

possibilities

unleash your imagination

Possibilities for a New Year

There's a wonderful paradox about a season that has us one moment clinging fondly to long lasting traditions as we dust off decorations that adorned our home as youngsters, and then in the next moment causing us to give serious consideration to an 'out with the old, in with the new' perspective. There is something powerfully symbolic about taking the old calendar and tossing it out - possibly tossing out our hockey schedule and medical appointments for the past year in the process - and hanging up a fresh new calendar, full of unscheduled days, and unfettered opportunities to fill the year ahead with things that matter. It's a brand new year, full of possibility.

As the New Year approaches, it's customary to examine the troubles we have and wish them away, turning our attention to the life we might have, if only. We might call them "New Year's resolutions," and perhaps even blurt them out at an inappropriate time and find ourselves inadvertently committed to losing a few pounds, exercising more, or giving up some unpopular habit - a commitment that in the spirit of tradition can't last beyond the second week of January.

Indeed, it is a sad fact that New Year's prompts us to ask that most important question, and then relegates the answer to mere trivia as we plough ahead on the same path year after year. It's a question deserving of more serious asking. It's a question worth answering: What do you really want?

When asked this question, most people will pause, reflect for a moment, and slowly realize that they really don't know. Try it. Take a pen and blank sheet of paper and write at the top, "Things I really want." Then start writing.

You have probably realized a number of unsettling things. Despite the fact that no-one else is involved, you are limiting yourself. Some exciting thoughts run through your head, but you dismiss them. You don't have time after all to learn to play the piano. And the "see every inch of the world" idea would simply take too much time, and certainly too much

money. Write a book would be nice, but hey, committing that much time to something that would likely not be very good, well that doesn't seem very sensible. So your list ends up looking like a list of things that you pretty much have planned anyway. Help your kids through school and into good careers. Travel some more - probably to a few specific places. Read, not write, a few good books. Retire. Play more golf.

I recently brought home a pad of paper from a shopping trip (with ample advertising on it), set up as a "to-do" list. At the top in big letters were the words "Things to do," and under that were lines with little boxes on the left side, allowing one to create a list of items and systematically check them off. I left it on the counter beside the fridge where such lists are often created in our household, and the next morning when I came down for breakfast I noticed that my daughter, Deandra, had put one item on the list. She simply wrote "**Be awesome.**" And beside, in the little box, she put a check mark. Done.

Be awesome.

How easy it seems to fall into the trap of setting our agenda based on the outside world, when in fact, our lives are lived on the inside. We think of things to do, places to see, possessions to acquire. We seldom think of things to be. But the truth is, if we focus on being, instead of having or doing, we will have and do wonderful things. Awesome people lead awesome lives, full of wonderful activities, marvelous relationships, and the finest things on the planet. Being awesome is a magnet for an awesome life.

Be awesome.

Be happy. Be kind, considerate, caring. Be courageous. Be daring. Be willing to try. Be willing to fail. Be loving. Be forgiving. Be supportive, encouraging, optimistic. Be exactly the person you most desire to be.

The great thing about being awesome is that it doesn't require any money,

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possibilities

Possibilities for a New Year Cont'd

there is no commitment of time, no special talents must be honed, and no plane tickets need be purchased. It's the most important thing you can give yourself, and it's available to us all in equal portions. And best of all, when you give it to yourself, the whole world benefits. Be awesome. Just write it down on the list in your mind. And check it off.

Then marvel as the world delivers to you things you never even imagined could go on your list of things to do.

May you have a wonderful holiday season, and an awesome 2006.

Bill

Welcome to our new staff !!

We are pleased to welcome to the Bell Financial team Wendy Ross and Gwynne Marchant, who are filling in for our new moms during 2006. Both come to us with excellent backgrounds, and are eager to help you out in any way they can!

Dawn and Brian Priestly are pleased to announce the arrival of their son Nolan James Priestly, born November 28th.

Sonia and Robert Colhoun are pleased to announce the arrival of their second son, Thomas Colhoun, who was born December 8th.



Nolan James Priestly



Thomas Colhoun with mom and dad

All moms and babies are doing well. Congratulations!!

Great Minds, Great Thoughts

"It is through creating, not possessing, that life is revealed."
Vida D. Scudder

"First say to yourself what you would be; and then do what you have to do."
Epictetus

"A rock pile ceases to be a rock pile the moment a single man contemplates it, bearing within him the image of a cathedral."
Antoine de Saint-Exupery





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Empty Pockets

I've always held a little philosophy on life about how I collect regrets. As I move through the years I gather in my left pocket all the regrets of things I've done, and wished I hadn't. These start out as pebbles, and grow into stones that weigh me down if I don't set things right. The other pocket fills with regrets of dreams I haven't pursued, but wish I had. These are seeds, which need planting.

Things I've done and wished I hadn't? Of course I have a few, but I'll spare the details. These are tough because in some instances we carry them with us for good - they can be difficult to sell back. On the other hand, regrets of dreams unfulfilled are entirely within our control. We can set about to planting any time we want.

For about twenty years I have carried the idea of trying more musical instruments. I've played the piano on and off since I was young, and despite modest success I still find it a difficult and complicated instrument. In the right hands it's a one-person orchestra, but in the wrong hands, well, you know. String instruments are always attractive to me - a guitar can be carried and played just about anywhere - but a few minutes with a six-string quickly reintroduces me to the roadblock - a steep learning curve. There's one instrument I have always yearned to try, and in the back of my mind I think I can learn it without too much effort (being impatient at times, this is a good thing). The drums. Yes, the great basement noise-makers. I long to power up the old Pioneer stereo, drop a record on the turntable and start banging away.

I had occasion to try playing with a live band once, at a house party about twenty years ago. It was late, and I'd enjoyed a refreshment (or two) before I found the nerve to ask if I could give it a go. The band said yes and the drummer handed me his sticks. It was Brown Sugar by the Rolling Stones, about as easy a rock and roll song as you can get. Aside from the small fact that we were going quite a bit faster at the end than when we started, by all accounts I did very well. A new seed in my right pocket.

Fast forward to 2004. I start to focus on the seeds I've been carrying around - part of the male ritual around age 40 - when it suddenly appears

that time is running out. The first order of business was to reacquire a motorcycle. Done. The next seed to plant, the drum set. Well, it's a year later and no drums yet. The mid-life crisis angle is all but spent, and I'm on the lookout for a new catalyst to help me overcome the seemingly endless obstacles. For example, drums are noisy. Yes, I'm all grown up, with my own home, so the issue of a noisy drum kit shouldn't be a problem. But shortly after the motorcycle arrived my daughter Bailey came into the garage to request I cease tuning the machine because she couldn't hear the TV.

Perhaps I fear the realization that learning the drums won't be as easy as I imagine. It is after all a different kind of sheet music - entirely different from piano. And I suppose it's also a lonely instrument. Sure drums can be musical and melodic, but ultimately there isn't much to playing them unless you've got the rest of a band to play with. The old Pioneer receiver which I intend to play along with needs a few repairs, and recent phone calls to dealers revealed parts were discontinued a long ago.

And portability, forget it. Everyone will have to come to my place, which means I'll have to straighten the house. Truth be told, my wife and I agreed drums could only come into the house once I'd cleaned the basement sufficient to make space and keep up the illusion of a spotless home. Cheryl and I firmly decided last October to get the basement clean and sparkling. December 2005 - no further update at this time.

That little seed that found its way into my pocket at the house party all those years ago waits patiently to grow. But not for much longer. It's time to dust those basement boxes and plan a garage sale.

My father's lasting piece of advice to me: "You learn something new every day, and if you don't, it's a wasted day." It's especially wasted if I neglect to take even the smallest step forward toward shedding one of those stones or planting one of those seeds. Because if I do it right, I should arrive at the end with empty pockets.

John Cannon

Passion and The City (from back)

On a city bus, on our last day, a fellow tourist was chatting with the driver, and the conversation strayed to 9/11. The driver described, in great detail, how in the midst of terrible chaos and fear, everyday New Yorkers found within themselves the courage to do something, anything, to help friends and strangers alike. The driver's own story, while extraordinary, was probably typical of the actions of many on that day. His "job", though he was not told to do so, was to ferry injured and dazed people from the city's south side (where the World Trade Centre was located) to the relative safety of the north side. He continued the return trip day and night until

there was no one left to transport. Everyone within earshot listened to his story in silence.

The bus driver may be one person in a city of ten million, but I think that he now shares something with nearly everyone we met during those four hot, humid days in August: a deep sense of pride for their city and a strong desire to share it with people like us. It must be contagious, because I'm feeling it, too.

And, oh, by the way, the cab drivers really are crazy.

David Frank



Passion and The City

The staircase leading to the third floor apartment we had rented in Greenwich Village was steep, narrow and only marginally cooler than the 36 degrees of asphalt-stoked heat from which we emerged moments earlier. Elizabeth and I had begun to lug our over-packed suitcases up the first few steps when the landlord for our four-night stay emerged from his ground floor unit and chivalrously offered to carry my wife's bag up the uneven marble steps. Struggling mightily and sweating profusely, he looked like he might clutch at his chest at any moment, and so upon reaching the first floor landing I suggested that he leave the bag there and climb up ahead to open our door. Mouthing a relieved "thank you", he dropped the suitcase with a thud and laboured up the final two flights with Elizabeth close at his heels. As I descended moments later to retrieve the abandoned bag, I recalled the seductive prose describing our flat sprinkled over the web page: "charming, stately, elegant, nineteenth century Brownstone". And while it certainly was all of those things, we had not considered that a building over 150 years old might not offer us the creature comforts to help us manage the oppressive heat and humidity of New York City in August. With beads of sweat stinging my eyes I fumbled for the door handle. As I stepped across the threshold it was immediately clear that I needn't have worried, for in the far corner of the living room an air conditioning unit was working heroically against the elements. The cool, dry air was instantly rejuvenating. After a quick shower and with an array of books and maps in hand to guide us, we were ready to begin our holiday.

The decision of where to spend our summer getaway was never a forgone conclusion. Elizabeth was angling towards a wilderness holiday, kayaking on pristine lakes and camping beneath the stars. I, on the other hand, had my heart set on a big city adventure. As there was likely little convergence on these two ideas, something (or someone) had to give. At a dinner party in May, we presented our dilemma to our guests, each of us hoping that, with a bit of coaxing, the tide would turn in our favour. As soon as our friends heard that we had never been to New York City, they joined as a single voice to help me plead my case. The culture! The architecture! The shopping! The restaurants! As soon as restaurants were mentioned, I knew that my prospects had improved dramatically. Elizabeth is an accomplished cook and appreciates the effort and talent it takes to create a truly great meal. Table talk soon revolved around favorite restaurants in Manhattan, and my wife was furiously taking notes on a napkin. Game, set, match.

As our departure date drew nearer, Elizabeth's eagerness to experience all that The City had to offer grew. A meticulous planner, she had made dinner reservations for each of our four nights there, calling the restaurants exactly thirty days ahead; we learned that the most popular establishments would not take reservations prior to that date, and they would fill up soon thereafter. Tickets were purchased for a Broadway play (Glengarry Glen Ross, starring Liev Schreiber and Alan Alda), museums were researched and selected, daily excursion routes were planned and mapped. Although at the time I wondered if our bathroom breaks were also to be added to the ever-expanding itinerary, I can now say in hindsight that without Elizabeth's foresight and attention to detail, our holiday would never have come off as well as it did. There are simply too many things to see and do in Manhattan over such a compressed time period to leave much to chance or whimsy.

About a week prior to leaving, I began to feel unsettled. The prospect of visiting a city so large in size and reputation had me overwhelmed and ambivalent. Sure, New York City had everything we wanted, but what about the things we had heard and read about that were less than attractive? People talked about the crime, the dirt, the insane cab drivers, the overcrowding, and the cost! Would our vacation burst our already-bloated budget? Most of all, I was concerned about our reception by the natives. When we visited Paris many years ago, the people were cold, unhelpful, even hostile on occasion (the fact that I spoke to shopkeepers, waiters and other "service professionals" in passable French did nothing to lessen their disdain for us, the common tourist). Would we experience a collective cold shoulder by New Yorkers as well?

I admit that I am a worrier and a bit of a cynic. The "What if?" in my world tends to overshadow the "Why not?" (I am working on it, but it's tough to shake). As with my unfounded concerns about the apartment air conditioning, many of my other worries were left by the wayside soon after we arrived. Our Greenwich Village flat more than met our needs and was located near many of the destinations on our list but away from the hordes of tourist buses, hotels and discount shoe stores. As with many large cities, certain streets in the shopping districts are wall-to-wall people, but we soon learned to navigate around those areas and found everything we wanted in quieter, out-of-the-way locales. We walked everywhere, and no matter where we went, day or night, we felt safe, even in Central Park, considered not too long ago to be a no-go zone for both tourists and residents. The restaurants lived up to their reputations, especially chef Mario Batali's Babbo, which easily served up the best dining that we have ever experienced. The nightly food bill was generally very reasonable, especially considering that these establishments are full year-round and would likely remain that way even if they charged more (many of the top restaurants in Toronto could not match the bang for the buck we enjoyed in Manhattan).

But what surprised me most, and what has come to define New York City for me more than its food, its museums, its neighbourhoods or its architecture, was the people. They were, without exception, warm, gracious, friendly and helpful. At "our" coffee shop each morning (Joe's, a Greenwich institution), as soon as we would spread our map out on the table to plan our daily route, one or more locals would lean over and ask us if we had seen this or that, eaten here or there. Often they would begin to talk amongst themselves, debating the merits of the views from the top of the Empire State Building versus a boat tour as the best way to see the island as a whole, or whether it would be better to see the newest exhibits at the Guggenheim or the Museum of Modern Art (we chose the MOMA). Whatever the topic of the day, the pride they expressed in their city was palpable.

New Yorkers possess a passion for their home, and they want you to feel it, too. As this was our first visit, I cannot say whether the terrorist attack of September 11th, 2001 significantly altered the way in which they view themselves and their city, but I have to believe that the people have been forever changed. Perhaps they once took for granted much of what they had, but like anything else of value, its true worth has been magnified when confronted with its loss. Perhaps in expressing their feelings they are helping to heal the wounds that are still raw four years later.

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