

POSSIBILITIES

unleash your imagination

FALL 2026

READY

When I was young, hockey was my game, and I got a lot of it. I played for the town and for the school at the local arena and in rinks across southern Ontario. I played on our driveway that Dad kept flooded. I played in boots on the roads in the neighbourhood. And I played on hands and knees in our upstairs hall with ping pong balls and mallets.

Still, by the time summer came, and the ice was no longer in the arena, or on our driveway, hockey fizzled, and in its place, I discovered baseball.

To be more accurate, softball. A larger, softer, ball, and a shorter distance between the bases, but otherwise the same game as hard ball.

In grade eight I decided I wanted to pitch – I think I wanted to be in control of the game. I became friends with the school's best (probably only) catcher – Rick. Rick was not a hockey player. Rick's game was baseball. And the only position I ever saw him play was catcher. I always thought of catchers the same way I thought about hockey goalies – there's something wrong with them, but God knows we need them.

Rick and I spent every minute we could practicing and I steadily improved. I never developed any "stuff," other than a knuckleball, but I could throw strikes. In fact, I could hit Rick's glove, wherever he held it. Rick studied the opponents and had me throw pitches to spots that the batter either couldn't hit, inside the strike zone, or couldn't resist trying to hit, outside the strike zone. I soon realized that the catcher is in control of the game.

This partnership continued throughout high school and beyond. We played for the school team, the Bradford team, and eventually a men's league team nearby. Over time other pitchers came along with more velocity, or a big curve ball, and I found myself playing third base more and pitching less. Pitching or not, I enjoyed the game, immensely. There has always been something about baseball that just made it seem like the perfect game.

After university, Ellen and I got married and we moved north to start our lives together. My hockey equipment, and my baseball glove made the journey with us. But only my hockey gear found any life thereafter. It's easy to find a hockey team wherever you live in Canada. Not so with baseball in the 1980s.

I was a Math teacher at Rosseau Lake College

from 1981 to 1984. Tony was the English teacher and we became good friends. Tony's game was baseball, and he had an interesting philosophy. He claimed that in all of sport, baseball is the best reflection of life, and moreover, baseball can teach us a lot about living. He was right, and I finally understood my love for the game.

Recently I was caught paying too much attention to a Jay's game on the TV at a restaurant and was asked if I enjoyed watching baseball. I replied, "it's my favourite sport to watch," which is something that most Canadians might not readily



admit. "Really?" my friend asked, surprised. "Yes," I responded. "It's the game of life," I added rather smugly. I didn't elaborate then, but if I had, this is what I would have said.

Baseball is not bound by the clock. A typical Major League Baseball game takes between 2-1/2 and 3 hours. But, in the words of Yogi Berra, "It's not over till it's over." The fastest MLB game on record is under 31 minutes, while the longest game was played over two days, spanned 33 innings and took 8 hours and 25 minutes to complete. The average life span in Canada is just over 80 years, but we all know how that plays out. In baseball, and in life, decisions need to consider both

short term and long-term possibilities.

There is always hope. No lead is safe, and no deficit can't be overcome. Baseball can teach us about hope, patience, and steadfast effort.

Failure is expected. A batter who reaches first base 3 out of 10 times at bat is considered a success. One of life's most difficult lessons is that failure is good.

A batter starts at home, with the singular goal of making his or her way around the bases and back to home. In life, the greatest things happen at home and there is no greater goal, no greater success, than home.

We play alone, but also together. Sometimes baseball involves only the pitcher and the batter. And yet, 8 other players take positions in the field and are ready to assist in making an out when needed. It may feel at times as though we are alone. And then we suddenly need help, and our community appears.

The ball glove I used since I was a teen got lost in one of our many moves many years ago. This summer, three of my five grandchildren were on baseball teams, and I couldn't resist the urge to purchase a new glove in the hopes that I might have an opportunity to play catch with them in the yard, or perhaps participate in a pick-up game. I oiled up the new leather, and tied a softball into the pocket to soften it up. One of my grandsons, Miller, spotted the new glove on my workbench and asked to play catch. For a few minutes I was a teenager again. I couldn't get my arm to make the windmill motion required of a softball pitcher, but, I felt certain that I could handle an inning or two at third base.

That was the only time this summer my new glove saw any action. But, life is like baseball. There are long stretches of time where it seems that nothing is happening. And then, suddenly, it seems that everything is happening all at once.

Playing third base, you prepare yourself on every pitch for the possibility that the ball is coming straight for your head. You crouch, glove ready in front of you, eyes on the batter. Every pitch. Most of the game is time spent just being ready. That's true for every player on the field, and for all of us in life.

I'm ready.

Bill

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LEMON CHICKPEA SOUP

WHAT YOU NEED

- 1 tbsp Extra Virgin Olive Oil
- 1/2 Yellow Onion (diced)
- 2 Carrots (peeled)
- 1 Stalk of Celery (chopped)
- Salt and Pepper (to taste)
- 1 1/2 cups Chickpeas (cooked)
- 1 tsp Oregano
- 4 cups Vegetable Broth
- 1/4 cup Lemon Juice

DIRECTIONS

Heat oil in a pot over medium heat. Add in your onion, carrot, celery, salt, and pepper. Saute these ingredients for five minutes until the vegetables start to soften.

Next add in the chickpeas, oregano, and broth to your pot. Bring it to a boil and then reduce to a low simmer for 20 minutes. Vegetables should be fork tender at this point.

Remove from your heat and stir in the lemon juice.

Leftovers keep well in the fridge for up to three days.

Our meet the staff continues with the newest employee at Bell Financial (who's not so new anymore), the lovely Christina. Interviewer: Hey Christina, introduce yourself.

Christina: I'm Christina and I work at Bell Financial. I started almost a year and a half ago doing administrative work for the advisors. I live in Markham and commute to Aurora every day.

I: What do you do here?
C: Administrative tasks like filling out paperwork, communicating with clients, placing trades if needed. Lots of paperwork.
I: Fun?
C: Yes!
I: What do you like or dislike about working here?
C: Nothing I dislike! I feel like everyone is very friendly and everyone is very close. There is just a good environment to work in. It's nice to be with people you actually enjoy working with.

I: Do you have any fun memories from working here?
C: Well, the fortune teller thing yesterday was kind of silly. When the man came to the door and asked to read just Sonia's fortune. Nobody else's! Just Sonia. He was very adamant. He wouldn't give me any details. He said it was private. I grabbed Sonia and when she came back from talking with him, she told me that he wanted to read her fortune. I didn't know what he was going to say but that was funny!
I: What are your hobbies outside of work?
C: I like to go to the gym. I like to go for walks and little hikes. Traveling is a big hobby of mine. I also like going out for dinner with my friends and going around the city to try new places. I like going to concerts.
I: What kind of restaurants do you like?
C: Italian! We try everything but we end up at Italian a lot.



I: Do you have any pets?
C: I don't, sadly. My dad is allergic to dogs and I'm allergic to Cats.
I: So you've never had pets?
C: No! Not even like a fish. I have always begged for a dog, my whole entire life. But it never got through to my dad. He was like "no dogs, I am allergic".
I: If you got a dog, what kind would you get?
C: Great question! My aunt got a wiener dog a few years ago and now I am obsessed with them. But I really want a big dog and then also a small dog. Maybe a Frenchie? They are also cute. I kind of like the silly dogs. You know? That ones you can laugh at!
I: What's your go to coffee order?
C: I don't drink coffee. I don't like it so I don't think I should try and get into it and then rely on it every single day.
I: If you are out and you're thirsty, what do you get?
C: Passion fruit lemonade or a refresher or juice.

I: What's your favourite cocktail?
C: I like an espresso martini, actually! (Laughs)
I: Weird! Ha ha ha. Are you sure you don't like coffee?
C: Yes. I do love an Aperol spritz. That would be my number one.
I: Where would you travel if you could go anywhere right now?
C: I would love to go to Italy. I haven't been. I would love to go where my grandparents were born. They were born in Bari. I just want to travel all of Italy! I would also love to go to Japan. And Switzerland has been on my mind.
I: Where have you traveled that you loved?
C: I had a lot of fun in Costa Rica. I also went on a trip to Croatia and Greece and that was amazing. There were 17 of us! It was like a party.
I: What is your all-time favourite movie?



C: I do love the Harry Potter movies.
I: Which one is your favourite?
C: I don't know. They are all so good!
I: Do you have a favourite musical artist?
C: I really like Rihanna. Even though she hasn't come out with a song in years she is always top on my Spotify.
I: What food could you not live without?
C: A good pasta! Maybe pizza? My Nona's cooking of some sort.

You can read Christina's profile here on our website!
<https://bellfinancial.ca/about/our-team>

Get to know another great Bell Financial staff member in the next issue of Possibilities.

INDEPENDENCE

It was a long needle. I looked away as the orthopedic surgeon injected its contents into my right knee, a viscous concoction designed to (temporarily) replace the lubrication lost to age and overuse. It was my third injection over the past twelve months, and while getting poked in a very sensitive area is not something I look forward to, I kind of do, actually. You see, it's these needles that allow me to move. And movement is everything. Movement is independence.

Tennis has been an important part of my life for over 50 years. It has woven itself into the fabric of my story, through school, marriage, children, divorce, re-marriage and dozens of events, milestones and challenges in between. I always believed that tennis, my first love, would keep me company indefinitely, certainly into retirement: each day would include a visit to the club for a game of doubles, laughing at the balls that would bounce beyond our reach, balls that not too long ago would be returned with interest. We would continue the good-natured banter over lunch and a beer, and the story would repeat itself the next day, and the day after that.

As aging, wear and tear and arthritis diminished my on-court skills (such as they were) and threatened to take tennis from me completely, I turned to a cocktail of physiotherapy, massage, knee surgery and injections that gradually managed to slow the decline and allowed me to return to the sport, albeit in a diminished capacity.

Tennis may be just a game, but it's also a barometer of my physical health and a key component of my mental health regimen. The ability to grab a racquet and hit groundstrokes, serves and volleys affirms that I am keeping the inevitable at bay for another day. I know that there is a life for me beyond tennis, of course there is, but I haven't been ready to contemplate what that looks like just yet.

It's not just the threat of loss of a lifelong pastime that disturbs me; it feels like a tipping point that signals the descent from independence. I need to believe that, as long as I can play, I remain vital, capable, invulner-



able to what will inevitably follow. And so I commit to rehabilitation, exercise and knee injections as needed. Whatever I can do to forestall the decline is worth the effort.

One of my occasional doubles partners is a man whom I have grown to like and respect very much. Gary is about five years older than me, in his early seventies, and I've heard from many longtime club members that he was quite the player back in the day. Time and illness have slowed him down, but he still manages to teach us "youngsters" a thing or two on the court. Gary is a man who loves the game but also seems to understand that he is not defined by it. I have no doubt that he will find joy in a life beyond tennis. He inspires me to not end.

I may not be able to control the trajectory of tennis in my life, but I can begin to imagine what I can do to find joy in new pastimes after putting away my racquet for good. I'm lucky to have an underpinning of love and support from my wife, who always manages to dispel my worries about aging and loss with her relentlessly sunny outlook. After one of Susie's pep talks, I somehow drag myself out of the doldrums and see the possibilities I hadn't considered.

Like pickleball. Anyone can do that. Even an old man like me. Are you in, Gary?!

David Frank
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GREAT MINDS, GREAT Thoughts

"It's hard to beat a person who never gives up."

Babe Ruth

American Baseball Player

"Tennis is a perfect combination of violent action taking place in an atmosphere of total tranquillity."

Billie Jean King

American Tennis Player

"If we get to the point where we don't help each other anymore, that's when we stop being human."

Matt Dinniman

Dungeon Crawler Carl

"Remember this: whoever you are, however you are, you are equally valid, equally justified, and equally beautiful."

Juno Dawson

English author

"Love is the most important thing in the world, but baseball is pretty good, too."

Yogi Berra

American Baseball Player



SAVE PAPER

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