



Tom Boleantu, CEO
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Together we will create a future you can count on.

When your values are clear, your decisions are easy. — Roy Disney

A global perspective through Canadian/Intl. ONE-STOP service.

My clients have enjoyed work and travel overseas as I have.

A dream is just a dream. A goal is a dream with a plan and deadline. — McKay

Ongoing check-ups overseas and on return to make sure you stay on course to not lose your money and to reduce taxes.

Decide to wear the lifestyle you desire, overseas culturally or into retirement. I do assist beyond investments.

We have met the enemy... and he is us! — Pogo



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VALUES - BASED QUALITY OF LIFE™ Newsletter

Because Making Smart Choices About Your Money Impacts The Quality of Your Life

Over the years, we have found that there are elements of your life that are more important than money. These elements - Physical Health, Relationship Health, Inner Health and Career Health - cannot be delegated.

We hope that you find these articles to be of value in improving the quality of your life.

PHYSICAL HEALTH

Herbal Medicine

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Herbal medicine has its origins in ancient cultures including those of the Egyptians, American Indians and Chinese. It involves the medicinal use of plants to treat disease and enhance general health and wellbeing.

Some herbs have potent ingredients and should be treated with the same care and respect as pharmaceutical drugs. In fact, many pharmaceutical drugs are based on the synthesized versions of naturally occurring compounds found in plants. For instance, the heart drug *Digitalis* was derived from the herb *foxglove*.

In recent years, interest in herbal medicine has skyrocketed, leading to a greater scientific interest in the medicinal use of plants. Many international studies have shown that plants are capable of treating disease and improving health, often without any significant side effects.

Active Ingredients And Herbal Medicine

A pharmaceutical drug typically uses a synthesized version of a plant's active ingredient. Practitioners of herbal medicine maintain that an active ingredient can lose its impact or become less safe, if used in isolation from the rest of the plant. For instance, *salicylic acid* is found in the plant *meadowsweet* and is used to make aspirin. Aspirin can cause the lining of the stomach to bleed, but *meadowsweet* naturally contains other compounds that counteract the irritant qualities of *salicylic acid*. According to herbal medicine, the effect of the whole plant is greater than its parts. Critics argue that the nature of herbal medicine makes it difficult to administer a measured dose of an active ingredient.

Uses For Specific Herbs

Herbal medicine aims to return the body to a state of natural balance, so that it can start healing itself. Different herbs act on different systems of the body. **Some of the herbs that have been scientifically studied, and found to be effective and safe, include:**

Echinacea boosts the immune system and aids the body in fighting infection. It is used to treat ailments such as boils, fever and herpes. *Echinacea* is under investigation for its use in treating cancer and AIDS.

Dong Quai (dang gui) is used for gynecological complaints, such as premenstrual tension, menopause symptoms and period pain. Some studies indicate that *dong quai* can lower blood pressure.

Garlic can be used to reduce the risk of heart disease by lowering blood fats and cholesterol (a type of blood fat) levels. The antibiotic and antiviral properties of *garlic* mean that it is also used to fight colds, sinusitis and other respiratory infections.

Ginger Many studies have shown *ginger* to be useful in treating nausea, including motion sickness and morning sickness.

Ginkgo Biloba is commonly used to treat poor blood circulation and tinnitus (ringing in the ears). Some studies have found *ginkgo biloba* to be effective in treating neurological disorders, such as memory loss and Alzheimer's disease.

Ginseng is generally used for debility and weakness, for example during recovery from illness. It can be used to reduce blood pressure and cholesterol levels, however overuse of *ginseng* has been associated with raised blood

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“Life isn’t about waiting for the storm to pass... It’s about learning to dance in the rain.”

-Vivian Greene

INNER HEALTH

Resilience Tips To Refresh Our Attitudes

By HeartMath, LLC.

Our mental and emotional resilience helps us to recover from and adapt to stressful situations that can challenge us. Finding inspirational ways that refresh ourselves can make a big difference in our day-to-day attitudes and increase our natural resilience. Most people find it more manageable to work with one situation at a time, moving on to the next until the strategy begins to come naturally.

Resilience Tip #1: Create A Regular Window For Reflection

Use mindful practices like yoga or meditation to tune in to your needs rather than tuning out or shifting your attention. Journaling your thoughts is also a great way to heighten self-awareness and discover what your personal or spiritual needs are. Listen to and honor subtle emotional and physical cues for the greatest insight.

Resilience Tip #2: Learn To Go To Neutral

They have relegated circumstances to their rightful place: as short-term conditions that have no power or influence over whom they are in the moment or who they will be when the situation has changed.

THE NEUTRAL TOOL

Step 1:

As soon as you feel an emotional reaction begin, take a time-out and create some space for yourself to breathe slowly and deeply as you imagine the air entering and leaving through the heart area or the center of your chest. This helps draw the energy out of your head and deflates the reaction.

Step 2:

Focus on your heart and breathing instead of stressful thoughts or worry. Declaring and adopting the intention to disengage is very effective in neutralizing emotional energy.

Step 3:

Continue until you feel calmness throughout your body and mind. This may not mean your anger or anxiety has totally evaporated; it just means that the charged energy has been removed and stress can stop playing out in your body.

Resilience Tip #3: Feed Your Heart And Soul

Take time regularly to do the things that make you feel centered and peaceful. Create a list of things you know will rejuvenate you, and increase your self-care. For some, it may be spending time in nature a few days a week; others might find pleasure in exploring a creative outlet such as a cooking, painting or music class.

“Don’t take life too seriously. You’ll never get out of it alive.”

- Elbert Hubbard

If volunteering is a satisfying activity for you, find the appropriate outlet for yourself and schedule time to give to others. Consider your needs on mental, emotional, spiritual, and physical levels, and alternate with different activities to nurture all facets. For example, an athlete might combine physical exercise with volunteering by coaching a sports team, or anyone interested in learning skills they have mastered.

Resilience Tip #4: Appreciate The Good

Keeping a gratitude journal is truly a good idea, since it shifts focus to the positive things we appreciate. If you haven’t already, consider starting this enjoyable practice; many people find it’s especially effective in the evening before sleep.

Pay attention during the day to one or more things that trigger feelings of appreciation. Anything and everything can be included, like appreciating yourself for making the effort to bring healthy snacks to work, or noticing when a co-worker does something to help you out. Maybe a total stranger let you cut into the checkout line. Focusing on the many good things in life helps build inner resilience.

Resilience Tip #5: Get A Healthy Tech Habit

Another way to increase resilience is through practicing heart-focused techniques combined with monitoring your heart, using products such as emWave2® and Inner Balance™. Creating a healthy-use habit with these tools can really help change your response to stress and boost your resilience. They’re like having a personal coach to guide you through a simple process—encouraging you along the way. These technologies are based on the science of coherence—a resilient mental and emotional state that also helps the heart, brain and nervous system work more efficiently and harmoniously.

The beauty of this practice is how we feel when we are coherent. It’s a feeling of being more alert and energized when needed, yet able to unwind and relax when it’s time to. Most people start with a three-minute session in the morning to set a balanced inner rhythm and healthy outlook for the day ahead. Another short session before bed can help prepare the mind and body for a restful sleep. This is one tech habit you’ll benefit from.

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RELATIONSHIP HEALTH

Healthy Relationships Lead To Better Lives

By Teddi Dineley Johnson

Unless you're shipwrecked on a deserted island, you probably enjoy a handful of close relationships. From spouses to children to friends, parents, siblings and significant others, healthy relationships build self-esteem, improve mental and emotional health and help you live a fuller life.

"Relationships are—not surprisingly—enormously important for health, and there are lots of studies on the biological processes that account for the link between relationships and health," says psychology professor Arthur Aron, PhD, director of the Interpersonal Relationships Laboratory at New York's Stony Brook University.

The *quality* of our personal relationships also has an enormous impact on our physical health, as evidenced by a hefty number of research studies.

"We support each other in getting enough exercise, eating right, flossing—all the things that make for better health can be supported or undermined by close relationships," Aron says.

In the movie "Cast Away," Tom Hanks' character, stranded on an uninhabited island, creates a face on a volleyball and talks to the ball, which he names "Wilson," as if it were a person. Though fictional and funny, the gesture illustrates something very basic about us: Relationships are important—so important in fact, that our brains are hardwired to form them.

"Evolution has set us up to be very good in relationships and to make them happen," says Aron, who also teaches an undergraduate course on close relationships. "We have evolved to form relationships and to keep them together to raise children."

That said, have you ever wondered why some of your relationships are more effective than others? Researchers have learned a lot in the last 30 years about what makes good relationships tick, and it boils down to just a few things. Unfortunately, most folks are only minimally aware of those elements, Aron says, and therefore aren't doing everything they could be doing to improve their relationships.

Mind Your Mental Health

Without question, **the mental health of all parties is the most important element of a good relationship.** If you suffer from depression, anxiety, insecurity or low self-esteem, seek help from a health professional right away, because it's not just you, but also your relationship, that will suffer.

You can't always control the stressors in your life, but for your relationships to be effective, try to keep stress to a minimum.

Also, be understanding when others are going through a tough time. Someone who loses his

churches, synagogues and community recreation departments.

And if you think the communication between you and your partner needs some extra help, consider couples counseling or marital therapy.

Watch For Unhealthy Relationships

Not all relationships are going to be perfect all the time, but for the most part, a good relationship makes you feel secure, happy, loved, respected and free to be yourself. If you are in a relationship that makes you feel fearful, humiliated or controlled, or are a victim of physical, emotional or sexual abuse, call 911 or contact the National Domestic Violence Hotline at 800-799-7233.

Learning to recognize unhealthy relationships should start early. The Centers for Disease Control and Prevention's "Choose Respect" initiative, online at www.cdc.gov/chooserespect, is available to help teens learn how to make decisions about relationships with their friends, family and dating partners.

Build a Bridge of Support

Support from family and friends is an ingredient that repeatedly surfaces in good relationships. You might need someone to take the kids for the night, or help with carpooling. If you have a support system in place, or live near friends and family, don't be afraid to ask them for a helping hand, a sympathetic ear or advice.

"All relationships require effort and attention," Aron says. "Sometimes that effort and attention is automatic, such as with an infant. Beyond what is automatic, for most relationships, we usually need to put attention and effort into them, and it pays off."

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*"Live with no
excuses and love
with no regrets."*

- Montel

or her job, for example, might behave negatively for a little while. But things should get better eventually.

Keep The Lines Open

"We just don't communicate!" is a common refrain in relationships—too common in fact, because after mental health, **effective communication is the second most important ingredient in a healthy relationship.**

Communication is important because conflicts are inevitable in relationships, and "most people are poorly prepared to deal with them well," Aron says.

But there's plenty of help out there. If you're planning to wed, take advantage of the preparation courses offered through places of worship or community programs.

If you are already in a relationship, think about registering for a weekend seminar or marital enrichment course, often offered through

CAREER HEALTH

Is It Time to Move On From Your Current Job?

By Kizzy Preston

The day a recent graduate lands their first full-time job after college may be one of the best days in their lifetime. Finally, after years in college and/or completing internships, the hard work pays off.

After a while however, the novelty of this new job begins to wear off. Soon the new employee finds him or herself having some of the same gripes more tenured employees have about their jobs.

Many employees are unhappy in their jobs. How do you know when your dissatisfaction with your job is a signal that it is time to move on?

Here are some red flags to look out for that may help in deciding if it is time to begin searching for your next job:

Low Pay

When you acquire your first job out of college, you may be so excited to receive the job offer that you don't realize that the pay is low. It is often not until a new employee works a job for a while, that they realize other companies may pay more for them to do the same kind of work.

If you are with a company for a year or more and you realize that your pay—even with raises—still doesn't equal the starting pay at another company, it may be time to consider moving on.

No Opportunity For Advancement

Having an entry-level job is fine when you are fresh out of college. Most employees, however, have a desire to move up in the company.

If the company you are working for doesn't allow you to move into higher level positions as they become available, even though you're receiving excellent reviews in your current position, you may want to look at your options.

There is no harm in seeing what other jobs are available with another company.

Too Much Work

There is a fine line between working hard, and being completely overwhelmed by or taken advantage of at work. Sometimes a company will keep adding new job responsibilities onto a person's agenda without any new compensation.

It is important to be a team player, but also not be taken advantage of. If you notice that you consistently get new job responsibilities without any compensation or promotion, it may be time to apply for a job elsewhere.

All of the new job responsibilities you were given will look great on your resume, except another company will actually pay you for what you know how to do.

Poor Management Team

A bad manager can make all the difference in an employee's work experience. While you would not ever want to leave a job because of one manager, a horrible manager can completely ruin a work experience.

If you have a manager that does not value your work, berates you or doesn't listen to your input, this can be a serious problem.

First, try following the chain of command for reporting abusive behavior at work. Check with the human resources department to see if there is anything you can do to rectify the situation.

If no one in human resources or senior leadership can make your work experience more bearable, it may be time to move on.

While you may not like everything about any job you have, some jobs are just worse than others.

Weigh the pros and cons of staying in your current position. Then, if you still find it would be more beneficial to move on, do so.

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Herbal Medicine

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pressure. Some studies show that *ginseng* can also boost immunity, improve mental functioning and speed the healing processes of the body.

Hypericum is commonly known as *St. John's Wort*. Numerous studies have demonstrated that *hypericum* is just as effective as some synthetic antidepressants in treating mild to moderate depression. It is also effective for anxiety and insomnia. Research is currently focusing on *hypericum's* antiviral properties and its effect on AIDS. Recent information suggests that *hypericum* can interact with a number of prescription drugs, including the oral contraceptive pill.

Do Not Self-Diagnose Ailments

It is very important that people do not self-diagnose any health conditions. Any medication (herbal or otherwise) should be taken under the supervision of a knowledgeable practitioner.

Special Considerations For Herbal Medicine

Never stop taking conventional drugs without the knowledge and approval of your doctor. Always tell your doctor if you are planning to start a course of herbal medicine for your condition. Always tell your herbal therapist what conventional drugs you are taking.

Things To Remember

- Herbal medicine is the therapeutic use of plants to treat disease and enhance general health and wellbeing.
- Herbs can act on the body as powerfully as synthetic drugs and should be treated with the same care and respect.
- Never stop taking your conventional drugs in favor of herbs without the approval of your doctor.

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