon*

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