

possibilities unleash your imagination

Of Mice and Men

August 15, 2004

While sitting peacefully in the backyard, reading a novel, I see him out of the corner of my eye as he scurries across the patio and into a crevice in the back steps. I don't get a clear image, but I know it's a mouse. I live with my wife and three daughters. Four women. Images of everyone standing on chairs in the kitchen vowing to remain there until I had "caught him", run through my mind. I decide to keep this bit of information to myself. Maybe he's just visiting.

Sep 2, 2004

About 20 people are in our backyard at a bridal shower for a friend when one of the guests (a man) casually says, "You've got a mouse eh?" The kitchen chair scenario in my head now has many more participants and I glance nervously over at Ellen who has heard the comment. She is unfazed. "No, it's just our chipmunk", she says. I give the squealer an icy stare. Nothing more is said.

Oct. 18, 2004

It's getting cold outside. I leave a few flyers for warm climate vacation spots in the backyard, hoping my furry little friend may decide to migrate. Secretly however, I know he's probably already booked his warm cozy spot for the winter. In our basement.

Oct 23, 2004

I'm quietly reading in my den when our daughter, Deandra, rushes excitedly up from the basement where she has been working on her computer. She runs straight to me, and yells, "There's a mouse in the basement!" The look on her face and the tone of her voice isn't fear. It's elation. Her next sentence is, "It's soooo cute!" She shows me where she saw him and we do a fruitless search. As the news unfolds, the general mood is what you would expect when you get a new pet. I point out that this isn't a pet, and we will have to get rid of it. Everyone goes back to their business. Not a single person is on the kitchen chairs.

Oct 24, 2004

A brief discussion today on how to rid ourselves of this unwanted house guest has us clearly divided. Ellen suggests poison. Seems the surest,

and since she imagines the mouse leaving the house in search of water ("that's what the poison does"), it seems the "tidiest". The girls want to catch it alive. Perhaps for humanitarian reasons, perhaps because they haven't totally relinquished the idea of having a pet.

Standing in the hardware store in the "extermination" aisle I feel a little like an army general in search of weapons. The poison troubles me. If he does leave the house to die, how will I know? And if he doesn't, how will I find him amidst the sea of boxes and other junk? The live traps catch my attention for a moment, but then I wonder where exactly I would take this thing to release him? Won't he just scurry back to town and find his way into another house? I need death, and I need a body. The old tried and true mouse trap, the wooden ones with the big V on them sell two for \$1.99. I take four. That night I bait two of them with peanut butter. The war has begun.

Oct 25, 2004

It's 0:600 hours (that's oh-six hundred) and I check my traps. The first one is still set, but somehow, the bait is gone. Cripes, I could barely set them without tripping the spring and pinching my fingers, and he's managed to eat the peanut butter clean off the thing without a hitch. I pick up the trap and it snaps. I'm sure he's laughing. I head to trap number 2. It's gone. Gone. I look around for some sign of it, thinking he probably crawled a short distance before expiring, or at the very least, got snagged somewhere when the trap failed to go into the tiny openings he was used to squeezing into. It's nowhere. I come to the conclusion that it's on the end of his tail, and I smirk. He'll be easier to catch now. I get the peanut butter and set the first trap again.

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possibilities

Of Mice and Men

Oct 26, 2004

Once again, the trap remains set, and the peanut butter is gone. I'm feeding this thing. I hope peanut butter doesn't make them bigger. I decide that this trap is a dud and get the other package. Traps 3 and 4 are set. I contemplate putting on black clothes, building a bunker and staking out to watch the traps overnight, but decide I'll need my sleep. This could be a long battle.

Oct 27, 2004

Both traps remain set, but the bait is gone. This is one clever mouse—even if he is dragging a trap on his tail. Trap number 4 snaps when I pick it up and I drop it. I toss them all (except of course the missing one) into the trash. Time to up the firepower.

At the hardware store I revisit the live traps. I'm confident they would work, but I remain troubled by the disposal issue. I chuckle as I realize I am literally looking for a better mousetrap. A plastic trap catches my eye. In order to eat the bait the mouse must lift a small lid which in turn releases the "kill bar". The picture of the dead mouse on the package is irresistible. I buy two at \$4.99 each. The girl at the checkout gives me a strange look, as if she's never seen someone in army fatigues before. At home I catch my fingers, twice, trying to set the traps. War is rough.

Oct 28, 2004

Trap number 5. No mouse, but the peanut butter is still in the cup. Trap number 6. There he is. Dead. Victory is mine. He's smaller than I expected, especially given the amount of peanut butter he had been eating lately. But I was disappointed by the fact that he wasn't wearing trap number 1. I put him in a plastic bag, trap and all,

and take it out to the trash. I come in for breakfast, and the smile on my face gives it away. "Get your mouse?" Ellen asks. The smile on her face smacks of sarcasm. I'm tempted to show her the welts on my fingers, but think better of it. I don't want to appear weak.

Nov 3, 2004.

Trap number 5 remains loaded with peanut butter, just in case my conquest wasn't alone. I check it every day. It appears the war may be over.

Nov 5, 2004.

I'm still a little troubled by the fact that trap number 1 was never found. I might have to clean the basement soon.

Nov. 7, 2004.

Trap number 5 has been triggered. But no mouse. I do an extensive search of the area, and discover the body. And next to it, is trap number 1, with another body. That's three. I realize now I declared victory far too soon. Some conflicts it would seem are destined to go on interminably. I dispose of the bodies and head for the kitchen to reload the trap. I think to myself, there are no winners in war. Except perhaps, the people who make peanut butter and mousetraps.

Bill



Vision Man

Vision Man is born!

When we first encounter our "mild mannered man of mystery" he is at a New Year's Eve costume ball.

His mask has given him rare boldness and, very uncharacteristically, he approaches a young lady who appears to be rather distressed and initiates a conversation.

HAPPY NEW YEAR!

2005 ISN'T GETTING OFF TO A GOOD START. MY BOYFRIEND DUMPED ME AND I LOST MY JOB

THAT'S LOOKING BACKWARD. LOOK FORWARD! IT'S A NEW YEAR! YOU WILL FIND A BETTER JOB

AND YOU MIGHT JUST FIND A BETTER BOYFRIEND

YOU'RE RIGHT! WOW! THANKS! YOUR LIKE, LIKE... VISION MAN!

WELL, THANKS GEE...

AND MAYBE MY NEW BOYFRIEND IS CLOSER THAN I THINK!

YOU'RE MY OWN SUPERHERO!

IF I'M GOING TO BE A SUPERHERO, I NEED TO WORK ON THIS PAINTING THING!

Stay tuned for the continued adventures of Vision Man....

He's sure to pop up when you least expect it!

VISION MAN BY GEORGIA PESCHEL. GEORGIATOONSAROGERS.COM





unleash your imagination

Interest rates rising should I lock in?

With interest rates rising recently many Canadians who are currently in variable rate mortgages are asking the question, "Should I lock into a five year fixed rate mortgage now?" The fact is, we cannot predict what interest rates are going to do. Even when things seem obvious, often we are surprised at how things turn out. History shows that in most periods of time it is a significant advantage to the borrower to remain at variable rates, which of course are lower than fixed term rates. But, one wonders; is this one of those times where the exception to the rule applies? Unfortunately, we'll only know for sure when we can look at today in the rear view mirror.

My advice is based on simpler principles. If you are financially and psychologically able to withstand rising rates, and you have already

determined that you are going to ride the wave of variable rates, then don't change that strategy now. Long term financial strategies, with respect to investments, savings and borrowing, should be adhered to, even in the face of circumstances that cast the long shadow of doubt. That's probably why you developed the strategy in the first place.

But every situation and every borrower is unique. If you would like to discuss this, please give us a call. We'd be happy to review your situation and assist you in making, or remaking, the right choice for you.

Bill

Read This!

The fascinating and groundbreaking work of Japanese scientist Dr. Masaru Emoto is highlighted in the film "What the Bleep Do We Know?", and is presented in colourful detail in "The Hidden Messages of Water", recently translated into English. Water molecules are affected by words, images, and thoughts in the most startling ways, and given that we are 70% water, we are led to some profound new ways of thinking about health and happiness.

Watch This!

What's most satisfying about this film, for me, is that it brings ideas that have forever been part of our fringe wisdom into the mainstream. And our fascination with that place where spirituality and science are one and the same is most definitely rising. Thoughts are things; what we think will shape our lives. Need a scientific explanation? Crave a spiritual lesson from a master? Or would you prefer a story to point out how these ideas affect our daily lives? For any "yes" responses, see this film.

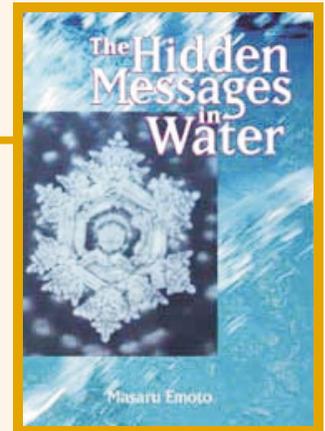
Great Minds, Great Thoughts

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover."

Mark Twain

"I only hope that we never lose sight of one thing - that it was all started by a mouse."

Walt Disney



Season's Greetings

*'Twas the night before Christmas
And all through the house,
Not a creature was stirring,
Not even a mouse...*

May the peace and joy of this season fill your heart and your home.

Seasons greetings and best wishes for 2005 from everyone at Bell Financial.



Survivor: A Mouse's Tale

In an effort to offer equal time to those of differing points of view, Bell Financial has agreed to publish a rebuttal from the subject of Bill Bell's front page article.

A mouse's existence can generously be described as precarious. Despite our diminutive size, we can elicit strong feelings from nearly all walks of life. People shrink from us, cats pounce on us, large birds dive-bomb us; it's enough to give a complex to a fellow just trying to eek (some mouse humour there) out a living. Still, despite the trials and tribulations, every once in a while there comes along a person whose compassion for our beleaguered kind inspires us and reminds us that there is kindness in the cracks and crevices of our lonely world. I am speaking of a soul with whom many of you are acquainted: his name is Bill Bell.

Having just read Mr. Bell's account of his elaborate attempts to rid his home of, well, *me*, you may be puzzled as to why I now describe him in such a warm manner. Don't be fooled by his displays of seemingly callous behaviour; on the contrary, his actions only thinly mask his true intentions. I speak of his desire to comfort and offer shelter to those of us near the bottom of the pecking order, and for this I will remain eternally in his debt.

My relationship with Mr. Bell began with a chance meeting on his backyard patio. Having narrowly escaped the clutches of the neighbourhood cat, I scurried (all mice *scurry*; we tried sauntering and swaggering but it just never suited us) into the next yard and, through the corner of my eye, I noticed that I was being watched by a man. Although there was nothing especially noteworthy about his appearance, there was a gleam in his eyes, a kindly gleam that allayed my fears. I waited. He did not yell; he did not chase me away. He let me be. I found a small hole beneath the stairs and squeezed inside.

I made my home for the winter in Mr. Bell's basement. Here I had all that a mouse could ever want: warmth, security (no cats!) and plenty of places to remain out of sight. Inside a large box filled with books entitled "One Step to Wealth", I found the perfect place to make my bed. It was dark, dry and, after shredding one of the books into small pieces, very comfortable. In fact, if it weren't for the need to briefly venture outside each day to gather food, I might never have left my cozy confines.

It was during one of my forays outdoors that I was spotted again. I could see a man report my presence to Mr. Bell, and for the first time since I moved in two weeks earlier, I feared for my safety. Back in the relative security of the basement, I waited for something bad to happen. Days and weeks went by. Nobody came to ferret me out. I began to relax again, but was still wary of making unnecessary trips outside for food. I began to grow weak with hunger. It was at this point in time when the most astonishing thing happened. Mr. Bell began to feed me. Not just seeds or grains, but peanut butter(!), a generous mound of the tasty treat placed upon two mouse traps. Having successfully negotiated this particular style of trap many times before ("V" traps nearly *never* work), I made quick work of it.

Each day, Mr. Bell would come downstairs, take the empty traps away and return with them replenished with peanut butter, sometimes smooth, other times crunchy. I gained weight and felt happily lethargic most of the time. At first, I was confused by Mr. Bell's use of these inferior traps. Surely he must have realized that these simple contraptions were no match for a mouse's resourcefulness. And that's when it hit me. He chose these traps fully aware that I wouldn't be harmed. He could satisfy himself and those in his family that he had done all he could to get rid of me. He had done his best, and my life was spared.

A few days later, Mr. Bell appeared like clockwork for my regular feeding, but this time the peanut butter (super crunch) was placed on newer, more sophisticated traps. After gobbling up his offerings, I decided that the decision to change traps was perhaps due to pressure from family members for Mr. Bell to do more to get rid of me, once and for all. I did not want to be the cause of any grief heaped upon my benefactor, and I briefly considered leaving his home and finding somewhere else to live. But with winter quickly approaching, I had left it too late to seek new accommodation, so I had to come up with a new plan. A better plan.

I waited until dark, then made my way outside and across the yard to the home of my nemesis, the neighbourhood cat. Once inside, I quickly located what I had come for: three life-sized furry toy mice that looked uncannily like my cousin on my mother's side. Grabbing them by their tails, I made it back to my basement home without being eaten. I then placed the first toy mouse on the trap until it triggered the bar with a sickening snap. The next morning, Mr. Bell found the trap with the toy mouse inside. Quickly he bundled up the trap and its occupant into a plastic bag and brought it upstairs. Over the next few days, I "trapped" the other two mice, and these were removed in the same manner.

To this day, Mr. Bell has allowed me to continue to live in his happy home. He still brings me peanut butter, and every so often I reward his kindness with another likeness of my cousin. Oh, he may continue to present himself as an exterminator, but I know better, and now you do, too.

David Frank
(Not my real name)



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