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Imagine your world.

If you lived in a world where anything was possible, what would you do, and who would you be? That's perhaps the best question you can ask yourself.

No doubt you would dream big. Your dreams would affect those around you. Perhaps even your community, your country, the planet. Your dreams would be a catalyst to making the world a better place. You would be strong, successful, a winner, and inspiring to all.

Or perhaps not.

All too often we believe that dreams must be big. Cure cancer. Be the first to step on Mars. Win an Olympic gold medal. But perhaps your dream is much simpler. Perhaps your dream is to be the best possible parent, watching with wonder as your own life unfolds before you. Maybe it's to find perfection in tending the garden, and in the process to stumble onto the source of peace and tranquillity. Maybe it's to bring happiness into the lives of less fortunate by volunteering to help and in doing so discover that giving and receiving are one and the same.

In a world that tends to put a great deal of importance on being first, fastest, richest, or strongest, it's hard to imagine that striving to be meek, content, and without influence could be a fulfilling dream. But in that world where all things are possible, this too could be true.

And we know that it is.

Albert Einstein said "Imagination is more important than knowledge." Imagination. Not power or persistence, strength or attitude. Imagination. We think of imagination as the tool of inventors and pioneers, designers and artists, writers and poets. We think of it as a tool of greatness. But in fact it is the building block for us all. What's possible has but one limitation and what unfolds for us has but one source. Our imagination.

Can you imagine a world in which the most important thing is family? How about love? Maybe it's peace? All too often we imagine a world in which happiness is reserved for those who have money, or power, or fame. That's a shame. The world you live in is yours to imagine. As you want to. As you believe it should be.

Imagination means being able to think beyond the thoughts of others. To be able to see the world not as it is being described by movies, books, advertisers, journalists, or the guy next door. Imagination is to see things differently. To see things your way.

If all things were possible, and they are, would it be possible that building a life of wonder for your child could be as big as landing on Mars? Could it be possible that living to help a small group of people could be as important as saving the world from the ravages of a disease? Could it be possible that loving and respecting your partner could be as important as having the world idolize you?

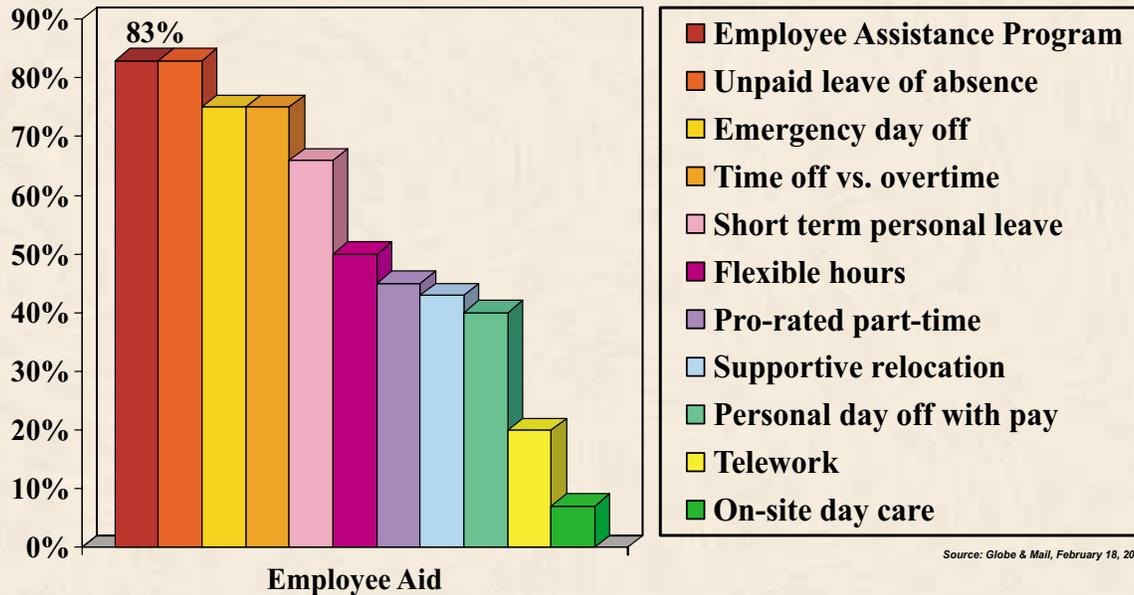
I think so.

Dare to dream. Dream big, dream small. Unleash your imagination to find inside you the life you long to live. What you imagine is possible. And whatever it is, big or small, affecting all or just another, dare to believe that it's the most important thing you can do. It is.

Bill Bell

Snapshot: Employee Aid

Dr Linda Duxbury, a Carlton University business professor, asked 31,000 workers what kind of support was available from their employers.



Recently, as I was working my way through the Globe & Mail (searching for the comics section) I came across the results of a survey that ranked the types and the degree of employee support offered by employers. I was pleasantly surprised to see that an Employee Assistance Program (EAP) was ranked at the top of the list.

I have long been a proponent of EAPs as they provide employees with completely confidential access to a qualified support network, 24 hours a day. Counselling is available either on the telephone or in person by trained professionals who can help people deal with personal or workplace issues that could, if left unchecked, negatively impact job performance, increase absenteeism and possibly result in a disability claim.

In other words, EAPs can help employees manage problems before they spiral out of control. This type of benefit fits in nicely with the "wellness model" of health management that is becoming more and more prevalent among companies that recognize that the best way to grow a business is to invest in its human capital - its people.

Once the domain of larger companies, EAPs are finding their way into smaller organizations, even among those with fewer than ten employees. It can be established on a stand-alone basis or it can be incorporated into an existing employee benefits program. Best of all, this benefit is affordable: the monthly cost to a ten-employee company is roughly equivalent to the cost of replacing an inkjet printer cartridge. The impact on an employee's piece of mind? Invaluable.

David Frank.

Upcoming Events

Seminars:

The Economic Value of Life Insurance

Date: April 25, 2002 7:00 PM.

Location: Bell Financial Inc.

If you are wondering about those "pay no tax, ever" strategies that have been growing in popularity, or looking for a way to combine risk management and tax preferred investing, you should attend this session.

Estate Planning

Date: May 22, 2002 7:00 PM.

Location: to be announced

If leaving a legacy, and not a tax bill, is a priority for you, this session will provide you with a clearer understanding of the most effective strategies.

Charitable Gifting

Date: June 13, 2002 7:00 PM.

Location: to be announced

An important component of many financial plans is giving to one's favourite charity, school, or place of worship. There are many wonderful strategies available that can significantly leverage your dollars and reduce taxes. Find out more at this seminar.

Charity Event:

70's Dance & Party

Date: October 2002

Location: to be announced

*If the last time you went to a really good dance was 1979 you're in luck. In October (date yet to be established), we will be searching for our bell bottoms and old 45's as we run a **70's Dance & Party** in support of Big Sisters of York. Stay tuned for more. Want to help us? Please call.*



Great Minds, Great Thoughts:

"Is sloppiness in speech caused by ignorance or apathy? I don't know and I don't care."

Albert Schweitzer

"There are only two ways to live your life. One is as though nothing is a miracle. The other is as if everything is a miracle."

Albert Einstein

"There is no scarcity of opportunity to make a living at what you love; there's only a scarcity of resolve to make it happen."

Wayne Dyer

"Remember to Live."

GOETHE

The Carpenter and the hammer.

In order to build a house a carpenter needs tools. She will need a hammer. The carpenter will certainly focus on getting a good hammer. In fact, the carpenter will need a number of good hammers. But the hammers are just tools. The carpenter builds houses. If she becomes too focused on acquiring hammers and storing hammers and

preserving hammers she might find she has a lot of hammers, and no time to build a house. And that would be a shame. After all, she's a carpenter.

All of us are collecting hammers, (dollars).
How many of us are actually building a house?

A Work-In-Progress

If you're like me, the forays into the garden begin around the first of March. I root around the flower beds, gently pushing aside last year's dead foliage, seeking the tip of this or the suggestion of that poking through the soil to confirm that, once again, spring will indeed follow winter. These are heady times, rich with the promise of what could be.

We moved into our new home about fifteen months ago, aware that previous owners had established perennial gardens in the front and back yards. We were unaware, however, of what exactly lay dormant beneath the snow. By about this time last year, the first hints of what I refer to as the Spring Cycle of our garden were beginning to appear. Tulips, daffodils and grape hyacinth began to nose their way through the soil, followed soon after by forget-me-nots and sweet woodruff. By April and continuing through mid-June, we were blessed with an explosion of colour and texture from a variety of sources. Columbine and bleeding heart anchored the back of the bed, splashing pink and white in the dappled sunlight. Clematis and shrub roses intermingled along on the east back fence, while a tall, rather prolific shrub on the west side that I have yet to identify produced fragrant, white flowers and offered a haven for dozens of sparrows, goldfinches and chickadees.

As I mentioned, perennial gardens tend to proliferate in cycles that seem to last about six to eight weeks. Ideally, as one cycle of flowering plants and shrubs begins to wane, the next has begun, offering up a fresh array of colour and interest in the beds. Unfortunately, in our shady back yard, we weren't so fortunate. As the days grew longer, hotter and drier, the giddy exuberance of the spring cycle was replaced by... nothing. The areas beneath the trees (whose mature leaves now blocked most of the sunlight) became rather gloomy and forlorn, devoid of colour other than green. As a cosmetic

measure, we resorted to moving the large terra cotta planters, which were filled to capacity with all manner of flowering annuals, from the patio into the beds.

My wife and I have enjoyed gardening together for the past twelve years, and in this time we have come to regard the pastime as a labour of love that cannot be rushed or forced. It takes many years for a garden to take shape, and indeed our notions of what shape it *should* take changes over time, so the process never actually reaches an end point. And so it goes in the back yard. Although I admit that I was initially disappointed by the dearth of mid-summer colour, I was reminded that this was just the beginning of another adventure and I might as well enjoy the ride.

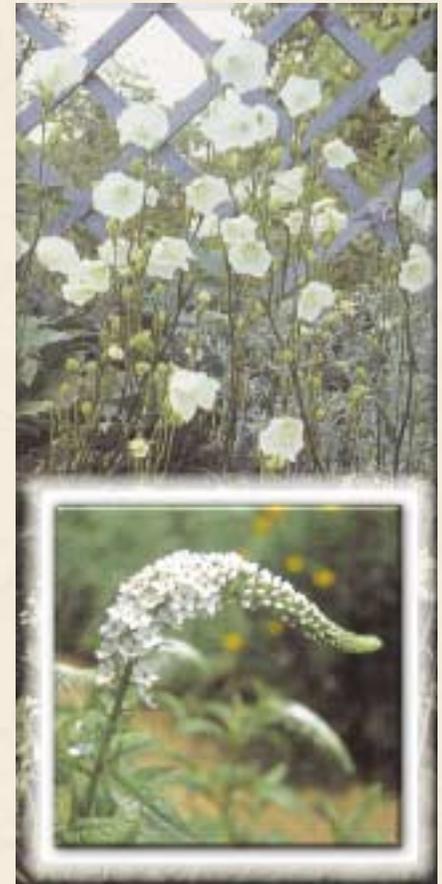
I dove into the project with renewed vigour. My challenge was to choose perennials that were able to thrive in the shade beneath the trees, bloomed in mid to late summer, were drought-tolerant and were aesthetically pleasing. After consulting various books (one particularly informative and beautiful book is *Perennial Garden* by Patrick Lima), four species were selected. My primary goal in selecting these plants was to create as much contrast to the existing gloom as possible, hence the decision to choose plants with white flowers:

- 1) **Gooseneck Flower:** A tall perennial (3 to 4 feet) that produces white, gracefully drooping flowers that resemble, you guessed it, a goose's neck.
- 2) **Wood Aster:** A shorter (2 feet) shrubby plant with small, daisy-like white flowers.
- 3) **Hosta, "Frances Williams":** Although we already have many varieties of hostas in the garden, this one was chosen because its flowers are bright white, are more abundant and bloom later in the summer.

4) White Campanula (Bellflower): This particular variety, "*persicifolia*" reaches about 2 1/2 feet in height and therefore would be well-suited to the middle of the border.

I planted them in early fall. Later this spring, when the grass needs mowing twice a week and the garden is overflowing in its abundance, I'll be keeping an eye open for small, quiet stirrings under the trees, our work-in-progress, our labour of love.

David Frank.



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