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BELL FINANCIAL INC.  
SOUND FINANCIAL PLANNING. WEALTH MANAGEMENT STRATEGIES



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One of the books on my recommended reading list is "The Energy of Money" by Maria Nemeth, Ph.D. In it, she makes the point that most of us don't really know what we want, and thus default to the pursuit of things we don't want. She says, "If a genie were to slip out of a bottle and ask us our heart's desire, we might be stumped for an answer." She's right.

As I talk to a growing number of people about the importance of having a "vision" from which goals can be extracted, I become increasingly aware that most people don't know what a vision really is, and well, they just don't have time to find out, let alone try to put one together. William Taylor, founder and editor of Fast Company magazine, claims that we are living in the "age of too much of everything". Everything perhaps, except time.

There was a day, not long ago it seems, when the phrase "How are you?" was met with a response like "Great! How about yourself?" Now it seems that the universal response is more along the lines of "Incredibly busy."

We are all busy. Busy, I suppose trying to earn a living, and busy keeping our growing "commitments".

The essence of time management isn't so much staying organized as it is setting priorities. All of the modern day scheduling tools are quite adept at keeping our appointments from conflicting and reminding us about our growing to-do list. They are in fact astoundingly good at keeping us "busy". But none of them will do what's most important. None of them will ensure that we are doing the **right** things. That's up to you.

Take a moment, right now, to write down a list of the things you wish you had more time to do. It might be taking your child to the zoo, or going for a hike. Maybe you want to learn to play an instrument, or learn a foreign language. Maybe you want to spend more time with a loved one. The list is yours, so think about it. What do you really want to do?

Now create a second list by examining the way you actually spend your time. Take a look at how many hours in a week you spend working, watching television, surfing the internet, sitting in committee meetings, and in countless other activities that don't move you in a positive direction. Now ask yourself, which of these lists deserves your attention this week?

The backdrop for this exercise should be your life vision. If you were the best person you can imagine, the person you really want to be, what would you be like, what would you be doing, with whom would you be spending your time? A vision is like a virtual reality movie. You can see it, hear it, and touch it. It's a movie that plays in your mind. Watch your movie. Now look again at your list. Look at your schedule for the coming week.

If you are like most people, you are going to recognize a need for some changes. This isn't about settling for less. You needn't give up your pursuit of wealth. You simply need to know **why** you are pursuing wealth in the first place. Then you might just recognize that everything you are pursuing can be yours for the asking.

The wonderful thing is that each of us is that genie. Ask yourself, "what do I really want?" Simply by answering that question you grant yourself your heart's desire.

This question might just deserve a little of your time.

Bill Bell

## An evening with Oprah Winfrey

At a recent Bell Financial Inc. planning meeting, we discussed our five-year corporate vision. One of the areas that I found intriguing was our intention to examine the possibility of creating some vision planning tools and workshops to help all of us (and our clients) live our best lives.

I'm sure you are wondering...what does this have to do with Oprah? At the end of June, my friend Jen and I were fortunate enough to attend one of her "Personal Growth Summits". As Oprah shared her powerful life lessons I realized how closely the work we do at Bell Financial mirrors much of the advice and observations given by Oprah.

If you have had the opportunity to read Bill's new book "One Step to Wealth", you will recognize the similarities. These principles and "lessons" seem to be universal truths. We work every day to help our clients see the possibilities, to articulate their dreams and discover the power of belief.

Here are five of the lessons shared by Oprah. Each lesson was brought to life with personal examples and incredible animation that clearly illustrated their power and presence in Oprah's life. While I may not do them justice in a brief description, there may be something that will help you along your own journey to live your best life.

### 1. YOU BECOME WHAT YOU BELIEVE

One of the things that holds us back is not knowing what we believe. As a professor of business at Northwestern University, Oprah has her students list 100 positive and 100 negative beliefs. Identifying the beliefs helps us to overcome them and to change the way we think. In the process many shadow beliefs are uncovered that will surprise you!

### 2. EXPECT NOTHING: "LET GO OF YOUR EXPECTATIONS"

The minute you surrender your expectations, the universe will conspire to make things happen. There is an omnipotent power that will help move you forward to your calling.

### 3. INTENTION RULES THE WORLD

Intention is at one with cause and effect, so beware of all your intentions and choose them wisely. We all have the life we intended for ourselves...if you are not happy with your life you may want to look back to find

out what "cause" or intention has brought you to your current "effect" or the consequences of your earlier actions. We are not victims. We teach others how to treat us.

### 4. AUTHENTIC POWER

If you look outside yourself for "things" to define you (house, car etc..) you will never feel truly satisfied or fulfilled. You are not defined by your "stuff". Power comes from understanding what it is you have to give to the world. It comes from "giving not from getting".

### 5. WHAT YOU FOCUS ON EXPANDS: GRATITUDE

Focus not on what you DON'T have... but what you DO. If you focus on not having enough money, you will not have enough money. Don't give it power. Rather, focus on a vision for your life and think about it daily. Be grateful for what you DO have, it's the key to turning your life around. Tool: Gratitude Journal write down 5 things you are grateful for each day. You will soon find that you have everything you need, that you alone are enough.

As we are all searching for "something more", it is worth considering that what is true for Oprah, may be true for us. During a question and answer period, Oprah was asked her definition of success. Her reply: "when the personality (ego) comes to serve the energy of your soul." In other words...when we follow our hearts, when we find our calling and ACT on that calling. This is interesting coming from someone who seems to have it all. Fame, money and influence...

Oprah appears on Forbes' and People Magazine's wealthiest and most influential people year after year. Looking back on the landscape of your life, Oprah believes that you will not be wishing that you had another boat or a nicer car but you will be wondering how you made a difference, who you loved and what you did with your life.

My friend Jen and I left the Fox Theatre in Detroit with a sense of empowerment. We both decided that night to continue to search for our purpose, to move forward creating the highest, grandest vision and to be led by that vision every day.

This is my wish for you.

**Nona Morrow**

## Increasing choices in healthcare spending

In the world of employee benefits, there are two critical trends to note. First of all health and dental expenses are increasing as the rising costs of prescriptions and dental care, disappearing government support, and the increasing utilization of our aging population all collide. Secondly, the wave of "personalization" is making its way into this formerly "one-size-fits-all" world.

The result is a new hybrid, combining the security of the traditional plans with respect to life insurance, disability and catastrophic health insurance, with a flexible healthcare spending account for any other services that the employer may need.

The concept is simple. The employees determines in advance how much each employee will have each year

in the healthcare spending account. The employee then submits all claims not covered under the fixed portion of the plan to be paid out of this account. If at the end of the year the employee has not used all of the money, it can be rolled into their group RRSP!

Employers can take comfort knowing that they have fixed their costs in a rapidly rising arena, and employees get the flexibility to spend their healthcare dollars where they mean the most or even add them to their retirement savings. Companies as small as five employees are currently eligible for this plan. In a world where choice is increasingly important, I think we are going to see more and more of this kind of plan in demand.

**Laurie Sobie**

## Great Minds, Great Thoughts:

"Man does not simply exist, but always decides what his existence will be, what he will become in the next moment."

**Victor Frankel**

"Choose your rut carefully; you'll be in it for the next ten miles."

**Road sign in Upstate New York**

"If a man has a talent and cannot use it, he has failed. If he has a talent and uses only half of it, he has partly failed. If he has a talent and learns somehow to use the whole of it, he has gloriously succeeded, and won a satisfaction and a triumph few men ever know."

**Thomas Wolfe**

## Bell Financial is proud to announce . . .

### The Inaugural Bell Financial Charity Golf Classic and Silent Auction

Bell Financial and its employees are very excited about our first annual golf tournament with proceeds to benefit Blue Hills Child and Family Services, a local charity providing much needed family services throughout York Region. The event will take place at the Glenway Country Club in Newmarket on **Tuesday, August 22nd.**

Come out and meet jockey Sandy Hawley, two-time recipient of the Sovereign Award as Canada's most outstanding jockey and two time recipient of the Lou Marsh award as Canada's most outstanding athlete. Mike Hough - former NHL player with the Stanley Cup finalist Florida Panthers and former Captain of the Quebec Nordiques, will also be joining us!

We extend an invitation for you to participate in this special event in one or more of the following ways: **Donate a prize, or two, or three for our Silent Auction! We will prominently recognize your wonderful contribution to our event!**

**Play in our tournament ... \$160 will get you a round of golf, lunch, dinner, a prize for everyone, and club amenities. Or join us for dinner and the Silent Auction for \$40. Visit our website for details.**

This event is sure to become a memorable annual occasion! Please contact us by phone, fax or email ASAP to offer your support and reserve your tee time.

## Diary of an Accidental Gardener



**June 14, 2000**

The campanula have begun to bloom, with two pleasant surprises: they have never been so tall (some stalks exceeding four feet) and many flowers are white instead of the light purple that has reigned in our garden for so many years. Is the sheep manure I added this spring responsible? If so, can it also transform my golf game?

**June 18, 2000**

I despise earwigs with the white-hot intensity of a thousand suns. No, make that two thousand suns. In a matter of days they have ravaged our potted garden, with many of the containers formerly sporting robust blooms now reduced to a collection of pathetic stick creatures, begging to be put out of their misery. I vow to do two things, effective immediately. First, the "all creatures are sacred and are not to be squished" speech I have endlessly repeated to the kids is hereby amended to include "... except the loathsome earwig which can be tortured in as barbaric a manner as you can dream up; invite your friends and make a party of it". Second, the moratorium on chemical warfare is officially lifted. Let's go shopping for some really nasty stuff.



Having been an apartment dweller for my first thirty years, I was blissfully unaware of the profound impact that a garden would have on my life when my wife Elizabeth and I purchased a modest home in Thornhill in the summer of 1990. Until that time I

believed the garden to be the exclusive domain of sedentary, older folk for whom growing flowers was something to do once all *active* pursuits and hobbies were curtailed. In other words, one became a gardener not by choice but by default.

Since mowing the lawn did not fall under the category of gardening *per se* (I chose to view it as "property maintenance"), I had no objection to the weekly suburban ritual. In fact, unlike most people raised in a house for whom cutting the grass was a chore to be avoided, I had never before so much as trimmed a single blade of grass and so the exercise became one I actually looked forward to. Little did I realize at the time that this seemingly innocent foray into the natural world surrounding our home was to be the black hole into which I was to fall headlong and have yet to emerge.



**June 21, 2000**

Elizabeth deposited at my feet yet another handful of young perennials to be planted, purchased at the Markham Weall & Cullen (Mark Cullen must rub his hands with glee when he sees her coming). Despite my pleas to cease and desist all new purchases as there simply is no more room for new plants, Elizabeth forges ahead, believing fervently that the flower bed will simply expand to make space. I told her that the only way to fit another plant with a Latin name that I cannot pronounce into our garden is if I enlarge the bed and reduce the lawn. She then looked at me as if to say, "that was my plan all along, now get to it". I think that her ultimate scheme is to replace the grass entirely with plants, and she knows that once she has finished presenting her *vision* to me that I will be under her spell. So long, lawn mower...

**June 27, 2000**

I received quite the gift on the occasion of my fortieth birthday: a brand new set of Taylor Made irons that will dramatically improve my golf game, or else. The present was so thoughtful and touching that I didn't have the heart to tell Elizabeth that the set of irons that had *actually* caught my eye was a fabulous package that included a rake, hoe, shovel, and spade, all at 50 % off the regular price. Oh well, those babies with the tungsten-reinforced shafts will have to wait until next year.

**June 29, 2000**

Elizabeth found my diary. Evidently she didn't react well to my secret longing for garden tools, for when I awoke this morning my brand new Taylor Made irons (Bubble Burners, no less) adorned the backyard flower bed in spectacular fashion. My only hope is that, later today when I turn on the sprinklers, the graphite shafts won't rust. I'd better fill out and mail that warranty card right away, just in case.

**David Frank**

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