

BELL



FINANCIAL INC.

possibilities

unleash your imagination

The Steep and Rocky Road

Summer. Lying in the hammock in the back yard, floating in the pool face down on an air mattress, or sitting on the edge of the dock with our feet dangling in the cool water, however we escape, inevitably our thoughts turn to a life without cares. We begin to imagine a world in which we experience nothing but the peaceful bliss of our most contented leisure activities. No traffic, deadlines or appointments to hurry to. No one else imposing their choices on our time. Nothing to go wrong.

While I won't dismiss the importance of those moments in which we experience that kind of peace and contentment, I am going to conjecture that a steady diet of those moments is not what we are looking for. In fact, I will go a step further and suggest that the moments of intense pressure, stress, and seemingly insurmountable problems - those in fact are the moments that shape us, strengthen us, define us, and ultimately are relived repeatedly, often in the quiet confines of our treasured moments of bliss.

I watched this year with a mixture of pain and pleasure as our middle daughter, Deandra, struggled with a unique and entirely captivating new idea for a school program known as "Block." This class comprised half of her day for the entire grade 11 year, and for the most part appeared almost completely without structure - certainly not in the traditional school sense at least. The class divided into groups at the start of the year, each group taking on a variety of assignments - more like commitments really - to complete projects that would develop some "real life skills," such as photography, video, filmmaking, speaking in public, leadership and more. Deandra found herself taking on the role of project leader in the newly formed Video Yearbook.

Since all of the projects had year-end deadlines, as I would have expected, for much of the first half of the year, Block was "fun." They were after all playing with cool toys like video cameras, movie making equipment and the latest in digital photography. The completion dates were too far away to exert any real pressure. The teachers had put checkpoints in place, things like journaling progress, but these were optional according to Deandra, and the zeros on her progress report

could be ignored. As parents, Ellen and I wondered what we were witnessing, and hoped that the two teachers responsible for this group knew what they were doing. It turns out, they did.

As the final month of school approached, the reality of the work not yet completed began to take a toll on Deandra, and by all accounts on the rest of the class as well. As the days ticked by Deandra spent more and more time on her Block work, and the stress she was experiencing was growing more visible. Relationships grew tense. I wanted to help, but a voice in the back of my head kept saying, "This is how real growth occurs."

During the year each student had to complete a portfolio of their work, showing the good and the bad, describing how they had grown and what they had learned. And as a grand finale, each student had to present their year in a 5 minute presentation to their peers and family.

Each student in turn spoke of the struggles and challenges they had faced in completing the various tasks. Not one had found this "easy," and yet almost without exception, they all spoke of something remarkable that had happened to them during Block - they had grown. To borrow the analogy of one of the teachers, they had hit the wall and climbed the wall, and on the other side was a new person. The thrill of achievement filled the air during the presentations, and the students hugged, thanked each other and thanked the teachers for what they were sure would be a significant highlight of their high school lives.

Much can be gleaned from this story. But as I sat there bursting with pride as my daughter revealed the personality traits she had discovered and the growth she had experienced, I realized that the most significant lesson learned by this class is that the road we want isn't the road that's smooth and straight. It's the road that's rocky with hills that appear too steep to climb.

Continued page 2

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possibilities

The Steep and Rocky Road Cont'd

We might dream of retiring to a life of endless summer bliss, but we could never find true happiness there if that was all there was. From the moment we try climbing the stairs with our pudgy little legs as infants it should be clear that our imagination isn't for daydreaming; it's for kickstarting adventure. We long to do, to try, to experience, even to fail. Mostly we want to discover. We long to see what is around the next corner, over the next mountain, and what lies buried within our seemingly unlimited potential.

We are not looking for a life without pain, without suffering, without challenge, without wanting. We don't want the smooth road. We want the steep road with lots of bumps. We intuitively know that it is this road that will lead to new discoveries and push us into new possibilities. When given the choice, we should take the rocky road. And if life drops a rock in the middle of our otherwise smooth path, we should give thanks. It's a gift. And making our way around, over or through will forge a lasting memory that one day will bring a smile to our face as we enjoy that much sought after quiet moment of peaceful bliss.

Bill

Welcome Baby Weller!

Zoe's hands are full now! Congratulations to Zoe and her husband Ian on the birth of their third child, Christian Thomas Weller, born on June 18th weighing in at a healthy 9 lbs, 1 oz.



The Power of Perseverance

"Spinning" (stationary cycling) classes at the gym involve sprinting while sitting, standing, sitting, standing to a timed beat, all without losing momentum. The legs keep pedalling, the upper body sits and stands. It is a very precise movement. Try as I would, I couldn't do it. My knees kept buckling, forcing me back to a seated position. "Use your core muscles," the instructor advised, "don't put your upper weight on your legs." Weeks passed. I wanted to quit. Then, one day - unexpectedly - my core muscles tightened held my weight I was up and sprinting and holding the movement, successfully in motion with the others. What a rush! I had it! For one fleeting moment, life was perfect. Then the instructor added handle-bar push-ups. Here we go again, I thought!

So it is with money. We create financial and life goals, and everything is perfect. But life is never static and sometimes we can't do what we hoped to do. We rebalance and then once more new circumstances arrive. Here we go again! But as long as we commit to our goals, as long as we stay on the bike, we will reach our destination. Perseverance empowers us, and the money will follow, giving us everything we need.

Margaret

Margaret Fennel lives in Bradford and along with exercising and setting financial goals, she is also working on her degree.

Great Minds, Great Thoughts

*"What is the greatest burden?" asked the young child.
"To have nothing to carry," answered the old man.*

Unknown author.

"It is not the goal but the way there that matters, and the harder the way the more worthwhile the journey."

Wilfred Thesiger

"To strive, to seek, to find, and not to yield."

Alfred Lord Tennyson





unleash your imagination

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

Bell Financial is committed to supporting Cancer research this year. We have many friends and business clients who have been affected by this horrible disease. Our goal is to raise \$30,000 through a series of events. To date we have raised \$2,300. We invite you to share our passion to achieve this goal through participation and/or financial support. Together we can make a difference!

Aurora Street Sale

Sunday, June 5th, Aurora

The weather was VERY hot that Sunday and the ice-cold freezies were well received; we sold 1120 of them! All proceeds went towards the new cancer unit at South Lake Regional Health Centre in Newmarket. Special thanks to our student volunteers Shannon & Kaitlin Rutledge

and Ryan Glazier who gave generously of their time. We enjoyed their company and enthusiasm.



Relay for Life

Friday, Jun 10th, Mill Run Golf & Country Club, Uxbridge

We would like to recognize Mill Run Golf & Country club for hosting this event - which raised a total of \$83,200 for the Canadian Cancer Society. The relay (run, walk, stroll) was a 12-hour overnight event. The track was completely illuminated with candle-lit bags, each named with a loved one who has lost the cancer battle. A team member stayed on the track all night long. Special thanks to Ethan Frank, Tom Cannon, Lucita Leger, Arlina Martinez and Phil Van Zuilen for joining our team. And thank you to all who sponsored us. It was a fun night - and no bugs!!!!



The Weekend to End Breast Cancer

Friday, September 9th - Sunday, September 11th, Toronto

Laurie Sobie and Victoria Inkster have committed to participate in the Weekend to End Breast Cancer. They are vigorously training in preparation to walk in this amazing 2 day, 60km walk event. They each require a minimum of \$2,000 to participate in this event, and need your help to get there. You can pledge Laurie and Victoria through our

website - look for our event's link. Laurie is walking with some friends under the team name the Blue Footed Boobies (that is the actual name of a real bird!). Victoria is also looking for company while training. Call the Aurora office to arrange a fun power-hour walk in scenic Aurora.

Bowling for Cancer

Saturday, October 15th at World Bowl in Richmond (on Leslie St. north of Hwy 7)

Rally your friends and family and join us for an afternoon of bowling, laughter and prizes. All proceeds to the Canadian Cancer Society. A guaranteed good time!

Curling for Cancer

Saturday, November 19th, Richmond Hill Curling Club

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



A Walk in the Park

By late December, 2004, I had reached my tipping point. The extra pounds that had slowly but steadily been adding up had to go. Perhaps I would have come to this conclusion a lot sooner if the weight gain had been sudden. But, as is the case with most of us, I probably gained only a pound or two annually over the past five years. When weight is added slowly, there are all sorts of tricks that we can devise to ignore that which should be increasingly obvious.

The brain can be a devious thing: it can go to great lengths to convince you that seeing isn't necessarily believing. If looking at yourself in the all-too-large bathroom mirror is less than flattering from a particular angle, don't despair! Just change the angle. If your chin seems to be growing a twin, no problem! Just tilt your head upwards a bit and all is well again (a tip: keep some cosmetic scissors handy as you may be looking at the inside of your nose for the first time in a while). Soon your wardrobe begins to shrink as you expand but, hey, those pants were never very flattering anyway. A few months later the clothes dryer is replaced because you are sick and tired of your dress shirts shrinking around the collar. It is not until you find yourself dressing and undressing in the dark that you emerge from the fog of denial and admit that it's all your wife's fault for being such a darned good cook.

I vowed to make profound changes, not only to my eating habits but also to my level of physical activity, which was at an all-time low. Over the past few years I had convinced myself that playing more tennis would be the key to shedding a few pounds and feeling better about myself. However, if anything I was playing less often lately, and there was nothing on the horizon to suggest that this trend would reverse itself. Tennis aside, I considered my options. Getting back to running, I knew, would probably melt the pounds away quickly. I had originally laced up the runners about twenty years ago, mainly to keep up with my soon-to-be wife who, like many Type-A overachievers, excelled at the sport. I, however, was never more than a fair-weather runner (too much of anything - cold, wind, rain, heat - would keep me indoors), so I happily gave it up when Elizabeth became pregnant for the first time. When she resumed running not long after Ethan arrived, I couldn't muster up the enthusiasm to join her, and I've never felt inclined to feel my lungs burn since.

I knew that any attempt to resume pounding the pavement would have resulted in utter failure, so I quickly put that idea to bed. I needed something that I could keep up year-round, didn't depend on others and didn't require expensive gear, extensive training or talent of any sort. It struck me like a bolt of lightning: I could walk. *I would* walk.

Everyone young and old can walk; I couldn't mess this up. I began right away, choosing a six kilometer course that traced the boundary of the Ladies' Golf Club of Toronto. A cold but inviting sunny morning greeted me as I began making my way through streets, parks, forests and meadows, all covered with a layer of fresh snow. Given the temperature, I expected the route to be relatively empty, but I couldn't have been more wrong. The plow had not yet cleared the snow from the sidewalks, but there was already a well worn path created by a sub-culture of walkers, some alone, others in pairs and small groups, and many more with their dogs. Everyone went out of their way to greet me, their newest member, as they passed. Some ambled along, but most strode briskly and

purposefully. I also moved quickly, determined to expend as much energy as possible. I soon realized that I was overdressed and shed my hat and gloves. I arrived back home an hour later soaked with sweat, fatigued but invigorated by the experience. I realized right away that I had finally hit upon something that would be sustainable, beneficial and enjoyable.

When I ran, I was focused primarily on my laboured breathing, my aching shins and the time it took me to complete the route. Most days it felt like a task that needed to be completed, the reward coming not from the act itself but from the intrinsic benefits of completing it. On the other hand, the benefits of walking have proven to be numerous and go well beyond calorie-shedding. I especially enjoy bird-watching, a great variety of which nest and forage along the perimeter of the golf course. This spring, on a small patch of land beyond the southern edge of the course where the forest borders a marshy meadow, a community of Orioles took up residence. They were not bothered by my presence, allowing me to observe their comings and goings at close range. Their orange, black and white plumage is striking, their songs playful and exuberant. In the fifteen years that I have lived in the neighbourhood I have rarely seen Orioles anywhere else. Perhaps it is the combination of the sheltering trees and the availability of fresh water and food (mosquitoes and other tasty treats residing in the shallow pools) that lured these beautiful and gregarious birds to this spot; perhaps it's the peaceful setting, an oasis amidst suburban sprawl. I do know that, however they came to live there, I never would have noticed them had I been running instead of walking.

It is now late June, and I have been walking four or five times a week for the past six months. Although it was not my intention to stick to the same path, I have never strayed. I promised myself that I would map out a new route as soon as my enthusiasm for the current one began to wane, but so far it hasn't been necessary. Each week it seems that the colours and textures of my walk subtly shift and blend, offering a new and fresh take on the familiar. A bare branch produces buds, which swell to reveal a young leaf, small and silver-green, deepening in colour, exposing lines and ridges, eventually sheltering seeds or fruit. Nothing remains static. Before I know it, fall will be upon us, and the palette will change once again. And through it all I get a front-row seat.

Oh, by the way, I've lost about ten pounds so far, and I'm pleased. But that, surprisingly, is beside the point.

David Frank

P.S. In the Spring newsletter I wrote about my son Noah's search for the perfect kitten. We think he found her.



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