

possibilities unleash your imagination

Leah Earle, Media Professional, Mom, Adventurer

First of all... Surprise!

I bet you were expecting a heartfelt and well-written article from everyone's favourite financial advisor. Don't worry, Bill Bell's article is still in this issue but he's surrendered his front-page status to me.

Why would I be writing in the Bell Financial newsletter? First of all, I have been a part of Bell Financial for as long as it has existed. When my Dad started the company in 1996 I was 11 years old. I remember the late nights, the financial changes, and of course the sense of pride when my dad told me why he had started his own business.

For parts of my childhood I may have entertained the idea of working with my Dad when I grew up but I also entertained a career as Princess Leia. Working in your family business is very common for my generation. Almost everyone I know has used family connections to establish their career and many are their parent's succession plan. But for those who know me you know I've always had to do things my own way. My plan was to embark on an epic journey that would take me far far away and lead to a life of fun and excitement.

I studied something artsy in school. I moved an hour away from home. I travelled. I waitressed. I got into trouble and I got myself out again. I have to say my twenties were a great adventure. But as most adventures go, soon entered a love interest that would change everything.

Jon was an established engineer when we met who was also doing his MBA at night. We truly 'grew up' together and as I started my

career in video and media he began his second career as a Financial Advisor at Bell Financial.

It was only four months after we were married that we moved to Holland Landing, just 15 minutes from my mom and dad. The weeks before we moved I felt like I was spiralling. It seems overly dramatic but I felt like the woman in the ring was grabbing me and pulling me into the TV. I had worked so hard to build my own life and now I was moving home?



These feelings soon subsided. Jon and I love Holland Landing and living close to both our families. I honestly can't think of anything I would rather do on a Saturday night than play cards with my parents and sisters (who am I?).

After the birth of our two kids, I found myself on mat leave for the second time in fewer than two years. Juggling motherhood and career aspirations I found myself, like so many women my age, prioritizing my family. I needed to be able to pick up the kids earlier than 6pm. I also needed flexibility so that I

could take time off when the kids were sick or had one of their many many appointments. That's when my dad said those inevitable words:

"You should come work for me."

I resisted at first. I wanted a job I liked but could also excel at. I mean, that's the dream right? I also had worked hard to be where I was. I had toughed it out as a new kid in an unforgiving environment. And mostly, in the back of my mind I was afraid of what it would mean to end up in my parent's life.

Continued page 2

Partners

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

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possibilities

Leah Earle, Media Professional, Mom, Adventurer (cont'd)

The more my dad and I spoke about it the more comfortable I grew. Jon, my mom, and my brother-in-law Nick were all very supportive of my coming to work with them. The role I would be taking on was well suited to my qualifications and interests. It started to feel like it was meant to be. It was as if my position at Bell Financial had been waiting for me all along and the journey I took to get there was what would make me great at it.

I'm now at my desk, well into month two as the Marketing and Social Media Manager at Bell Financial. I am Matthew Broderick unable to escape the allure of the *Family Business*. And although

I know my teenage self would be mortified to see me sitting here, I couldn't be happier.

A lesson of adulthood I have learned is that things are often neither good nor bad but gain their merit from the perspective you bring to them. And furthermore, you choose the perspective that you bring to your own life. As for me, I choose to see my life as a grand adventure.

Leah

The Moments That Matter

It wasn't my idea. My two oldest daughters, both moms, hatched the plan to go to Disney World as part of my birthday celebrations. They would leave their husbands behind (not fans of the whole theme park thing, and apparently busy at work) which meant that three little boys under the age of three would be in the care of two moms, Grandpa, and Grandma. We still outnumbered the kids four to three. What could possibly go wrong? I actually believed that. Let me explain.

When I was young boy we got three television stations, and to get one of those we had to hope that the "rotor" would successfully reposition the antennae situated on the top of a ridiculously high tower on the side of the house to point towards Hamilton. We didn't have a PVR, or on-demand and there were no recorded copies of

any sort. If something was on TV at 6 pm on Sunday evening you had to be in front of your TV at 6 pm on Sunday – or wait for it to come on again, if ever.

Of course there was something on at 6 pm every Sunday evening that our whole family never missed - *The Wonderful World of Disney*. The Disney formula was pure magic: stimulate the imagination and show the world as a place where all things are possible, and a happy ending is inevitable. At some

point, likely during a movie like *Blackbeard's Ghost*, or in an episode in which Walt himself takes us into Disneyland, I became hooked.

Consequently, our family has been to Disney World a number of times and for some of us, it's our official favourite place. So despite the rather thin margin in the ratio of adults to children, and the fact that I would be the only man, when Disney World came up as an option, I was all in.

It should have been apparent at the airport when the dads (Jon and Ryan) said their goodbyes, and turned over the mountain of gear they were carrying to us, that leaving them out of this trip was probably a flaw. It should have. But it didn't to me. I was going to Disney World. What I didn't know at that point was that the next eight hours or so were going to test our collective patience in ways we had yet to imagine.

Breakfast at the airport is always fun – now add three children under three. How about waiting on the tarmac for some unknown reason for 30 minutes with three children in "take-off" position – children who would rather be almost anywhere else. But the ultimate challenge came at the car rental company. The rental staff, not wanting to take legal responsibilities, left us on our own to install three car seats that we were unfamiliar with into a vehicle that we were equally unfamiliar with. After an hour we left, drowning in sweat, with three little boys crying, (the rest of us wanting to), quite certain that the car seats weren't actually properly installed.

On the slow and careful drive to the condo I just kept thinking –





unleash your imagination

The Moments That Matter (cont'd)

we are going to Disney World, a happy ending is guaranteed.

After a reasonably good night's sleep, things started to look much better and after a quick breakfast we loaded up and headed on the next leg of our journey to Disney, once again, not really prepared for what was about to happen. We were only ten minutes away from Disney World, and the GPS helped us find it with no problem. But parking the car is not the end of this particular journey. Then it's fold up the strollers and get everyone and everything onto the tram – which it would turn out would be the young one's favourite ride at Disney. When the tram stops it's unload everyone and everything, open the strollers, load in the kids and line up, and since this is day one we line up for tickets. Then we line up for security. Then we line up to get in.

By now, at least two of the boys have run out of rope. But we push on to our first show – the Frozen Sing-Along Show. Rowan's favourite movie is Frozen, and his favourite character is Elsa. The doors open and let us into a large cool theatre and we sit down and take a deep breath. From the second the show begins Rowan is entranced. The show progresses through the highlights of the movie, and while Miller is on and off interested, and Callum has fallen asleep, Rowan is all-in. As the show comes to a close Elsa makes her first appearance, and in a demonstration of her magical powers she makes it snow in the theatre. Rowan is in awe and Miller is amazed. We all realize at that moment as we watch the older boys witness the magic of Disney – this is why we came. And as we are leaving the theatre Leah says, "That alone was worth the trip." After all we had been through to get here, that is a bold statement. But absolutely true.

This was the first



of many moments that would justify our efforts.

For Miller, the highlight would have to be meeting Mickey Mouse. Miller started smiling when he spotted Mickey while we were in

line waiting for our turn and he kept smiling throughout our visit. And that smile grew noticeably when Mickey let him touch his nose.

Leah and I got some father daughter time when we spent the evening together in Hollywood Studios getting our Star Wars fix. Encountering the storm troopers I asked Leah, "Do you want to get a photo with the storm troopers?" She looked at me with wide eyes and firmly replied, "NO! They are scary!"

Deandra and I got our father daughter time on an evening visit to Epcot where our highlight was dinner at Nine Dragons Restaurant enjoying our favourite food with a spectacular view of the fireworks over the world showcase pond.

And our last experience at Disney was Rowan meeting Elsa. Rowan spent the entire encounter with his tongue out or his hand in his mouth – a sure sign that a boy is overwhelmed by a girl.

Moments. That's what we remember. And like photos into a photo album, our mind selects the best moments - the moments that matter – and locks them into our long-term memory. And later, we can pull them out and relive the sights, the sounds and most importantly the emotions of that moment. For this trip, those will be happy memories indeed.

Was it a good idea to take three young boys to Disney World? Absolutely. But maybe next time - and there will soon be a next time - let's bring the dads.

Bill

Great Minds, Great Thoughts

...for there is **nothing either good or bad,**
but thinking makes it so.

William Shakespeare (*Hamlet*)



risk management

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With a Little Help From My Friends

I turned 57 last week, and on Saturday Susie arranged to have the family over for dinner to celebrate. We were hoping to eat in the back yard and the weather mercifully cooperated, with any threat of rain dissipating as the evening rolled around. With people arriving soon, Susie assembled the salads and heated up the lasagnas while I set up tables on the patio and lit lanterns. All that was missing was the music; I grabbed the iPod and speaker from the bedroom, set the playlist to “shuffle” and soon songs from past and present, but mostly from the past, filled the yard.

After dinner had ended and the sun had set, a few of us lingered in the yard, lit only by the tea light lanterns, and listened to songs that, although selected randomly by my iPod, seemed fixated on the Beatles and Simon and Garfunkel. Three generations hummed or sang along to my two favourite groups, music composed fifty years ago that remains as fresh and exciting to my ears today as it did when I bought my first two albums back in 1970.

I was ten years old, and music had for the first time eclipsed my passion for baseball and hockey. Instead of spending my birthday money on a new ball glove or hockey stick, I walked into the local record store and emerged with my very first album, *Bridge Over Troubled Water*. Perhaps turning ten was extra special (double-digits and all) because that year I had enough gift cash left over to buy a second album. It was an easy choice: Sgt. Pepper's Lonely Hearts Club Band was what *everyone* was listening to, and even though I had already declared my allegiance to Simon and Garfunkel, I felt I could make time for The Beatles as well.

I played the two albums day and night; the scratches, crackles and skips became so much a part of the sound that even today it seems strange to hear the songs without them. I poured over every detail of the jacket covers and in no time I had memorized every word to every song. My devotion to The Beatles and Simon and Garfunkel bordered on the fanatical, and in the years before the Internet it wasn't easy to satisfy my need to know more about the artists and their music. There were rumours that The Beatles were breaking up, which upset me because I had only just discovered them. There was no time to waste, so I went back to the record store to read and re-read covers of their other albums. Over the next year, once I was able to earn money from delivering newspapers, I purchased *Revolver* and *Sounds of Silence* and devoured them as I had the first two albums. But at ten, funds were severely limited so the radio and the record store would have to do.

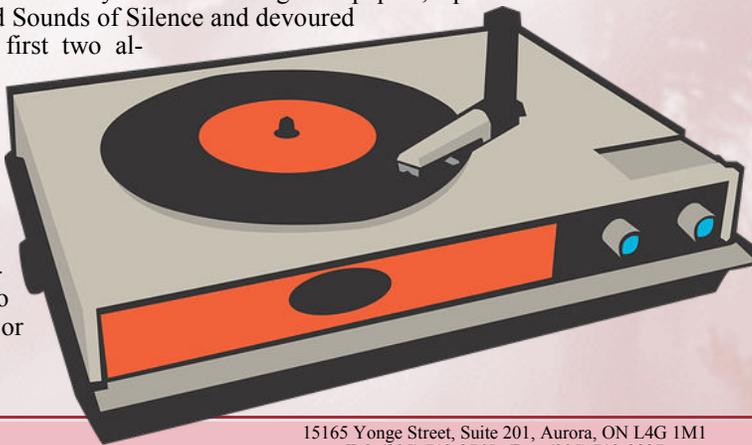
I was never interested in learning to play the guitar or

drums, but I did fantasize about singing in front of adoring fans. I sang incessantly: in my room, in the bathroom, anywhere I thought no one could hear me. I became curious about whether I actually sounded like John Lennon or Paul Simon, so one day I recorded myself on a friend's tape recorder when he had stepped out of his room. A minute later his mom, likely drawn by strange, whining sounds, walked in and caught me in mid-warble. I ran out, embarrassed, never getting to play back the recording. To add to my shame, his mom told my mom that she thought I sounded really good. Coming from a grown up, this was not a compliment.

While my only audition flopped, I've never stopped singing. I doubt a single day has gone by where I haven't belted out a tune in the shower or in the car. My playlist has expanded greatly since my two-album repertoire, but I still get the most pleasure from Simon and Garfunkel and The Beatles. Last month, on May 18, The Beatles launched their own channel on XM Radio. The launch coincided with the 50th anniversary of the release of Sgt. Pepper, so the airwaves have been full of retrospectives and covers of those amazing songs (Joe Cocker's cover of *With A Little Help From My Friends* leaves Ringo's original in the dust – sorry, Ringo). Suffice it to say I have not strayed from the channel very often.

It might be overstating things to say that, in 1970, two albums changed my life. But it's fair to say that popular music has remained a steadfast friend for over 47 years. I have rejoiced to it and I have wallowed in it – my “break-up playlist” from my adolescent years is extensive. Music continues to carry me through it all, providing whatever I need in the moment, without judgment, even if I sing out of key.

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