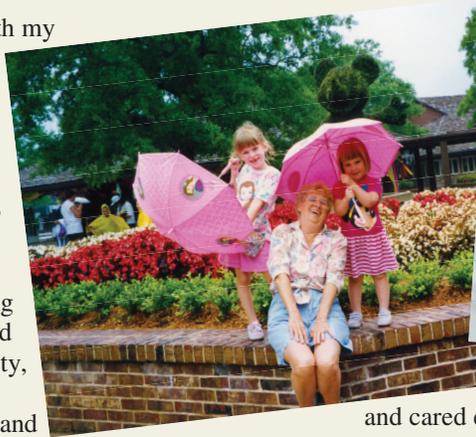




possibilities unleash your imagination

Preserving the future past

I recently spent an entire weekend with my mom sorting through the boxes of photos she had accumulated over the years. It was a slow process, not because these photos were unbelievably mixed up (which they were), but because more often than not, each photo captured our attention, compelling us to discuss its contents in great detail. My mother, whose memory is showing the wear and tear of many years, found the photos an excellent source of clarity, and we shared many laughs - at the crazy clothes, the hairstyles, the cars, and the stories contained in these two dimensional snippets of time.



If you wanted to look cool and cared even less about quality, you used a Polaroid, which miraculously spat out and developed the photograph on the spot. Instant, but not lasting is the best way to describe those rapidly fading photos.

This photo collection is a sad reminder that we live in a society that puts convenience ahead of quality. Strangely, it would appear that the photos of my grandparents and their families were taken by professionals, while many of the photos of my childhood and adolescent years appear to have been taken with a toy camera. But then again, the 60s and 70s was the era of the Kodak Instamatic camera – small enough to carry in a purse, and easy to load thanks to the ultra-convenient cartridge film. If you needed extra light you added a small wobbly tower (the first attempt to correct red-eye) which supported a revolving flash bulb good for 4 shots. This way, you were not only taking lousy photographs, but you also looked like an idiot in the process.



Luckily for me, my father also owned a Nikon 35mm camera, and while he used it much more for travel and scenery, he did occasionally point it our way, and so, there are in fact a few high quality images of my childhood (in colour even) to put alongside those of my grandparents.

I find it a most interesting observation that my own children’s photographic life story follows an alarmingly similar arc.

I became very interested in photography as a teen, and purchased a 35mm of my own at the age of 18. That camera remained the “go-to” camera for our family for many years, and thus, the photos of our girls in their younger years are of very good quality. But that all changed when we purchased our first digital camera - a Kodak

Continued page 2

Partners

Bill Bell, B.Math, B.Ed, RHU, CFP, CLU
billbell@bellfinancial.ca

David Frank, B.A.
dfrank@bellfinancial.ca

Laurie Sobie, B.A., CLU
lsobie@bellfinancial.ca



possibilities

Preserving the future past (cont'd)

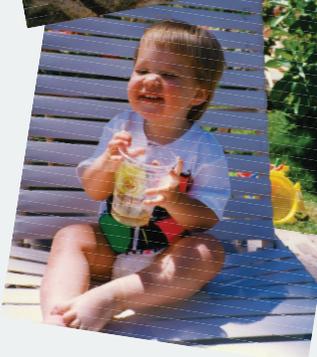


DC210, in 1998. This camera boasted “nearly a million pixels” (that is less than 1 megapixel), and claimed to produce 5 by 7 images that were “similar in quality to conventional point-and-shoot” cameras of the day. The problem was, most “point-and-shoot” cameras of the day were producing rubbish.

(Kodak Instamatic anyone?) But the convenience of this compact camera and the ability to put images on our computer was too alluring to resist. And so there is a period of 3 or 4 years where our daughters’ childhood memories appear grainy and slightly out of focus, just like those taken in the 70s of my childhood.



But, the rapid development of digital equipment has created an explosion of high quality images that are clogging up hard drives everywhere. Of course today’s digital camera equipment is capable of producing incredible images, even without sacrificing convenience. At the recent trophy presentation for our hockey league I noticed quite a number of photographers – all of whom were taking photos on their cell phones.



But, there are two key questions to ponder as we snap wildly away with our digital SLRS, compact cameras and camera enabled cell phones. Are we taking photos that will mean something in years to come? And more importantly: will anybody find them? To the first question I present the following observation. My father considered himself somewhat of a travel photographer. We have

countless slides of the landscapes across North America, loads of famous landmarks, and a few animals that happened to stray into his viewfinder. He was proud of them all, and spent many hours happily showing them on the big white screen in our living room. None of these slides are of any interest to me today. However, the shot of my brother and I in our pajamas with Grandpa Robson, now that is one of a kind. It opens a flood of memories and emotions that no number of slides of a wild moose could ever evoke.

Photos like this are in fact incredible treasures. They tell a part of our story. Even the photo of my grandparents and father in front of the old log cabin – the ‘Bell Homestead,’ is an important part of my story. I’m not there yet (it’s about 25 years before I was born), but it’s where I come from.



The lesson here is clear. I may think I’m going to win acclaim for my artistic photography but in the end that won’t matter. All that will matter will be the story that gets told to the only people who will truly be interested in the images I’m capturing – my family.

Which leads me to the second question. Will they find them? Many believe that digital photos are in fact a “permanent” record. Many of us are busy digitizing our collection of old photos to preserve them for evermore. But I wonder, will the JPEG be the last stop in the evolution of imaging? I doubt it. At every point in history, we arrogantly believe that we “have reached the pinnacle” of whatever mountain we may think we are climbing. But, do you still own a phonograph, or an 8 mm projector, or a slide projector, or a cassette tape player? Do you own a massive collection of VHS movies without the means to watch them?

Sure, future generations may be able to convert our old JPEG





unleash your imagination

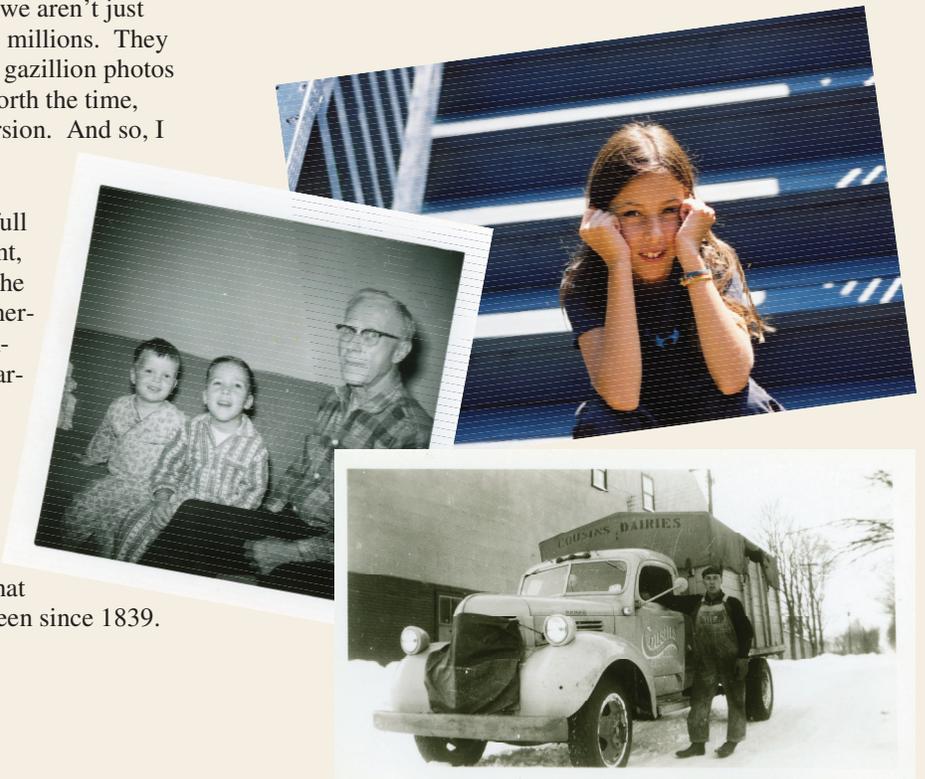
Preserving the future past (cont'd)

files into the brand new format of the day. But we aren't just snapping a few photos anymore. We are taking millions. They may look into these dated old files and seeing a gazillion photos of monkeys at the zoo decide that it just isn't worth the time, effort and expense involved in doing the conversion. And so, I wonder: will our photos survive?

Here's what I think they will find. Shoeboxes full of the photos I deemed important enough to print, and the photo albums that I put together to tell the story of the vacation we took, or the family gatherings we enjoyed. They will pore over those images like I pored over the images of my grandparents at the kitchen table with Mom. And they will likely laugh at our crazy clothes and hair, the cars we drove, the things we did. And our story will live on.

Digital may be the best way to capture and edit the image, but the best way to store those that are truly important remains the same as it has been since 1839. On a piece of photographic paper.

Bill
billbell@bellfinancial.ca



Cottage Life

Well it's that time of year again. We're being teased with brief glimpses of the warmer weather that's just around the corner, and mentally tested with cold snaps that reign in our percolating excitement. More and more these days I find that my time is split between dreaming about golf fairways (which is odd when you consider how much of my time is spent in the rough) and picturing the sun beating down as gentle waves lap against a shoreline. And though the fairways are beautiful, my time is not split evenly. It's not even close. For me summertime just isn't the same unless I'm lakeside. Even now I can hear the rhythmic creak of a dock recharging my psyche. I'm not sure if it's the clean air, the water, being surrounded by nature, or something else entirely, but for me there's no place on earth like Northern

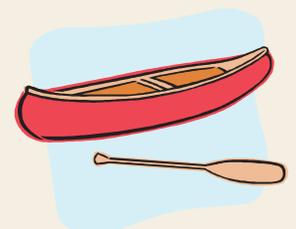
Ontario in the summertime.

So if you find yourself in my neck of the woods this summer, keep an eye out for a beat up canoe emerging from the morning mist. If at the helm is a goofy looking sunburnt fellow, then by gosh you've found me.

I hope to see you on the water this summer!

Cheers,

Nick
nearle@bellfinancial.ca



Passionate pursuits

Each morning, between the time that I wake up and feed the cats and the time that the boys begin to stir, I relish in what I call my “golden hour”. This is the only part of my day when I am responsible to no one but myself. I put on the kettle, grind the coffee beans, pour the hot water over the grinds and allow the aroma to take me on a brief yet pleasurable holiday. I retrieve the Globe and Mail from the front porch, settle into my favourite spot on the sofa and drift away...

Earlier in the week, while sipping on the first of my two cups of coffee for the morning, I read an article about job interviews. The writer was lamenting the predictable and uninspiring questions that she was asked time and time again during a recent job search (“where do you see yourself in five years”, and the like). She felt that these safe, generic questions did little to tell the employer much about the job applicant. Instead, she wished that interviewers would ask her about what excites her each and every day; what motivates her to do exceptional things. In short, she wanted to tell people about her passion, and how, directly or indirectly, this passion can make her a valued addition to the company.

As the morning sun crept over the homes across the courtyard, bathing the living room with light and offering the promise of a warm, spring day, I thought about how our company has hired staff in the past. I am not directly involved in the hiring process: Bill, our managing partner, and Sonia, the office manager, interview the candidates. I usually get to meet the individuals after most of the heavy lifting has been done. This has been a very successful strategy for us as, without fail, the people I meet at the end of the process are utterly charming and prove to be an excellent fit for our small but industrious firm. I think that, if the Globe writer would have interviewed with us, she would have been pleasantly surprised to find that, first and foremost, Bill and Sonia seek out a spark, a twinkle in the eye that offers a hint of the quality of the individual before them. At Bell Financial, attitude trumps aptitude every time. While we can help people to acquire the skills that they will need to succeed, we cannot stoke the embers of creativity and desire if the fire within has grown cold.

My coffee cup refilled, my mind drifted back (way back) to my first full-time job interview, nearly twenty seven years ago. I wondered if that young man would have possessed the qualities that Bill and Sonia now look for. Disillusioned with my graduate school studies, I had agreed to an interview with a large insurance company for a sales position. Having no background in finance (balancing a chequebook each month was an adventure), I worried that my dearth of money smarts would doom my prospects

right from the start. My lack of a proper business suit only heightened my level of anxiety as I sat in the waiting area of the impressive downtown Toronto office. An impeccably attired man in his mid-thirties greeted me and ushered me into his well-appointed corner office. His relaxed manner was disarming and soon I was speaking freely about my schooling, my Montreal roots (his hometown as well) and about my passion - tennis. An hour flew by and as I was leaving his office I realized that we had hardly spoken of the job opportunity. I took that to mean that he had decided that I wasn't a serious candidate and that he didn't have the heart to cut the interview short. Needless to say, I was shocked to hear from the manager the very next day, asking that I come in for a second interview. Several meetings later, I signed my first employment contract.

While I may never know for certain why the insurance company decided to hire me, in hindsight I think that, like Bill and Sonia, the manager found the spark that he was looking for, a desire that could be leveraged to build a career from the ground up (or perhaps he had a quota to fill?). Whatever the reason, the passion for my work did come over time, along with the skills that I needed to survive and ultimately thrive.

As I finished the last of my coffee, enjoying the final minutes of my golden hour, I thought about my sons still sleeping peacefully and was thankful that they too possess the spark that will light their way forward in everything that they choose to do. Ethan's talent for writing and photography is considerable, but it's his true love for his craft that is most impressive. Who wouldn't want to hire somebody whose eyes twinkle every time he is asked about a favourite essay or photograph? Noah, on the other hand, is an exceptional saxophonist and works tirelessly, yet joyfully, to improve. He may or may not find a career in music one day, but he will certainly bring his passion with him wherever he goes.

My precious hour was over. I placed my cup in the dishwasher, went upstairs and woke up Noah. He looked at me groggily and asked why I was waking him up so early on a Saturday morning. Saturday. I apologized as he threw the covers back over his head and I walked back downstairs and re-heated the kettle. Instead of berating myself for my gaffe, I made myself a third cup of coffee, retrieved the newspaper and made plans to enjoy the warm spring day.

David

dfrank@bellfinancial.ca

Aurora

15165 Yonge Street, Suite 201, L4G 1M1
Tel: (905) 713-3765 Fax: (905) 713-2937

Toronto

10 Heathfield Drive, M1M 3A7
Tel: (416) 286-2534 Fax: (416) 286-5097

All information contained in this newsletter is for educational purposes only. While all information is believed to be true, accuracy cannot be guaranteed, and neither Bell Financial Inc. nor any associate of Bell Financial Inc. will assume responsibility for financial applications based on any information herein. Readers are advised to seek additional specific advice regarding any strategies.