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Volume # 08- Summer 2001

Questions for summer reflection.

As a financial planner one of my routine questions is "What do you intend to do when you retire?" It's staggering how many people answer with something like, "Gee, I don't know, I've never thought about it before."

Henry David Thoreau said, "Many men go fishing all of their lives without knowing that it is not fish they are after." Most Canadian's are doing exactly that. They are accumulating money, or at least trying, without knowing why. They believe it's money they want. It's not.

One of Stephen Covey's seven habits is "Begin with the end in mind." I call it knowing what you want. Remarkably few people know what they want. Those who do know what they want get it. Those who don't continue to feel that life is largely out of their control; that some external factor or factors, like a poor job, high taxes, or lack of opportunity is holding them back. In truth, nothing is holding any of us back. Nothing that is, except ourselves.

Many of us spend countless hours searching for answers to questions that in the end lead us nowhere. Questions like: How can I get my boss to pay me more money? How can I get my spouse or partner to do what I want them to do? Why can't the Government reduce taxes? How can I convince my company to promote me? How can I beat the competition?

Our time is wasted when we spend it trying to control others. And our lives seem hopeless when we put our futures into the control of someone or

something else. We truly take control of our lives by letting go of our need to control the world around us, and in doing so realizing that everything, including the world around us, is controlled, indeed even created, from within. Marcus Aurelius said, "Look within. Within is the fountain of good, and it will ever bubble up, if thou wilt ever dig." We need to dig. We need to ask questions. Questions that will take us within.

Here then are a few questions to get you started on your personal quest. Take a few moments this summer whilst on the hammock, the dock, in the backyard, or wherever you find tranquillity to search for answers. You may find the results astonishing.

"If I had all the money I would ever need, and no longer needed to work, what would I be doing?" Generally, the hurdle we can't get over in trying to determine what we really want to do is money, or more appropriately, lack thereof. So imagine that this hurdle doesn't exist. Map out a year. What will you do? Make your choices without regard to money. The answers will reveal some of your most secret desires.

"In my past experiences, what has brought me the greatest satisfaction and why?" The answers here can be surprising, and once again often reveal that how we are spending our time presently has more to do with making money, than with our true interests and passions.

"What one thing that I am currently not doing, if I did consistently, would have the greatest positive impact on my life?" This may be exercise, reading, spending time with a loved one,

planning each day in advance, or an endless list of things. This is again from Stephen Covey, and isolates a couple of things. First, it demonstrates our tendency to not prioritize our time effectively after all this one thing would be valuable to do, but we aren't doing it. Secondly, it helps us to see the great potential we possess, if only....

"What can I do to improve my most important relationships?" We all want positive relationships, but few of us understand the responsibility. Most of the time we think relationships fail because the other person wouldn't change. Stop trying to change the other person, and change yourself. An old story speaks of a divorce lawyer who consistently gave this advice to his clients. "In order to get the most out of the settlement I want you to spend the next 30 days being as nice as you can be to your spouse. As hard as that may seem, I want you to be generous and giving and loving. Come and see me in 30 days." Very few ever came back.

In Mihaly Csikszentmihalyi's wonderful book, "Flow", he writes, "Each of us has a picture, however vague, of what we would like to accomplish before we die. How close we get to attaining this goal becomes the measure for the quality of our lives." We start to get close to this goal only through a journey of self-discovery. Start by asking the four questions here. Enjoy the journey. And have a good summer.

Bill Bell

I'm going camping - pray for bad weather

In the next couple of weeks my family and I will be packing up the plastic cups and plates and heading for a provincial park with visions of cool star lit nights by the campfire and hot lazy days on the beach. We had those same visions last year, but it didn't quite turn out that way.

We camped last year during the official "monsoon" season at Awenda Provincial Park. It rained on and off during the first day, in prelude to the category 5 hurricane that we experienced on the second day. It was classic "man vs. nature" a la Ernest Hemingway.

At about 7:00 PM on the second evening, after a dinner of soggy macaroni eaten one handed (the umbrella in the other), I called for a family meeting and sadly announced that as leader of this trip I had decided we should pack the van and head for the dry and warm comforts of our home. My three daughters, who up to that point had considered me to be somewhat of an invincible superhero, looked stricken. Realizing the potential damage in this situation I quickly smiled and said, "Just kidding! But, if we are going to stay, we need to take some protective measures." The instant smiles on the girls gave me both relief, and fear. This may yet prove to be my undoing, I thought.

We needed a couple of key things. First and foremost we needed a tarp to cover our tent which was already leaking. A tent for our tent so to speak. Secondly, we needed a small shovel to dig a trench around the tent to prevent us from floating away in the small river that was quickly being created. (Yes, we had forgotten our shovel). Finally, we needed a donut and a hot drink. So we hopped in the van and headed into town to the Canadian Tire store.

Resisting the urge to buy gray duct tape, which I was sure would solve all of our problems, we found what we were looking for, and about \$150 worth of things we weren't looking for (like a new lawn chair, a camp light, a baseball bat, you know, things we were hoping we would need when the rain stopped). Next door was a Tim Horton's which provided us with a warm refuge and the donut and hot chocolate we had anticipated would cap off our trip to town. This pit stop also provided us with something we hadn't anticipated – a chance to laugh.

We found ourselves cracking jokes about our dilemma. In the safe haven of the coffee shop we suddenly found the outside elements much less threatening. And with the equipment we had purchased next door stashed in the van, we felt completely prepared to take on the weather and comically enthusiastic about the challenge before us.

We left Tim's smiling, and made the journey back to camp with radio blaring and confidence high. Happy to see that our tent hadn't already floated away we got straight to work. And while the four of us surely lacked in survival skills, what with flashlights dropping, trying to hold umbrellas and rope at the same time, and creating great reservoirs of water in the half hung tarp then releasing it into the unsuspecting face of someone on the other end, we got the job done, and we never stopped laughing.

When we finally had all ends of the tarp tied off and realized that the rain had actually been diverted away from the tent, my oldest daughter, Leah, yelled out with great satisfaction, "It makes you feel so capable doesn't it!" All agreed; especially me.

With tarps and trenches completed, and after a trip to the restroom to dry off and change (those air hand dryers come in handy on such occasions), we found ourselves sitting comfortably in our tent. We had conquered the rain. Our tent was now a dry zone. And we couldn't stop smiling.

Earlier that day I had been cursing the rain. I had convinced myself that the weather had ruined our trip. I had resigned myself to calling it quits. As I lay in the tent that night thinking of what a wonderful experience we had all just shared, and realizing the valuable lessons we had all learned, I actually gave thanks for the rain. The reaction of my daughters to going home had caused me to see the situation differently. Nothing had changed except for my perspective. And that new perspective had changed everything.

So we're off again in a couple of weeks. This time we won't forget a few key things: tarp, shovel, rain gear, and most importantly, our positive attitudes.

Bill Bell

Crème Frais

Ingredients:

- Strawberries as many as you like!
- Fine granulated brown sugar
- 2 cups sour cream
- 2 cups whipping cream

Preparation: Combine the sour cream and whipping cream (do not whip). Leave on the counter overnight (or at least 8hrs) to thicken. Next morning, place the mixture in the refrigerator. Just prior to serving remove from the refrigerator and whip with blender until light and fluffy.

Serving to guests: Place out for your guests 1 bowl of strawberries, 1 bowl of cream mixture, and a couple of small bowls/plates of brown sugar. Dip strawberries in the cream, then in the brown sugar and enjoy!





A Slice of Life

I awoke to long, thin fingers of sunlight travelling up the bedsheets and into my eyes. A pair of robins were noisily posturing on the neighbour's roof directly outside our window, their day having begun hours earlier. The cats, sensing my faint stirring, bounded from their night-time camp at the foot of the bed and yowled for their breakfast. Elizabeth, oblivious to the morning serenade, dozed peacefully. A new day dawning like any other? Certainly not, for today men and women would gather from far and wide to participate in a pastime both revered and reviled: I am referring to the game of golf. More to the point, the day of the Second Annual Bell Financial Charity Golf Classic had arrived.

I surveyed the clothes, freshly laundered and ironed, laid out the night before. If I couldn't play like a scratch golfer, at least I could look the part. My Taylor Made clubs lay pristinely in the trunk of my car, all traces of the errant shotmaking from my last adventure on the links washed away with soap and water. I was ready for A New Beginning. Today would be different. Today I would not slice.

All golfers the world over, regardless of age, sex or aptitude, share one universal belief, that whatever ails our particular game will be miraculously cured by the next tee-off time. Without the benefit of sage advice from a professional or state-of-the-art video analysis, we all fervently hold to be true that the duck-hook that has plagued us since the beginning of time will dissipate into the mist enveloping the first tee. I was confident that my persistent slice, a shot that has defied all laws of physics in that it has been known to end up twenty yards behind me, would not be a hindrance on this all-important day.

For many months Cheryl had been working tirelessly to bring the tournament to life. Thanks to her efforts, all appeared ready. Over the past couple of weeks donations for the prize table had poured in from large corporations and individual clients alike. The weather was a godsend, the only sunny day in an otherwise soggy and cold week. As I pulled into the golf course parking lot, some eager participants were already warming up in the practice area, sharpening their short game. I pulled my clubs from the trunk, their heads gleaming in the

late-morning sun. I passed a cloth over the tips of my shoes. Perfect. All was unfolding as it should.

We all soon gathered at our carts, received our instructions ("whatever you do, ladies and gentlemen, DON'T SLICE!" was what I thought I heard), and headed off to our designated holes. There were two foursomes at each hole, awaiting the shotgun start. As we were the "A" group, we had the unenviable task of teeing off with four extra pairs of eyes trained upon us. The hole was a short par 3; the green was small and surrounded by bunkers, leaving little margin for error. The first three members of our foursome struck their balls without incident. Now it was my turn. I addressed the ball. I stepped back, aware that a mild yet very real sense of panic had replaced my inner peace. When negative thoughts accompany an action like striking a ball, sports psychologists call this phenomenon the "Oh-Oh Experience". Your mind replays snapshots of every hideous shot that you have ever taken, and creates a voice-over that always begins with the word "don't": "DON'T SLICE, DON'T BRING YOUR CLUB HEAD BACK TOO HIGH", etc. Amazingly, all this can take place in about a second. I approached the ball once again. As I brought the club back, a tiny bead of sweat trickled down my nose. Upon reaching the apex of my swing, I moved the club forward with tsunami-like force. Then, all went black. I hadn't knocked myself out, but I did drive the club straight down under the ball with such gusto that chunks of earth flew up into my face and momentarily blinded me. The gallery went eerily silent.

When I regained my composure and my eyesight, I looked to see where my shot had landed. There my ball lay, amid bits of earthy shrapnel, twenty yards straight ahead on the ladies' tee. A bit short, but no slice. I was thinking positively again.

All of us at Bell Financial wish to thank all of you who joined us on this wonderful day. We look forward to seeing you again next year.

David Frank.

Spanish Tapas

Question: What do you get when you combine a person who loves to cook great food with another who loves to eat it?

Answer: *One very lucky guy with a bit of a weight problem.*

Every year my wife Elizabeth and I host a Mid-Summer Night dinner party. This year, the theme was Spanish Tapas, and although I was initially at a loss to explain what exactly tapas were, when it comes to food I am an exceptionally quick study and, with the help of a great book and copious amounts of sampling, I soon learned a great deal.

The book is entitled "Tapas: The Little Dishes of Spain" by Penelope Casas (Albert A. Knopf, Inc). I would like to introduce you to this fabulous Spanish fare by first pulling short excerpts from the book; I will then reprint the menu from our dinner. For those of you who wish to obtain recipes, please e-mail me and I will forward them to you (recipes were extracted from many sources in addition to Ms. Casas' book).

What Are Tapas? "It is difficult to say exactly what tapas are, for tapas are not necessarily a particular kind of food; rather, they represent a style of eating and a way of life that are so very Spanish and yet so adaptable to (North) America... They can be foods we traditionally eat as appetisers, but more often than not cross the line into what we might think of as first course or main course dishes. "All tapas do, however, have several things in common. They are generally served in small portions, and they are meant for immediate gratification."

The Origin of Tapas. "Originally the tapa was a slice of cured ham or chorizo sausage placed over the mouth of a wine glass (some say this was to keep flies out of the drinks) and served compliments of the house. The verb 'tapar' means 'to cover'; thus the origin of the word 'tapa'. Since these meats were salty, they produced thirst, and smart tavern owners embraced the tapa as a means to increase their wine sales. As the custom grew, so did the selection of tapas; today they come in hundreds of varieties - and are rarely complimentary."

Cultural Influences. "Tapas in Spain are, of course, closely related to Spanish cuisine. For those of you still unfamiliar with the joys of Spanish cooking, let me say that the cooking of Spain is not the hot and spicy cooking of Mexico and South America. It is as fine and exciting as the

other great cuisines of Europe and has tremendous variety, partly as a result of centuries of Moorish occupation, which lent Arab overtones to some Spanish cooking, and partly because Spain is a country of such great cultural and geographical diversity. Certainly the foods brought back from the New World (potatoes, peppers and tomatoes, for example) enriched the cuisine of Spain, but Spain utilized these products in its own distinctive style - quite different than they were used in America."

Chorizo. Chorizo is Spain's favourite sausage, flavoured with garlic and paprika. Eat it as it is, like salami, or saute, bake or cook it in sauce to produce dozens of other tapas. It is widely available in (Canada), mostly in specialty food shops, but also in some supermarkets."

Mid-Summer Night Dinner Menu

Almendras fritas. Roasted almonds with sea salt

Jamon serrano. Salted, cured ham

Canape de pasta Catalan. Grilled bread with Catalan butter

Escalivada. Roasted peppers, onion and eggplant

Ensalada de setas. Cumin mushroom salad

Mejillones a la salsa Romesco. Mussels in Romesco sauce

Empanadillas de champinon. Sherried mushroom empanadas

Chorizo al vino. Chorizo cooked in wine

Pincho moruno. Spicy lamb brochettes

Fritos de datiles y chorizo. Chorizo-filled dates in bacon

Albondiguillas al azafran. Tiny meatballs in saffron sauce.

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Great Minds, Great Thoughts:

Two stonecutters were asked what they were doing. The first said, "I'm cutting this stone into blocks." The second replied, "I'm on a team that's building a cathedral."

Old Story

"Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like."

Will Rogers

"To be where we are, and to become what we are capable of becoming, is the only end in life."

Robert Louis Stevenson

"You've really got to stop thinking about what you can afford to do, because you can really afford to do anything that you decide you want to do."

Wayne Dyer

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