

Ink On My Fingers

Sensual: *adj.* Devoted to the pleasures of sense and appetite (Webster's New Collegiate Dictionary)

Sunday is definitely my favourite day of the week. I wake up early (I long ago lost the ability to sleep in, and lately I've stopped fighting it), boil some water, grind the coffee beans and allow the aroma to take me to my happy place. But that's not even the best part. The best part of Sunday morning is waiting for me out on my front porch. It comes but once a week, gift-wrapped in plastic and rubber bands.

The arrival of the Sunday New York Times signals a welcome break from reality, an excuse to leave my relatively mundane existence for a few lovely hours and explore the depth and breadth of possibility. I settle onto the sofa, steaming coffee and reading glasses by my side, and momentarily take in the newspaper nestled in my lap. The weight of thousands (millions?) of words, written just for me, presses lightly against my thighs. After a few sips of coffee, I take a deep breath and dive in.

A few months ago, the Sunday paper didn't arrive; a snowstorm had prevented any deliveries from being made that day. If I hadn't before realized that I was a creature of habit, this traumatic event certainly drove it home. The coffee just didn't taste quite right; I wandered around the house without purpose. I decided to brave the elements and check out the local convenience stores to see if they had received any of "my brand" of newspaper. Alas, no luck. Dejected, I returned home and was greeted by my twelve year old, who asked me why I went out in a snowstorm to find a newspaper when I could probably read the same thing on-line. For free. He then rolled his eyes and went back to doing stuff on his iPod Touch, including getting the hockey scores from last night's games.

I re-heated my coffee and found my comfy spot on the sofa. My laptop was, coincidentally, about the same size and weight as the New York Times, and within seconds the front page was projected onto my screen. Needless to say, I was thrilled. All of my favourite sections were there: Sports, Travel, Week in Review, Arts & Leisure, and, of course, Style (not that I follow the latest styles, mind you; it's a small, innocuous piece near the back called "Vows" that grabs my attention. Each week it chronicles the coming together of two people, often overcoming obstacles to find "true love". It's like a real life romance novel, condensed into about ten paragraphs. I'm a

sucker for happy endings, and this fluffy little piece always gets to me).

I thought that I had all that I needed to take me away for a few hours. But, a funny thing happened on the road to Bliss: I never got there. The words were there, the stories were there, but the *newspaper* was missing. I like the smell of newsprint, the feel of it, even the way the ink rubs off on my fingers. I enjoy folding it again and again until it's a comfortable size in my hands. I take pleasure in taking it apart, section by section, and fanning them all out on the coffee table so I can see them. Much like the ritual of grinding the coffee beans (I could buy my coffee already ground, after all), it's an unnecessary step, but it enriches the experience nonetheless. After about half an hour I gave up; I simply lost interest.

I recently read that one quarter of all Americans now read their news on-line. The newspaper industry has been in decline for some time, with many venerable old papers like the Chicago Tribune in a fight for its survival. I don't deny that the news can be disseminated far more efficiently via the internet. In fact, newspapers lost the race to deliver information in a timely fashion long before www meant something other than a sticky typewriter key. Radio and then television were able to get information and ideas to the public before news type could even be set.

Perhaps newspapers will soon cease to exist. Maybe their time has come and gone. But I'm hopeful that there are still enough people like me who will be willing to give up a small measure of expedience and efficiency and give in to a slower, more sensual pace of life, where one can still stop, however briefly, to smell the flowers, touch the warm, moist earth and feel the dirt under one's fingernails. We can certainly bypass the physical newspaper in favour of the on-line version. The content will be the same. However, I learned that, at least for me, the pleasures of reading are not just captured by the eyes; the other senses enhance and magnify the experience.

On Sunday, the New York Times will arrive with a dull thud on my front porch. And I will boil the water, grind the coffee beans, and I will once again find my happy place.

David



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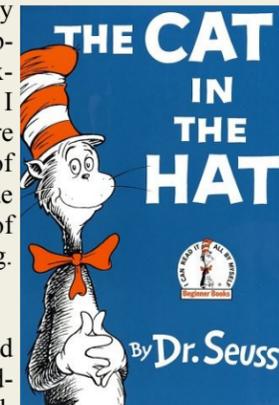
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possibilities unleash your imagination

Addicted to Books

I'm sure I was given a great many wonderful and interesting things on my 6th birthday, but I only remember two of them, and those I remember with remarkable clarity. They were from my parents – my very first copies of *The Cat in the Hat*, and *One Fish Two Fish Red Fish Blue Fish* by Dr. Seuss (who I recently was disappointed to learn is not actually a doctor.) My Mom hosted a party for all my friends and despite the great hub-bub of activity that one would expect at a 6 year old's birthday, I only wanted to do one thing – stare with wonder at the shiny covers of these two books laying neatly side by side on the table with the rest of my gifts. I just stood there smiling. And, I was forever hooked.



I was recently asked if I had read all of the books in my ever expanding library. I just laughed and said, "I couldn't possibly read them as fast as I can buy them." And that gap is widening. Ok, I have an addiction.

When Chapters set up their Rewards discount program many years ago I joined immediately. For several years they would send a \$5 gift certificate for every \$100 spent. Ellen eventually caught on to this arrangement, and was thus able to keep tabs on my book spending by counting the number of gift certificates that were arriving in the mail with alarming and apparently increasing frequency. (It's hard not to visit the bookstore when you have a \$5 gift certificate burning a hole in your pocket.) But, I pointed out that based on a membership

fee of merely \$20, I was easily winning the battle with the big bookseller. And eventually they relented. After only a few years of paying the fee I received a letter announcing my "Lifetime" membership status. A proud moment indeed. Clerks still give me a second look at checkouts when they notice the sticker on my card – although sometimes I do have to point it out to them with a "Lifetime, eh, that's right," and a knowing nod of the head.

It's not just about the buying and owning. I also take pleasure in just looking. Whether the books are on my own shelf, in someone else's home, or in the bookstore, I take great pleasure in just browsing. And, well, the bookstores have done a terrific job of inviting us in for a look. I remember the days when standing in the aisle reading a book, or heaven forbid a magazine, would be a major shopping faux pas. Today of course it's quite the opposite – in fact the local book store can often look like a library with dozens of people flipping the pages in the magazine aisle, and others curled up in comfy chairs reading the latest fiction.

So, if I'm ever missing, scour the local book stores (unless it's golf season – but that's another addiction for another article.) I can spend hours there, and come out with only a book or two to show for my time. Admittedly, I will only come out of a bookstore empty-handed under two circumstances. Either I've been called out on an emergency prior to having

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possibilities

Addicted to Books (cont)

made a firm selection (the checkouts are pretty quick), or I realize I have left my wallet in the car.

My Mom has a similar addiction, and in my youth she encouraged this in me in a most positive way. Books became a standard gift, and rarely was I ever denied when asking "Can I buy this?" if this was in fact a book.

And so, like many young boys I often stayed up well past bedtime to find out what was going to happen next to those adventurous Hardy boys. Later I became fascinated with the relative obscurity of Canadian history, and I read with great interest the many works of Pierre Berton. (I said it was an addiction.) I discovered the excitement of a taut mystery and began devouring the tales of Hercule Poirot as written by Agatha Christie. (Think John Grisham for you younger folk.) And I grew increasingly interested in books of general knowledge and "how to" books of all description from photography to good living to golf (especially golf.) The great thing about these books is that you can have many on the go at one time. I recently decided to find out how many books I'm actually working on (car, briefcase, office, home office, den, nightstand, and other "reading" rooms in the house.) The number, to my surprise, was 15.

Clearly, I have a problem. But, as addictions go, I've always thought of this as a good one. There's really no down side. Well, other than the expense. And the increasing amount of space required for bookshelves. And, I am remarkably far behind in my reading. Still, the upside, I believe, is plenty. A number of studies point to the importance of simply having

books in the home. I like those studies. Consider for example, an article by Mokoto Rich in the New York Times in November 2007.

In examining the average 2005 math scores of 12th graders who lived in homes with fewer than 10 books, an analysis of federal Education Department statistics found that those students scored much lower than those who lived in homes with more than 100 books. Although some of those results could be attributed to income gaps, Mr. Iyengar noted that students who lived in homes with more than 100 books but whose parents only completed high school scored higher on math tests than those students whose parents held college degrees (and were therefore likely to earn higher incomes) but who lived in homes with fewer than 10 books.

And there you go - my addiction thusly justified.

I must say, I can't imagine a home with "fewer than 10 books." And I'm not at all impressed by the fact that 100 books is apparently some high water mark. That's the number, in my humble opinion, that should be put on the bookshelf of every newborn as a starting point.

And first among those 100 books should definitely be at least one by Mr. Seuss - hey, someone has to end this whole "Dr." scam.

Bill

Great Minds, Great Thoughts

"Think and wonder, wonder and think."

Dr. Seuss

"Always read something that will make you look good if you die in the middle of it."

P.J. O'Rourke

"Medicine for the soul."

Inscription over the door of the Library at Thebes

"Be awesome! Be a book nut!"

Dr. Seuss



unleash your imagination

Standing on the Shoulders of Giants

The title of this article may seem auspicious. That's because it's meant to. I am following in the footsteps of great financial and literary minds by submitting an article for publication in the Bell Financial Newsletter. And no, I'm not being facetious. I have always found it prudent to pander to the higher ups in one's organization. Remembering birthdays is important too.

Now that I've appeased management as to my place in the food chain I can continue with the more important subject matter of what promises to be both an insightful and noteworthy article:

Or at least that's what I thought. As it turns out, the first part of this article wrote itself, and ever since I've been battling for what seems like an eternity. I've tried writing about a few different financial topics, and though interesting enough to me, it's plain to see I would be putting most everyone else to sleep. There's only so much one can talk about Keynesian economics, or modern portfolio theory, or anything financial for that matter, before even I drift off and start thinking about music, movies, golf, anything else. Hitting a wall like this has actually been somewhat disheartening. Am I to assume that I am not the eloquent and visceral writer that I previously assumed? Or, perhaps worse, have I devoted my career to a terribly drab, dull, and complex industry!?

After further worrisome thought I have concluded that neither is in fact the case. Not so much as through a process of elimination, but a logical, and I think astute observation. We are in the business of providing people with the financial services they require; we are a conduit of information and advice through which the boring and tedious financial world becomes (hopefully) exciting and informative. Simply put, we help people to realize their dreams. Weighty stuff. Certainly neither drab nor dull. And being the hockey buff that I assert I am, it wasn't much of a stretch for me to start equating peoples' hopes and dreams to plays out on the ice. Here I am helping people score goals, their goals in this game of life. I'm a lot like a young

Gretzky if you don't think about it too much, racking up assists like the Great One. A giant when stacked up against his peers. Standing on the shoulders of giants... And the article comes full circle! And I bet you questioned my claim to be an 'eloquent and visceral writer'.

After reading this over it occurs to me that I've really made no point, or at least none that I care to greatly scrutinize. My goal when I set out was to perhaps provide some financial insight, thank all of the incredible people I've worked with through my first year here, and all of the wonderful people I've had the good fortune of meeting and/or speaking to. I'm truly fortunate to be with such a wonderful organization, and how do I go about giving thanks? I manage to compare myself to Wayne Gretzky. Hopefully that bodes well for my career here, but I'm a little worried. After all, vanity is one of the seven deadly sins. I'm not sure, but I think I just talked myself into buying more life insurance... Maybe I will do alright here after all!

With that I'll bid you adieu, and I promise that in the future, I will make a concerted effort to provide content to the newsletter rather than just filler! Nevertheless, it's been great to get this all down on paper. Being vain as I am, I do so enjoy hearing myself think! Thanks for listening.

Cheers, *Nick*

