

# possibilities

unleash your imagination

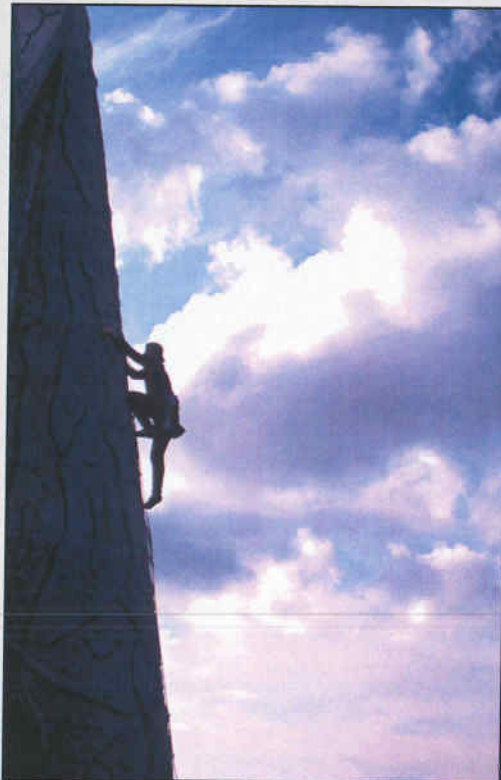
## The Importance of Being

At the prompting of a magazine article suggesting that we should have a list of the top ten things we must do before we die, I have been recently giving this idea a lot of thought. Perhaps too much.

As a strong believer in the “know-what-you-want” camp, (I did write a book on the subject after all), I should be entirely on board with this concept, and one might even expect me to be able to rhyme off my list like I would the names of my children. Not so. There’s something clinical, and often selfish about this idea that leaves me thinking this is the wrong side of the right road. For example, why ten? This article suggested ten, but I’ve seen others that suggest the appropriate number might be five, or going the other way, twenty. Intuitively I want to believe that there are an unlimited number of things we will hope to do over the course of our lives, and for the moment, I really only need to know about one of them – the one I’m working on now.

Nonetheless, I can’t stop thinking about this, and wonder why I find this exercise so unappealing. So I decide to give it a go. But, I truly don’t know where to start. I stare at a blank sheet for quite some time. Since this is golf season, my thoughts keep wandering towards something like lowering my golf handicap to a single digit. I wonder however if

I will live long enough to accomplish that seemingly impossible task, and besides, golf isn’t about the score (yeah right). Playing St. Andrews in Scotland might fit the bill, but on my top ten? I’m not so sure.



I decide to get off the golf thing, and turn my thoughts towards family. I really want to see my children happy with families of their own. But this isn’t really “top ten things to do before I die” kind of stuff. It’s out of my control really – their lives belong to them and putting their success on my top ten list might appear presumptuous and make it seem as though my happiness depends on them living the life I imagine for them.

I realize after some time that my sheet is still blank, so in a daring act I write at the top “The Ten Things I Must Do Before I Die” and then under that at the left border I put a 1. Okay. What’s number one. This it turns out is a bad idea. If I think finding *any* item to go on the list is difficult, I now realize that it’s **nothing** compared to trying to determine what is number one!

I scratch out the 1 and decide that I will make a list, no matter how short or long and in no particular order. But I need some ground rules. First, nothing can go on the list if it depends on the actions of someone

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## ...The Importance of Being (cont'd)

else. Second, I won't create a list of material things I want since I firmly believe that material things provide no lasting satisfaction and will ultimately be forgotten. And third, I won't include things that would be better described as "achievements," such as climbing Mount Everest (not interested anyway), or winning the Masters, or scoring a goal in Sunday night hockey. I don't think this exercise is about competing and winning; it's about participating.

With my self-established rules acting as boundaries to keep me focused, I am sure the ideas will start flowing. Now I can get started.

Twenty minutes later I catch myself daydreaming. Snapping out of the dream, I realize that my paper is still blank. But the daydreaming has given me some clues and finally I put my pen on the paper and begin to write.

- See the world.
- Learn a foreign language.
- Learn to properly play the piano.
- Write and publish a novel.

After another long pause, I look at the list. Four things. One involves buying a plane ticket. The other three involve a whole bunch of work on my part. I think about scratching them all out, crumpling up the paper and moving on to reading something else. And then I realize the fundamental problem I am having with this exercise - I don't like the idea that I am running out of time. What's the hurry?

Sure, if I had been given notice by my doctor, this bucket-list exercise might have great appeal. But I haven't. For all I know, I might live another 50 years, and before I get to learning a foreign language, I still have a lot of other stuff to do. And playing darts with my daughter (who wants to know what I'm doing) on a Saturday afternoon is probably still more important, and certainly more enjoyable, than repeating French verbs while listening to a voice on a set of headphones.



Bill's daughters: Alexis, Leah, & Deandra

My preferred approach to this "end-of-life" idea of setting your course is to write my own eulogy. I have done that. So I go to my computer and open it up. And as I read through my carefully crafted words it hits me. My goals for this life are not about having, or doing, they are about being.

An adventurer doesn't focus on things like "climbing Mount Everest," they focus on *being* an adventurer – and Mount Everest beckons.

I realize that I don't need to create a list of things to do before I die – not now at least. I just need to keep reminding myself of the man I truly want to be, and opportunities to be that man will keep on showing up in my life.

And at the moment, that means I'm going to play darts with my daughter.

*Bill*

## Great Minds, Great Thoughts

*"Gratitude is not only the greatest of virtues but the parent of all others."*

Cicero

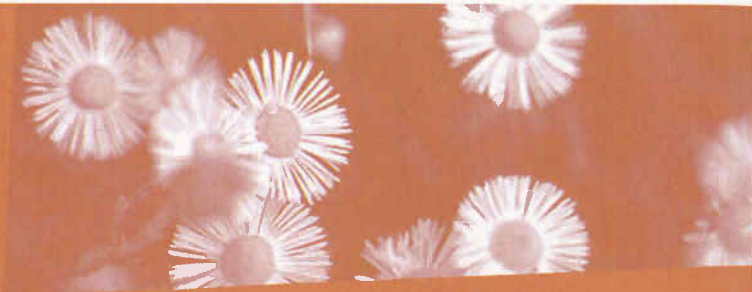
*"The wise man will love; all others will desire."*

Afranius

*"When you are everywhere, you are nowhere.  
When you are somewhere, you are everywhere."*

Rumi





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## The Financial Impact of a Critical Illness

You are sitting in the doctor's examination room, waiting for what seems like hours for the results of tests performed a couple of weeks earlier. You are a busy person, so much so that even the scheduling of this follow up medical appointment has required a seismic shift of work and family obligations. During the interminable wait, your mind begins to wander...what if something *is* wrong with me? I can't deal with this right now; I can't afford to be away from work. Am I going to be okay?

One world ends and another begins when you are diagnosed with a serious illness. All of those concerns that would normally dominate your thoughts have suddenly become inconsequential. Your focus narrows to a single point: to survive. The battle to endure and to get better will require strength, courage and time.

And money. In the February 27<sup>th</sup>, 2008 issue of The Globe and Mail, public health reporter André Picard writes that "women diagnosed with breast cancer take, on average, 32 weeks off work for treatment and recovery. As a result, they take a huge financial hit, with their pretax salary plummeting by an average 27 percent, despite private and public insurance schemes." In the study from which the statistics were derived, twenty-two percent of women had still not returned to work after one year. The reporter also states that "for breast cancer advocates...there is no question that more needs to be done to protect women from the financial repercussions of a cancer diagnosis."

Fortunately, more *can* be done to offset the financial impact of a critical illness. Insurance plans that pay a lump sum benefit upon the diagnosis of life-threatening illnesses like cancer and heart disease, just to name a few, can help people take the time that they need to recover without the added burden of struggling to making ends meet. In addition, critical illness insurance can now be purchased either individually or as part of a group benefits plan without having to provide medical evidence.

Please contact Wendy Ross at [wross@bellfinancial.ca](mailto:wross@bellfinancial.ca) if you would like more information on critical illness coverage for you or your employees.

*David*



## Did you know?

Whether you're planning a trip or expecting visitors to Canada, it's wise to have Travel Insurance.

### 1. Emergency Medical Insurance for Canadians Traveling Outside their Province of Residence:

- We can help you set up a plan that suits your needs whether you're going to the U.S. for a day or two, heading to the Caribbean or traveling overseas.
- Travel Insurance is the best way to be financially protected against the cost of emergencies that may occur during your trip.

### 2. Emergency Medical Insurance for Visitors to Canada:

Who can apply?

- Visitors to Canada
- Canadians who are not eligible for benefits under a government health insurance plan
- Persons who are in Canada on a work or student visa
- New immigrants who are awaiting government health insurance plan coverage

Please call us if you have questions or wish to obtain a quote.

*Suzanne*



risk management

group services

## April, Come She Will

Spring awoke late this year.  
Like a teenager sleeping in on the weekend,  
The back yard lay still under its heavy blanket,  
Blissfully unaware of the calendar's insistence  
That it was time to stir.

The snow had overstayed its welcome.  
Cardinals, nuthatches and chickadees huddled cheerlessly  
In the bare branches of the hedge,  
Scanning their bleak neighbourhood for a sign  
Of Winter's loosening grip.

Finally, with much reluctance,  
March receded and April emerged,  
The strengthening sun melting the shadows of white and grey,  
Exposing a nearly forgotten palette  
Of browns and greens.

Within days of Winter's concession to Spring,  
Emerald spikes poked tentatively from the soil,  
Scanning to ensure that the coast was clear.  
Then, in great haste, yellow and purple crocuses  
Muscled their way upward, their path cleared by earthworms  
Turning and fertilizing the warming earth.

Hardy perennials followed closely on the bulbs' heels,  
Revealing a canvas of come-hither colours  
That would invariably attract the attention  
Of its insect suitors,  
Hopelessly besotted and driven to a commitment  
Of everlasting devotion.

By late-April, migrating birds returned to waves of welcome  
From the unfurling leaves and the aromatic blossoms  
Of the apple and serviceberry trees.  
Hawks patrolled covertly overhead,  
Waiting for its prey to become distracted  
By the garden's sudden abundance.

From its snowbound silence only weeks earlier,  
The back yard was transformed into a messy, noisy, lovely riot  
Of flora and fauna, all insisting on imposing itself on its world  
In a manner both unmistakable and unforgettable.

Spring awoke late this year.  
But awoken she did,  
And in her outstretched arms  
She offered her assurance that  
By May, she would stay.

*David*



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