



# Francine *the Floridian*

**Editor's Note:** While in Florida this past winter, I had heard that Francine Bell (FEI dressage rider/trainer/coach from Quebec) had relocated to the Sunshine State permanently. Knowing Francine both as a judge and a frequent participant in Stephen Clarke clinics, I was curious to know what had drawn her so far south for good. Acceptance to do the interview with me was immediate. The interview itself (which was peppered with broad smiles and hearty laughter) took a few turns I didn't expect. Read on ... reflect ... rejoice!



**CADORA Inc:** Generally speaking, Francine, why did you move to Florida?

**Francine Bell:** For love!

**C-Inc:** For love??

**FB:** AND horses!! I got the best of both!!

**C-Inc:** OK ... which was the stronger pull, the love or the horses?

**FB:** Ohhhh, that's difficult. Actually, when I came the first couple of times, I came for the horses, and I was supposed to be boarding at my neighbours, but she had overbooked her barn which is how I ended up being at **this** barn ... which is how I met Robert; this is **his** farm. So, just before leaving in the fall, he said, "What do you need next year?" (At this point, we weren't engaged; we had started dating only in January.) And I said, "Well, it would be really nice if you could put an arena in at your place. He asked

what kind of arena and I told him a 20 x 60 with mirrors and GGT footing, etc. And so, he did it, and on May 20<sup>th</sup> he asked me to marry him. Of course, I said "Yes", so I got the ring **AND** the ring!!"

**C-Inc:** So, you're more or less settled in as a Floridian?

**FB:** I am ... I'm loving it and loving the heat, but on the cold days, I wear my Canadian winter jacket, so I think I'm now a **real** Floridian.

**C-Inc:** When you decided to move to Florida (for either the ring or the ring), what was the first challenge you had in your mind ... citizenship, health care, etc?

**FB:** To be honest – nothing! I told Robert that I'd be back in September (which would give me six months back in Canada to get a lot of details tied up). My friends and family were shocked that I'd be walking out on a really lucrative horse business,

but, having waited 47 years to get married, I knew it was the right thing to do. So, the first thing we did was the “K-1 Visa for Fiance”, and that takes five to seven months, and we had planned to get married in March to follow the rules, etc. And that’s when they discovered the cancer ...

The previous September, my mom had passed away, and then just after that here in Florida, they found a lump. When I got here, they sent me for an ultrasound, a biopsy, another ultrasound; two days later, I was in chemo, and it was the toughest chemo they had; I lost all my hair in a week and a half. I did really well on the chemo, but it made me anaemic. (If your iron drops below a certain level you have to have blood transfusions which, to me, is scarier than the cancer. (I don’t want another person’s blood in me!!)

So we weren’t sure what to do ... whether I should stay here or go back to Quebec for treatment since it had already cost about \$40K (before I got onto Robert’s insurance), so we decided to get married right away. We got married in the gazebo (which wasn’t finished at the time, and it had better

be finished because that’s where we’re getting married again for our families and friends next week!!)

So then we put in an application as a “Permanent Resident as a Spouse” which takes 18 months; so right now, I’m trying to find out if I can stay here, **but** I’ll lose my benefits in Quebec if I stay here longer than six months. The only thing I need to find out is if I can travel outside the country. I know I can go back to Canada, but I’m not sure if they’ll let me back into the U.S. Also, I’m not allowed to work here for two years. (Robert had to sign that he could support me for two years.)

**C-Inc:** *Did the process of bringing horses across the border present any particular challenges? Did you need registrations and shots, etc.?*

**FB:** To bring horses over the border is not really complicated. You have to have a health certificate. I brought one horse from Quebec and imported another from Holland. They’re both really good horses.

**C-Inc:** *What about citizenship? Are you going to retain your Canadian citizenship or give it up or have dual citizenship or have you thought that far along yet?*

**FB:** I’d like to keep my Canadian citizenship or maybe have dual citizenship.

**C-Inc:** *But you’re American now aren’t you being married to an American?*

**FB:** No, you actually have to switch. I’m not automatically a U.S. citizen. I can become a U.S. citizen by applying (like anyone else). I was just at the FBI where they take your fingerprints and facial recognition to become a “permanent resident”. Once I’m a “permanent resident” here, I can get a “green card”, and either change my citizenship or remain a permanent resident; then I have to renew my application every two years.

**C-Inc:** *What about health care?*

**FB:** A lot of people say that the health care here is terrible. It is not. It’s really good. One has to pay a lot of money for health care though. Before I got on Robert’s health care plan, he was paying around \$550/month; with me on it, it costs \$1200/month.



Francine Bell with CADORA’s Don Barnes, March 2019

But, when you go to the hospital, there's nobody there so you get treated right away. I have a whole team of doctors including a surgeon, an oncologist, a radiologist, a nutritionist, a therapist, and I met them all within a week of being diagnosed.

There was a period of about a month or two before I was on Robert's health care, and it cost me about \$40K. When I go to chemo, they give me a bill for about \$17K.

**C-Inc:** *Are you following your doctors' orders, Francine?*

**FB:** With the cancer, yes! Well ... yes and no. When it comes to riding, it's hard for me not to; they told me not to ride because they put a port into a vein; the day after this, I rode my new horse from Holland and got bucked off ... **but** I made sure not to land on the port. So, yes and no. Also, they told me to eat certain foods (I had such a hard time eating at the beginning). I would just eat anything (pepperoni pizza for a week); I just couldn't eat as they told me because the chemo changes the taste of the food, and everything tastes metallic. I do not eat well, but, the last time I saw my doctor, she told me my blood tests were good and wanted to know what I was doing. So I said, "Like ... nothing you tell me!" So, I guess it's working. I'm eating whatever I want, and even though I lost a lot of weight at first, now I'm stable. At first, I didn't want to eat because of the chemo, and so Robert would cook me bacon; it was my love of bacon that got me through.

**C-Inc:** *To sum up, the process of moving from one country to another is basically an easy one, a hard one or an easy one with lots of pitfalls along the way?*

**FB:** I think it depends on the person. Mentally it's not easy for most people. I'm a fairly tough person and, when one thing can be over, and I can start something new. It was hard for sure to leave my family and friends; I was leaving my country. I was leaving everything I knew to come here – to everything I didn't know. I'd only known Robert since January, so I was thinking, "Am I going to get here, and it's not going to work out?!?!" And then I do what – do I stay, do I go back? It was a bit scary, but, generally speaking, to come and move here, I think it's fairly easy, There's lots of paperwork of course,

and you have to be 100% sure in your head that it's right. And you have to be stubborn (like me)!

**C-Inc:** *And the most obvious positive in moving here is?*

**FB:** It's absolutely the best place to be weather-wise if you've got horses. Still, I've got quite a road ahead of me; I have to finish my chemo, then have a double mastectomy (followed by 35 days of straight radiation) and then a hysterectomy, but I figure at this time next year, I'm going to be showing. For now, there's not much I can do about it, so why cry about it? I'd cry more if I had a bad dressage test ...

**C-Inc:** *Well, I'm surprised and astounded and amazed and happy in a way that you're so "up" about all this.*

**FB:** I'm doing well, and I think it's important to have a positive outlook.

**C-Inc:** *Well, that you have!*

**FB:** And I love it here; I love it. When I got here, Robert was building the gazebo, and he dropped a chain in the pond, so I jumped into the pond to find the end of this chain and wrap it around a post, not realizing that there were alligators and snakes in the pond. But I'm still alive! I also love it here because the footing for dressage rings is excellent.

**C-Inc:** *Is there anything you miss about living in Canada?*

**FB:** I miss skiing a bit, but I do not miss being cold especially when I was out in a freezing arena teaching lessons. Sometimes I miss not having hair (not that that has anything to do with Canada). When my hair first fell out, I was having a shower and my hair was a mass of clumps ... and I started crying. (Robert had no sympathy at all for me, he just encouraged me to be tougher). That night, I was in the tack room, took a look at my hair (which was all stringy and messy) and happened to notice some horse clippers; so I decided to shave my head. I'll tell you right now, those clippers get hot – I burned my head with them! So have pity for your horse. So after I'm standing in the barn, I thought, "This is cool; I can feel air on my head; I never felt air on my head before!"

**C-Inc:** *The first time I saw pictures of you without your hair, I was stunned because you looked as beautiful with or without hair. It must be your attitude.*

**FB:** Thank you. Even the doctors say that it's 70% attitude. They say if you stay at home, lie there and say you're dying, you will. The day they told me I had cancer, I put it in my head that I'm Wonder Woman. This is not happening!

**C-Inc:** *And finally: do you mind if the health issues are part of the interview?*

**FB:** No problem. At first, I wasn't sure if I would put it on my Facebook page but then, figured that I wouldn't hide it since I've always worn my heart on my sleeve, and everyone knows me like that. I was so surprised and overwhelmed at the support from so many people. That made me cry more than the cancer diagnosis. The cancer has changed me. Before I was a bit anti-social; now I'm trying to be nice to everybody. Everybody's going through something, not just me.



Editor's Note: The gazebo was indeed finished on time, and Francine and Robert were married with their families and friends in attendance on Saturday, March 9<sup>th</sup>.