

possibilities

unleash your imagination

What I learned in Grade 11 Science

I had a special relationship with my high school science teacher, Mr. Hall. He taught me in grade 9, and then again in grade 11, and in both cases I probably far exceeded my potential because of some unexplainable connection I had with him, some uncanny ability to know exactly what he was talking about. Most of the time, at least.

I recall vividly one particular class. We were discussing the atom, or perhaps quarks - particles that are so small, and so fast, that they could not be detected by any means yet developed, and yet there was some scientific proof, beyond the scope of the average grade 11 student that they did in fact exist. Mr. Hall assigned some work for us to do. Most people began talking to one another. I was deep in thought, and my lab partner was away, so the stool beside me was empty. Mr. Hall sat down. I knew by the look on his face that he wanted to tell me something. But he just smiled, in a kind of eerie way, like the Cheshire Cat. He was waiting for me to ask my question.

“Mr. Hall, how do people find these kinds of things? What makes them go looking?” My questions were grade 11 type questions really, and were intended to be more along the lines of “why do scientists insist on finding these stupid things that make more work for us poor students?”

His response was short and not necessarily to the point. “People always find exactly what they are looking for.”

I was confused, and I took a big leap, trying in my 17-year-old way to make this discussion move past the borders of common sense. “You mean,” I said, speaking slowly for effect, “these things didn't exist until someone went looking?” Of course the answer was no, that's incorrect. But Mr. Hall said “Yes, that's right. They came into existence the moment someone went looking for them.” Suddenly, I felt as though I were studying science fiction, not science. This was a preposterous

notion, although definitely an intriguing one. Certainly it's an idea I've never been able to forget.

The year was 1974, before fax machines, video rentals, CDs, cell phones, personal computers, and the internet. Any of these things, and countless others, would have seemed equally preposterous at the time. They existed only in the realm of science fiction. Now, not only are they common place, but in some instances they are already obsolete.

It's a common story. Science fiction comes up with an idea. Science pursues it, someone “goes looking”, and finds it.

Scientists in several countries have successfully teleported atoms. “Beam me up Scotty”, is now considered a real possibility. Two electronics engineers have developed a “shield” that makes objects disappear. Harry Potter's invisibility cloak may soon be for sale at your local department store. Cloning and genetic manipulation are already accepted as scientific fact. Some day we will actually be able to replace a damaged limb, or be in two places at the same time.

This past week I had my first real conversation with a machine. I called to change the credit card assigned to the automatic payment of my cell phone bill. I got the usual automated response and waited for my chance to hit the appropriate number to take me to a real person. Instead, I was asked to **verbally** provide the reason for my call, my credit card number, and a few other pieces of identification intended to make sure I was who I said I was. In each case the person, er, computer, responded appropriately. It felt like I had fallen into the middle of a science fiction movie. At one point I found it hard not to laugh, but stifled it for fear the computer wouldn't know what to do with an emotional response. When I hung up I realized that I had just had a very human interaction with a machine.

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possibilities

What I learned in Grade 11 Science Cont'd

The future that science fiction writers told us about is increasingly found in our day to day lives. Furthermore, the gap between idea and every day use is shortening rapidly. Almost daily we are being asked to rethink the paradigm of our lives, our culture, our world, our universe. The speed of change is exhausting. We wonder how long this trend of acceleration can last. Are we near an end?

In 1899 the commissioner of the U.S. Patents office, Charles H. Duell, is quoted as saying, "Everything that can be invented has been invented." It is tempting to believe that there is a limit on what we can do, what we can invent. Perhaps we may even wish for it. We fear that perhaps, just ahead, lies the proverbial brick wall. We are well scripted in the idea of a limited resource world. Our economy is founded on this notion - the idea that limited supply means greater demand and higher prices. It is clear to see that we are running out of food, energy, maybe even space. Will solutions be found in time?

In a world bounded by the science of today we may appear doomed. But we don't live in that world. Our world is actually the world of science fiction, and its boundary is our imagination.

Our creative powers are perhaps infinite. Sometimes we appear unable to tap into it. Sometimes it would appear we have run out. Mostly, it's just easier to assume that the future is being mapped out by others who are smarter, faster, and more capable of tapping the resources of their imagination.

But the fact remains, if you are looking for the solution to whatever problems you now possess, if you are looking for the way to live the life you only dream about, the solution is already yours.

I know Mr. Hall was right. We find whatever we are looking for. We need to look inside, use our imagination and ask the question, what could be? You don't need to try to imagine a new mode of transportation or a replacement for food. In this instance, thinking big requires you to think small. Just imagine what *your* life would be like, if it were perfect. Imagine what you could do and who you may become. Then start looking.

Bill

Best Practices: Guidelines for Capital Accumulation Plans (CAPs)

A generation ago, most employees who participated in a company pension plan in Canada were members of a Defined Benefit (DB) plan. These plans were designed to provide a retirement benefit at age 65 that was known, or defined, based on a prescribed benefit formula. What was unknown was the amount of money required to fund the benefit and the rate of return of the money invested. Employers had a responsibility to employees to ensure that the promised benefit would be there for them at retirement; any income shortfall would have to be made up by the company.

Due in large part to the cost and complexity of DB plans, many company pension plans over the past twenty years were converted to Defined Contribution (DC) plans or Group RRSPs, which were far less costly to operate and were simpler for employees to understand. Under these types of retirement savings plans, the benefit at retirement is unknown; what is known is the contribution formula, or the amount of money deposited into an employee's investment account. Unlike a DB plan where the employer makes the decision on how to invest the retirement savings contributions, the employee in most cases directs how the money is invested in DC plans and Group RRSPs, and since the amount of money at the end of the day is determined by the amount invested and the rate of return on that money, the responsibility of creating an adequate income to live on after work ends has shifted to the employee.

As a result of the fundamental shift of responsibility for an employee's financial security in retirement from employer to employee, there arose

a need to ensure that employees were offered enough information and education about all aspects of their group retirement plans to make informed decisions. Over the past few years, a joint forum of regulatory associations has put together a list of "best practices" for employers, or plan sponsors, to follow in creating and managing Capital Accumulation Plans in Canada.

The Guidelines for Capital Accumulation Plans (CAPs) were released by regulators in May, 2004, which set out the rights and responsibilities of employers, employees and service providers in the implementation and operation of Defined Contribution pension plans, Group RRSPs and Deferred Profit Sharing Plans (DPSPs). The guidelines, which take full effect on December 31st, 2005, will act as a minimum standard of conduct for employers, who are accountable to plan members to provide adequate information and education as well as committing to good governance practices.

If you would like a copy of the Guidelines, or if you wish to discuss how they may affect your company's retirement savings plan, please call or e-mail us and we'll be happy to help.

David Frank





unleash your imagination

Bell Financial strives to raise \$30,000 for Cancer research

Bell Financial is committed to supporting Cancer research this year. Our goal is to raise \$30,000 through a series of events. We invite you to share our passion to achieve this goal through participation and/or financial support. Together we can make a difference!

Sunday, June 5th Visit our booth at the Aurora Street Sale to learn about the anticipated cancer unit at the South Lake Regional Health Centre in Newmarket. We will have *ice-cold* freezies for sale and accept donations in true Bell Financial festive style - all proceeds will go to the hospital. Look for the booth near our office.

September 9-11 - Victoria Inkster & Laurie Sobie have committed to participate in the Weekend to End Breast Cancer (a 2 day, 60km walk). You can help by logging onto our website at www.bellfinancial.ca under

For Your Interest / Events to make your pledge. Victoria is looking for company while training. Call the office to arrange a fun power-hour walk in scenic Aurora.

Saturday, October 15th - Rally your friends and family and join us for an afternoon of bowling, laughter and prizes. All proceeds to the Cancer Society. Watch for upcoming details.

November 12th - Bell Financial will have 2 or more teams partake in Geoff Cross's annual Bonspiel for Cancer in Richmond Hill. Come cheer us on as we put "*Men with Brooms*" to shame, or put together a team and join us at the rink!

Thank you in advance for your support and encouragement!

Congratulations Bill!

In December Bill successfully completed the final course to earn his "Chartered Life Underwriter" designation. The CLU is one of the oldest and most recognized designations in the financial services industry. The CLU educational program consists of three specialized courses that provide specific learning in life insurance applications, insurance law and taxation, and applied estate planning. The content of these courses builds upon the concepts found in the courses leading to

the Certified Financial Planner (CFP) designation.

So now it's William Bell, B.Math, B.Ed, RHU, CFP, CLU. We asked Bill, who often speaks about his strong belief in continuous learning, "What's next?" He quickly responded, "Some time off from studying". We strongly suspect that won't last long.

Great Minds, Great Thoughts

*Our deepest fear is not that we are inadequate.
Our deepest fear is that we are powerful beyond measure.
It is our light, not our darkness that most frightens us.
We ask ourselves, who am I to be brilliant, gorgeous,
talented, fabulous?
Actually, who are you not to be?
You are a child of God.
Your playing small does not serve the world.
There is nothing enlightened about shrinking so that other
people won't feel insecure around you.
We are all meant to shine, as children do.
We were born to make manifest the glory of God that is
within us.
It is not just in some of us; it is in everyone.
And as we let our own light shine, we unconsciously give
other people permission to do the same.
As we are liberated from our own fear, our presence
automatically liberates others.*

A Return to Love - Marianne Williamson

Who are we?

We have seen steady growth since Bell Financial was begun in 1996. Here's a current snapshot of some of our vital statistics, as of December 31, 2004.

8 active advisors
7 staff
1,625 active individual clients
195 group plans in force, with 3,603 members
\$58 million in assets under management
996 life insurance policies in force
243 disability insurance policies in force
26 supplier companies we do business with



A Promise Kept

One year ago in this esteemed publication I wrote about our younger son's determination to obtain a pet to replace our dearly departed cat, Paddington ("Promises, Promises"; Spring 2004 issue). After months of incessant questioning, begging, pleading and cajoling, Noah's persistence paid off: Elizabeth and I agreed that he may have a pet on his eighth birthday. It seems like yesterday when we made that declaration, but he was four years old at the time. He turns eight later this month, and we're bracing ourselves for a new addition to the family. I had written that Noah had not yet made up his mind about what kind of pet he wanted, and that we were determined not to influence his decision. Well, despite some shameless attempts by someone other than me (you know who you are) to sway Noah towards the purchase of a dog, he eventually stuck to his original plan to get a cat. More specifically, he chose the smaller, fluffier, hell-on-wheels model: a kitten.

With the big decision out of the way, Noah turned his attention to the type of kitten he wanted. Consulting a book he purchased entitled, appropriately enough, "Cats", he began to narrow the field, thumbing through the pictures and descriptions of every exotic breed imaginable, from Bombay and Burmese to Siamese and Siberian (I didn't have the heart to tell him that the range of options available to him would be limited to those up for adoption at the Humane Society, which would likely be a choice of "stripes" or "no stripes" and would answer to "here, Kitty!"). A few days later, Noah revealed that he had come to a decision. "I want a cat just like Clancy", he declared.

Clancy is the neighbourhood cat. At first glance, Clancy appears to be a handsome but not extraordinary tom cat, possessing a long black and white mottled (and often matted) coat on a slightly larger-than-average frame. Like most males, his large head, prominent nose and large front paws give Clancy a muscular appearance. However, upon closer inspection, he does possess one very odd physical trait: his left ear is folded back in half, giving him a lopsided, comical look. Whenever he comes over to greet me, I almost expect him to stand up on his hind legs, open his mouth and break into a comedy routine. Although I suspect that he has had the defect since birth, this hasn't stopped many residents as well as strangers from fiddling with his ear in an attempt to flip it back into place. In fact, he is better known by his nickname of "Flip" than by his given name.

But it is not Clancy's physical eccentricity that captivates Noah and nearly everyone else who has met him, cat fancier or otherwise. It is his charm, his gregariousness, his in-your-face friendliness that is so startling; in fact, his personality and general demeanor are far more closely aligned to those of a golden retriever than of a common house cat. If geneticists were to combine the most desirable traits of both dogs and cats, they would first look to Clancy as a prototype. He is fiercely independent, patrolling his "patch" day and night in search of adventure, food and, most of all, companionship. He will stop whatever he is doing to greet us, seemingly eager to hear all about our day. On most weekday mornings, Clancy will meet us at the bus stop to see the kids off to school and then follow Elizabeth and me back home, often settling on the front porch to tend to his grooming. Even the most inclement weather will not deter him from his routine. One recent



snowy morning, we wondered aloud whether the twenty centimeter snowfall would deter Clancy from joining us at the bus stop. No sooner had the words left our mouths when he appeared, racing through snow more than chest deep to greet us. Most cats would abstain from venturing outdoors in those conditions, but here he was, part husky, enjoying every minute.

Clancy is everyone's cat, and yet he is no one's cat. Although he desperately wants to befriend you, he makes it equally clear that he doesn't need you, that he'd do quite well on his own, thank you very much. Sometimes we won't see him for a few days, and we begin to worry that his footloose lifestyle has landed him in trouble, or worse. Invariably though, he shows up, purring loudly and wondering what all the fuss is about. Dogs approach him warily, possibly disconcerted by the fact that he doesn't so much as flinch in their presence, but more likely because they've paid the price in the past for getting too close. Our cats consider Clancy a threat to their domestic sovereignty and keep their eyes glued to him through the window whenever he graces our porch with his presence. He takes it all in stride. After all, Clancy is the master of all he surveys, the alpha male. But Noah knows that Clancy's world really revolves around an enthusiastic "hello!" and a gentle scratch behind his misshapen ear.

So, in a few weeks' time we will begin to visit the various animal shelters in the area. Noah will survey and inspect each of the kittens hoping to be adopted. He'll look them up and down, picking each one up and giving it a cuddle. But most importantly, he'll look deeply into their eyes, searching for the one that will return his stare with a spark of understanding, of knowing that they are meant for one other. And while the kitten he brings home will not be Clancy, Noah will know that it's okay because Clancy is already his.

David Frank.

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