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BELL FINANCIAL INC.



# POSSIBILITIES

unleash your imagination

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### Johnny Greencoat

Memories of my childhood are few and fuzzy. Pictures sometimes jog the memory, or perhaps implant a "new" memory. But aside from that when I hear relatives talking of things I did when I was young I sometimes wonder if I was even there.

There are a few memories nonetheless that remain crisp and clear. One of those that often comes to mind, especially at Christmas, is the memory of being in a Christmas play when I was in grade 2. I was 7, and I was chosen to play Johnny Greencoat in a production of the same name. Yep, I was the star.

I recall wearing an old worn out green coat (surprising), and standing in the middle of the stage. I was supposed to be very poor. It was Christmas, but I was expecting nothing. I found a penny on the ground (6 cents today after inflation) and was "very excited" at the thoughts of the things I could buy. But alas, (you are starting to figure this out, aren't you), I encounter someone even poorer than I, and I give that person the penny. I'm back to nothing.

Before I could contemplate my return to poverty a curtain is pulled back revealing a plethora of toys, food and clothing - all for me. A magical Christmas of abundance is born out of the simple act of giving away a penny. I am astounded by this most pleasant turn of events. And to this day, I am astounded still.

I had many lessons in giving as a child. But this one, done in dramatic style,

rehearsed many times, and performed for admiring parents, will forever stand out. I know I didn't fully understand it then - after all a Christmas of abundance was never in doubt for me - and perhaps I don't fully understand the message now. But I do know that its lesson increasingly rings true, and my depth of understanding and appreciation grows every year.

What you give away returns to you multiplied.

Over the past few years no idea has intrigued me more. Perhaps I'm troubled, feeling guilty even. I have so much. So much of the world has so little. And while I try to help it feels so small and so insignificant.

The idea of scarcity is so ingrained into western culture, and into me, that it is difficult to see giving away what we have as sound management of our resources. Giving comes only after our needs, both short and long term, are adequately met. And giving is often tied to some condition. A tax receipt. Recognition. A pay back to someone or something that helped you along.

We just don't get it. Johnny Greencoat wasn't expecting anything in return. Nothing. The penny was all he had and he gave it away. He didn't keep 90% for himself (although even then dividing a penny was a real challenge). The fact is, he needed nothing, and so he willingly gave away what he had. He gave away what he didn't need to someone who did. And therein lies the secret.

We live in a world of abundance. Look around you. All of it is yours and mine. We will only understand that last

statement when we are able to let go and with an open heart give away whatever it is that we are attached to at this moment. Whatever it is that we mistakenly believe we need. Give it to someone who does need it. Have no expectation of reward or return. Have confidence in the abundance and generosity of the creator.

I wonder if we can.

I often consider myself lucky that my youth is largely unrecorded. The memory of my grade 2 performance as Johnny Greencoat would no doubt be nowhere near as grand on video as it is in my mind. After all I was 7. And while I have grown taller and wiser, as Johnny Greencoat I am always a little boy. The stage is vast, the audience enormous. The dramatic tension is perfect. My joy at finding the penny is not made up. My joy at giving it away is even greater because I know (we had rehearsed this, remember) that this is my "ticket" to Santa's bounty. Giving it away is the right thing to do.

That's the lesson I learned in grade 2. It was the right thing to do. Perhaps now, I'm beginning to see why.

May the peace and joy of this holiday season bless each of you richly. And may you find within you one of the greatest gifts you could ever receive - a generous heart.

Bill.

## Banking services at Bell Financial Inc.

It seems that only a few people know that we provide many services that you would normally find at your bank. In fact, a number of our clients have found that the traditional bank is no longer necessary! Here's an outline of some of the things you should know about.

**Manulife One** - This unique product, provided through Manulife Bank, is a hybrid mortgage, line of credit, high interest bank account that virtually eliminates the need for any other bank service. Using Manulife One ensures that every dollar you have is working efficiently by reducing debt, paying your bills, and even earning you interest in the most timely manner. This can save you thousands of dollars in interest and/or pay you top interest rates on positive balances. Our clients who use this will tell you they love it!

**Advantage Account** - Also provided through Manulife Bank, this is a high interest bank account that goes head to head with other virtual banks. Currently rates are 2.5% on first dollar with no minimum balance! Debit card and cheque writing access make this an excellent parking place for cash.

**GICs** - If you want predictability and security with the best possible rates we have some great choices. And we will also help you sort out the other important features to look for, whether that be creditor protection, avoiding probate, or

end of term flexibility.

**Investment loans** - Whether you want to top up your RRSP before the deadline, or borrow to invest in equities, we can provide a simple and rate competitive solution. Furthermore, with innovative investment products that provide certain guarantees we can even eliminate some of the concerns you may have about things like "margin calls".

**Traditional mortgages** - Manulife Bank offers competitive first and second mortgages on a traditional basis with terms ranging from 6 months open to 10 years closed. And if this isn't the best route for you we can also enlist the services of a local mortgage broker to obtain the best possible financing arrangement for your situation.

So before you simply sign up at the bank, give us a call. We are certain that you will find our services and products to be superior in many ways. And of course, as your planner we will ensure that the banking products used fit both you and your long term plan.

## Critical Illness Insurance: A Buyer's Checklist

Critical illness (CI) insurance is a relatively new product in the Canadian insurance marketplace. Over the past three years, CI's year over year sales have grown dramatically, while its more traditional cousins, life and disability insurance, have remained relatively flat. As a result, those in the news media have sat up and taken notice, and a number of articles have begun to appear in the daily papers.

Critical illness insurance will pay a lump sum benefit upon the diagnosis of a "covered condition", cancer and heart disease being the most common afflictions to trigger a claim (one-third of Canadians will be diagnosed with some form of cancer over their lifetime).

This "living benefit" can help protect their savings and allow them to focus on what's most important...getting better.

CI insurance is offered through many carriers in many forms. Before the prospective purchaser settles on the first proposal placed before her, she should review the offering by asking the following questions:

How strong is the contract language around the "big four" conditions: cancer, heart attack, coronary artery disease requiring surgery and stroke? Does it cover the early stages of the most prevalent cancers (breast and prostate)? Does the contract remain valid if I'm diagnosed with cancer in the first 90 days?

What other conditions are covered? Many carriers now offer as many as 22 covered conditions; what is important to me?

Is the plan flexible: can I make changes as my needs or circumstances change?

Does the plan offer a premium refund if I never claim over a certain period of time (by age 75, for example)? Will the contract refund premiums to my estate if I died before making a claim?

Will the plan deliver a cheque *when* I need it? What are the waiting periods (the period of time from diagnosis to payment of a claim)?

These are just some of the questions that should be asked when considering the purchase of critical illness insurance. Ultimately, though, the biggest question to ask is this: If a serious illness were to strike, would it be important to have a lump sum of liquid cash to help me out? If your answer is "yes", give us a call. We'll help you answer the other questions.

**David Frank.**

## Holiday Traditions

Whether you celebrate Christmas, Chanukah, or another special holiday, it is often the traditions we have acquired from our parents and grandparents that bring us the joy we experience this time of year. And as the years go by I see more and more that these traditions are what my children look forward to most. This is the time that we formulate the positive memories for our children to relive later in their lives, just as we are reliving ours today.

Our family celebrates Christmas and our traditions begin December 1<sup>st</sup> with chocolate advent calendars for our three children. The countdown begins...the countdown to Santa Claus. St. Nicholas was a real person from Myra (today Turkey) in the 4<sup>th</sup> Century A.D. He secretly gave money and gifts to the poor. One day, he climbed on the roof of a house and dropped a purse of money down the chimney. The purse fell into a stocking that a young girl had been drying by the fire. Although variations of this legend abound, it is nonetheless this remarkable spirit of generosity to others that has prompted the enduring tradition of the jolly old elf.

Our next tradition arrives on the first Sunday in December when my family and my extended family of siblings, nieces, and nephews meet at the tree farm, with saws in hand, to choose our tree of the season. We take the hayride out to the rows of evergreens and each family breaks away in search of the fullest,



most proportioned tree they can find. We meet back at the wagon, dragging our prizes, comparing our accomplishments and then we head in for some hot chocolate. There are many stories about the origin of the Christmas tree and of course it is hard to decipher the history from the legend, but for me the tree has always been a symbol of life. For us then, nothing but the real thing will do.

We spend an evening during the following week as a family decorating the tree. The Christmas Carols come out and the decorations are unpacked. The Christmas spirit has been born. The meaning of that will be different for all of us because so much of it is tightly packed in the memories we have from our childhood.

On Christmas Eve of course the anticipation reaches its giddy peak. We leave milk and cookies out for Santa and the children desperately try to fall asleep while Mom and Dad try to stay awake to complete the tasks at hand. And on cue, the morning brings full stockings at the foot of the children's beds and a tree surrounded with gifts. I see the joy in their faces and hear the excitement in their voices and a flood of happiness washes over me. I remember how they feel. This was my childhood experience as well.

Some years I feel that I have been swept away in the commercialization of the season and that the 'meaning' of Christmas has been lost on us. But then the next year comes along and the children start asking about our family events. I see that they look forward to the simplest things and I know that what they open Christmas morning is not what they will remember and pass on to **their** children. It will be the time with family, the giving to others, and the little things, the traditions. That is how the joys of the holiday season will be passed along to the generations that follow.

Tracey Hough.

## Great Minds, Great Thoughts:

*"I will honor Christmas in my heart and try to keep it all the year. I will live in the Past, the Present and the Future. The spirits of all three shall strive within me. I will not shut out the lessons that they teach."*

Charles Dickens

*"I stopped believing in Santa Clause when I was six. Mother took me to see him in a department store and he asked for my autograph."*

Shirley Temple

*"The most vivid memories of Christmases past are usually not of gifts given or received, but of the spirit of love, the special warmth of Christmas worship, the cherished little habits of home."*

Lois Rand

**From everyone here at Bell Financial to you and those you love, may the special spirit of this holiday season enrich you deeply. Thank you for your support over the years past. And may 2003 be overflowing in abundance and happiness.**



## Dear Santa

My name is Sally Brown and I'm eight years old, but you already know all that because this is the third letter I'm sending to you this year. I'm sorry to bother you again, but I've been having a lot of trouble making up my mind about what I want for Christmas. Each time I think I know what I'd like, the Saturday paper comes again with lots of neat new stuff, and I have to start deciding all over again.

In my first letter I asked you for a new video game, Buying Tech Companies with Lunch Money. But then I found out that lots of my friends were asking for the same thing, so I thought that I could borrow one and burn my own copy and save my wish for something else (burning CD's isn't like stealing, is it Santa?). So I sent you another letter and I asked you to please bring me Litigator Barbie, complete with her own 1-900 number for accident victims to call, day or night. But then later I read the little printing at the bottom of the flyer that said that each call would cost ten dollars for the first five minutes and I thought, "who would ever call a number that would charge that much money?", so I decided that it wouldn't be the best present after all.

I thought about asking you for a Water Purity Home Analysis Kit, 'cause I heard Mum and Dad saying that soon every house will need one. Then I wanted a wind turbine for the backyard, so we could have electricity even when the government runs out. Mum says that I'm only a kid and that I shouldn't be worrying about those things. But I do anyway, so maybe you could put that stuff on back order for me for next year, just in case.

Santa, I've got some bad news for you. I hope that this won't make you sad, but I feel like you need to know: not all kids believe in you. My neighbour, Peter Johnson, is a year older than me and he's been teasing me all year, saying that you are nothing more than a Coke commercial. I think he's just disappointed that last year he didn't get what he asked for, but what did he expect anyway, being on the Naughty List and all. He's lucky he didn't get a lump of coal, 'cause that's what he deserved. He makes me so mad!

Which brings me (finally!) to what I *really* want for Christmas. I want to prove to Peter that you are real, and I think I know how to do it. About two weeks ago, I heard my mum and Peter's mum talking on the telephone about what he secretly wants more than anything for Christmas (I couldn't help it if I picked up the phone at the exact same time as Mum). He wants a skateboard, one with a gross skull and crossbones on it. I don't know how she found this out, but mothers always do. After we all hung up, I got a great idea. I walked over to Mrs. Johnson's house and together we made a plan. I told her that I would tell you what Peter wants and hope that you would get it for him. If you did bring him the skateboard, he would *have* to believe. You would make his most secret wish come true.

So, that's what I want for Christmas. I want to see Peter's face that day, riding his new skateboard down the street, with a look that says, "I believe, I believe". I know that this is an awful lot to ask, but if anyone can pull it off, you can.

Your friend,

Sally.

PS., if at the end of the night there's an extra pair of Rollerblades in your bag, size three, I'd be happy to take them off your hands!



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