



# possibilities unleash your imagination

## O Christmas Tree

No matter how you celebrate the holiday season, the Christmas tree has become an accepted and expected part of it. Unless you stay at home, windows and blinds closed, and television off, you can't really avoid them. Their presence is inescapable. Their power to inspire us is surprising.

We love to light them up. There is in fact so much allure to having Christmas trees glow that early trees were lit by crudely attaching candles to the branches – a preposterous idea given the fact that Christmas trees quickly become highly flammable and candles are, well, an open flame. After countless fires leading to destroyed homes, and even deaths, Edison's new light bulb finally found its way onto the Christmas tree in 1895, and we have been cursing those tiny bulbs ever since (really, have we still not figured out how to prevent one burned-out bulb from ruining the entire string?)

There is, in fact, much about Christmas trees that appears to be common ground, both around the world and from home to home in our own neighbourhood. But one thing is clearly not universal: is it real, or is it fake?

This is a debate that has a reasonably short history – the first real commercial Christmas trees to make their way into North American homes arrived in the mid 1950's, about the same time the baby boom was in full swing. And ever since, a passionate debate has raged.

Those in the real camp contend that Christmas is simply not Christmas without the presence of a real tree – any of the many varieties of spruce, fir or pine will do. They cite the wonderful

tree smell as a must-have (something that could certainly be added to artificial trees, but thankfully, is not). And they tell glorious stories, reminiscent of a Trisha Romance painting, of bundling up their smiling children in wonderful winter garb, taking a sleigh ride, bells a jingling, out to the tree farm, then sipping hot chocolate by a blazing fire prior to selecting and cutting their glorious tree, and finally hauling it back to their cozy home where a crackling fire burns in the fireplace as Nat King Cole sings, in person, as they decorate the tree using Great-Grandma's hand-made ornaments.



The fake camp of course have a different version of this real-tree story, which includes leaving the kids behind (they have too much homework to participate in such a frivolous activity) and sending Dad alone out to the tree farm, well, actually, down to the local grocer. Dad picks a tree that is already cut and tied tightly together, and is therefore of completely unknown quality. He struggles, alone, to affix it to a car completely unsuited for the task, and stops, likely several times, on the way home to

make sure it remains strapped on. At home, when it is unbundled, a scrawny, sparse and completely non-symmetrical tree emerges. Symmetry of course is the hallmark of a great tree. Then after New Years, Dad, again alone, deals with the inevitable disposal of this tree which includes dragging it through the house (whilst every remaining needle works its way into the nooks and crannies of the carpet), and finally out to the curb.

Both sides, I guess, have a point. But not surprisingly, where you stand on this issue is tied to a simple but extremely important fact – what kind of tree you had as a child.

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### Partners

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

David Frank, B.A.

Laurie Sobie, B.A., CLU



# possibilities

## O Christmas Tree cont'd

How we dealt with the tree that adorned our living room ultimately becomes the tradition that ties it into our home. And those traditions that made Christmas what it was to us as a family are deeply rooted.

In my critical years in our house, it was fake. Not just fake in the “it looks like a tree but isn’t” sense. It was fake in the “what the heck is that?” sense. The aluminum tree was the first generation of artificial trees, and they gained considerable popularity, despite the fact that they looked more like a drying rack for the tinsel than a tree, and somehow overlooking the fact that the combination of metal (to hold the aluminum) and electric lights proved to be almost as disastrous as the candle and dry tree branches combination did a generation before.

Ours was, thankfully, painted green, and as a child the debate for me was not fake vs. real, but rather green vs. silver (my argument being the obvious – “but trees are green!”) This tinsel rack of a tree had many advantages. It would, in theory, last forever (a fact that lends a very strong argument to the pro-real side who love to throw in stats about carbon footprints), and it could be stored quite easily in a closet neatly folded into a box no bigger than an upright vacuum cleaner. At the first hint of snow or at the first sight of December 25<sup>th</sup> on the calendar, one could have the tree up in a matter of minutes. We didn’t have to worry about the tree “drying out” and so Christmas could start anytime. I generally felt quite sorry for the kids I knew who decorated their tree on Christmas Eve, despite how pioneer-like that seemed, thinking that they were getting seriously shortchanged on the holiday season.

Eventually the scrawny aluminum tree was replaced with a modern “almost real” looking tree. At first, it didn’t seem right. But quickly, we all adopted the new look, and we (the collective we) have never looked back, with trees so real looking now that, well, it’s hard to tell at first glance. In fact, the new trees give themselves away by being too perfect, an attribute one rarely finds as negative, except in the case of Christmas trees in the opinion of the hardcore real tree camp.

While I may appear to be making a for or against argument of some sort here, in fact, my point is this: it really doesn’t matter. As far as satisfying traditions and providing the necessary spirit of the season,

both have performed equally well.

Charlie Brown’s tree was real – despite the strong recommendation of everyone that Charlie Brown go out and find a “big shiny aluminum Christmas tree.” And in the closing scene after the tree has been decorated it neatly transforms from the scrawny real tree that can’t support a single ball, to a wonderful, green, perfectly shaped, fake-looking masterpiece. The Who’s of Whoville gather around what one must presume is a real tree – but it sure looks fake. And the tree in the closing scene of *It’s A Wonderful Life* may in fact be real, but it isn’t green (unless you have the colouredized version of this 1946 classic).

I recently watched *It’s A Wonderful Life* and couldn’t help but notice that Christmas plays a very small role in this movie, despite it being considered a mainstay of the season (who watches it in July?) The Christmas tree however, plays a big role. The emotionally charged closing scene is shot entirely in front of the Christmas tree in the Bailey home. Mary makes sure that George and the kids are placed perfectly in front of the tree creating a wonderful vignette for the guests as they arrive to offer their help to George and his family. Try to imagine that scene set in front of the fireplace, or anything else for that matter.

What George realizes at that moment is that the only thing that matters are the people that are there with him, gathered around the Christmas tree. His family, his friends, all the people he loves. They gather around the tree, present their gifts, give thanks, and sing in pure joy.

And every year, in countless homes around the world, around countless trees of all shapes, sizes, and levels of authenticity, countless families do the same.

*Bill*

## Curl for Cancer 2010



Once again this November Bell Financial was proud to participate in the Curl for Cancer Bonspiel at the Richmond Hill Curling Club. This was the sixth year in a row that Bell Financial has participated, and the practise must be paying off as this year we managed to go undefeated! Geoff and Maureen Cross began this great event 12 years ago and it has raised over \$300,000 to date; a truly impressive feat. It is a fun-filled and cheerful affair each and every year and we look forward to continuing our winning ways in 2011!





unleash your imagination

## A Day at the Races

For as long as I can remember my parents have had their toe dipped into the exciting world of horse racing. And though I wish I could tell tales of vast riches and interviews from the Winner’s Circle at Churchill Downs, I am afraid I cannot in good conscience do so. Our story has been much less exotic, but no less thrilling, regardless of our lack of fame and fortune.

I was at about 7 or 8 years old when my parents purchased a horse with friends of theirs, and though I surely had visions of wealth beyond our wildest dreams, what I got in return was far more valuable. At least 3 or 4 times a year I would get dressed up in my Sunday best and as a family we would make a trip down to Woodbine for an afternoon of great fun.

My brother Jon and I were each given \$2 a race and would equally split any winnings. I have to say this was much more exciting than a traditional allowance! Our strategies early on ranged from betting on our favourite numbers and horse names, to the colours of the jockeys’ silks and the starting post positions. We tried betting the favourite, the second favourite, and the longest odds on the board. We tried it all. Needless to say we never found that holy grail of gambling, though not for lack of trying.

Perhaps my fondest memories are those of my brother and me deciding to team up against my parents to see who could win the day. “Sticking it to the Man” as a child meant pulling one over on Mom and Dad, and we fancied that our specialty; and often enough we would have our day in the sun. You’d be surprised how often two adults pondering and debating the various histories, pedigrees, and other statistics involved could be beaten by picking my favourite number 4 each race, and Jon picking the horse with the coolest name. It still brings about a mischie-

vous little grin just thinking about it. But even on days when our family divided allegiances and went to war against each other we would inevitably come home a closer and happier group.

There were more than a few times when it was financially very difficult to stay in the horse game. You’d be surprised what it can cost to keep a horse at the track, and without a few good finishes a year to help out with the costs things can get a little rocky. Because of this, common sense (and sound financial planning!) would dictate that my parents’ folly would have been over after their first shared horse, but I’m thankful they persevered.

They would probably say that they caught the racing bug. They would speak about how rewarding it can be to raise a horse from infancy to see it do great things, never quite articulating the pride and satisfaction evident on their faces while trying to put the experience into words. And I don’t doubt that these things surely have played a big part in their journey in racing over the years, but I suspect our family outings played a part as well.

Whatever the case may be, I am prouder than I can hope to convey of what they have been able to accomplish, in life and in racing, and I wish them continued happiness in all their pursuits. See you at the races!

*Nick*

## Festival of Trees for Southlake



We are very proud this year to be a part of the “Festival of Trees” in support of Southlake Regional Health Centre and held at Upper Canada Mall in Newmarket. Our designated decorators (Liz, Sonia, Wendy and Gloria – shown in the photo with Ellen and Susan Chant, representing the Foundation Board) did a fabulous job of making our tree look truly spectacular. Stop by and see it – at the base of the elevators near the Hwy 9 entrance – and vote for your favourite tree!



## The Inelegance of Predicting the Future

I woke up this morning and the chill in the bedroom served notice that it was going to be an especially cold day. The wind coming down from the north seeped through the slimmest of cracks and slid down the chimney. I turned on the radio to get the weather forecast and to check if Noah's school bus was running, as even the hint of ice on the roads usually leads to cancellations. The meteorologist assured me that, yes, it was very cold outside, and although the wind chill bordered on the obscene, the roads were clear and the buses in our area were indeed on the job. I breathed a sigh of relief, thankful for one less complication in an already hectic morning.

Like most people, I find it comforting to be able to access information that allows me to more accurately predict future events as I navigate my way through the day. We tend to crave certainty, predictability, and seek out those who we feel can reliably offer it. The more we know about the future, the less it scares us. A weather forecast warning of an oncoming storm can help us stay safe by taking the appropriate precautions. However, the problem with predictions is that, the farther into the future they extend, the less accurate and reliable they tend to be. It's like driving in the fog: we can readily make out objects close to us, but those farther in the distance appear hazy and less well-defined. The unreliability of longer-range forecasts is generally true across disciplines, from meteorology to political science to economics. People touted as "experts" are regularly quoted in the media, offering their unique insight and clarity into future events. They confidently predict the price of oil, the probability of another recession and the likelihood of a federal election. They say it and we generally believe it. After all, they're the experts. And yet the research suggests that the overwhelming number of expert predictions turn out to be *wrong*.

In his book "Future Babble: Why Expert Predictions Fail and Why We Believe Them Anyway", journalist Dan Gardner examined political forecasting in the media and determined that experts "are about as accurate as dart-throwing monkeys." And yet we are repeatedly attracted to those who predict the future confidently. We believe them and act on their words, despite the fact that most of the time they turn out to be spectacularly wrong.

Gardner proposed that we believe because we *want* to believe; that it taps into a fundamental psychological need to control our future, to make us less fearful of what we don't know or understand.

Gardner cited an exhaustive study by UC Berkeley professor Philip Tetlock, who studied the accuracy of 284 political experts making over 28,000 predictions over

a period of 20 years. Tetlock concluded that, while the majority of expert long-range forecasts turned out to be wrong, those who espoused one grand theory and expressed it with confidence tended to be wrong far more often than those who offered multiple theories and nuanced, cautious predictions. In the mid-80's, those supposedly in the know predicted that the Dow Jones would surpass 36,000 by 2005. And in 1911, political scientists declared that there would be no more wars in Europe. On the other hand, Tetlock found that the more cautious experts were more successful in their predictions because they offered a complex assessment of a complex problem; in acknowledging the uncertainty of the future, they made allowances for the variability of future outcomes.

Gardner hypothesized that the "expert" who offers (overly) simple, clear, elegant solutions to complex problems is more appealing to the media and to the public at large because he tells a good story. And the confidence that he exudes in the telling of his story makes him that much more compelling and believable. The bold predictor will nearly always garner the lion's share of the headlines, while the forecaster with the layered, measured message will often be relegated to the back pages. The media rarely, if ever, weeds out those whose grand theories crash and burn with startling regularity. These experts continue to be solicited for prognostication because they can take complex information and wrap it up neatly and succinctly in a thirty second sound byte. The truth, on the other hand, is rarely neat and tidy.

We live in a messy, fast-paced, unpredictable world. And that level of instability scares many of us. We seek out information that is readily accessible, that will ease our fears about the unknown and make our situation clearer. But we must be wary of the simple, elegant, straight-line solution as it rarely offers us a realistic way forward. If we accept that the future may hold many possible avenues, we may be better able to adjust when life takes some unexpected turns. Gardner suggests that consumers must remain sceptical about the information that they receive and continue to seek out balanced opinions that may not ultimately culminate in a definitive answer. The key is to keep looking, questioning, evaluating and looking some more.

When I arrived home at the end of my busy day, I fixed dinner, poured myself a glass of wine, sat in my comfiest chair and listened to the long-range weather forecast on the radio. There was nothing certain about it: sunshine, clouds, rain, snow squalls. The meteorologist twice apologized for his hemming and hawing about what may or may not transpire. Although I would have preferred a forecast with a 100% guarantee, I was resigned to take whatever came my way. It's wintertime, after all.

David

### Aurora

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

### Toronto

6 Tredvalley Grove, M1C 3J4  
Tel: (416) 286-2534 Fax: (416) 286-5097

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