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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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“Excellent firms don’t believe in excellence - only in constant improvement and constant change.

- Tom Peters

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

Understanding Growth Factor: Your Body’s Natural Fountain of Youth

By JJ Virgin

The mythical Fountain of Youth may not be as far out of reach as you think! Your body makes an incredible version called “growth factor.”

Unless you’re a professional athlete or biology geek, you’ve probably never heard of growth factor. These naturally occurring proteins and hormones help heal illness and slow aging by promoting cell growth, which explains how they got their name.

So how can you make more growth factor? The answer starts with understanding how these amazing cells work.

Growth Factor vs. Aging Too Fast

Chances are you know someone who seemed to age almost overnight after retirement. One moment, they were in great health: vibrant, energetic, and full of life. Then they went on permanent vacation, and suddenly they were tired, gaining belly fat, and feeling their age.

It turns out there’s a good explanation—it’s growth factor! Let your body know you want more of it by eating a healthy diet and working out, and you’ll keep making the compounds that are crucial for preventing disease and slowing aging.

But if you follow the typical American diet and choose Netflix binges over high-intensity interval training, your body will accelerate the aging process. Your output of growth factor will grind to a halt, taking your energy and disease-fighting potential with it.

Why You Need Growth Factor

Growth factors are key for staying youthful and in good health, and everyone produces them: you, your pet poodle, even the roses in your flower bed! In people, these crucial proteins and hormones help heal illness and injury all over your body, from fractured bones to skin cells harmed by the sun.

Your body makes growth factor daily to:

- Support your immune system
- Produce new bone, nerve, and skin cells
- Repair aging and wounded cells

If you had an endless supply of growth factor, you’d have a significantly lower risk of illness and inflammation.

That second part is key because the symptoms we associate with aging are just inflammation: wrinkles and age spots, stiff and painful joints, poor short-term memory, reduced energy... They occur in large part because our levels of growth factor decrease as we grow older.

The rest of your body also suffers the consequences. When you’re lacking growth factors, you aren’t able to adequately repair vascular, nerve, and bone cells. That’s part of why age increases your risk of type 2 diabetes, heart disease, dementia, and Alzheimer’s.

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CAREER HEALTH

How Listening Can Improve Workplace Performance

By Lisa Mooney

Listening is an active process that involves focusing on what is said without allowing other thoughts to invade the process. Small business owners and entrepreneurs who employ serious listening skills and foster this ability from their employees will be the most likely to keep their companies growing. Concentrate on listening at work and you should see benefits such as increased productivity, faster progress toward goals and more congenial relationships between employees.

Reduce Misunderstandings

Inc. Magazine warns employers that when they have poor listening skills themselves they will jeopardize their working relationship with employees. Workers know when they are not really being heard and this decreases their sense of worth in your establishment, builds resentment and motivates them to look for other opportunities. Work on your listening skills by training yourself to focus completely on what is being said. Take the employee to a quiet spot where you and they are less likely to be distracted or interrupted. This helps aid your listening ability and shows the employee you are interested in what they have to tell you.

Illustrating Caring Attitude

Listening illustrates your caring attitude as a boss in the company. Employees respond positively to an open-door policy in which they know you will listen intently and do your best to resolve issues. The level of trust rises between yourself and your workers and performance problems decrease. Encourage your staff to listen to one another as well in other to foster employee relationships. This is another instance of showing your concern for employee well-being.

Faster Work Rate

When you and your employees listen to each other regarding how to best accomplish tasks, the work proceeds at a faster rate. Taking this

step helps help improve clarity and maintain focus during the task at hand. To help her staff understand the important of good listening, you could provide examples in which active listening either helped or hindered a project.

Less “Do-Overs”

Good listeners learn from what is being said, so they can use the information at work without making mistakes. When someone does not listen well; however, comprehension is reduced, and the production process is likely to slow. According to the Spring Institute for International Studies, employers should first illustrate the relevance of what they are going to say to the employee before it is said to increase his motivation. For example, explain first that he will be expected to use a new machine that day following your verbal instructions. This heads-up will help guarantee his undivided attention while you speak.

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“Wisdom is reward you get from a lifetime of listening when you’d rather have been talking.”

- Aristotle

“I think the one lesson I have learned is that there is no substitute for paying attention.”

- Diane Sawyer

10 Strategies for a More Productive Brain

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How Do You Increase Growth Factor?

Given that it's essential for your health, the next question is clear: How do you increase your levels of growth factor?

The truth is that we all want to look and feel more youthful for as long as we possibly can! And like most areas of your health, the foods you eat and the way you exercise make a big difference.

Eating low-sugar impact foods can help promote skin growth factor and curb acne. That means avoiding gluten, grains, and fruit in favor of plenty of veggies and slow-low carbs like quinoa (but watch out for these weird things that happen when you give up grains).

Omega-3 fatty acids can also help stop the breakdown of growth factor, so be sure to include foods rich in omega-3s at every meal. (If you're not eating salmon, nuts, avocado, or other sources of omega-3s daily, try a high-quality fish oil supplement instead.)

Exercising on a regular basis is also key to preserving normal growth factor levels. As a matter of fact, studies prove that high intensity workouts trigger the production of brain growth factor!

The outcome? Middle-aged participants who engaged in physical activity made 200% more new brain stem cells, and the survival rate of those new cells was 190% greater than in participants who weren't exercising. That's one fantastic reason to include both resistance and interval training in your workout routine.

Bottom line: if you want to feel more youthful, it's crucial to eat right, stay active, and exercise regularly! With a healthy diet and the right type of exercise, you can look and feel great long into the future, thanks to growth factor.

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INNER HEALTH

How to Incorporate More Gratitude Into Your Life This Year

By Amy Morin

I'm going to get healthy this year." I've heard countless variations of the "get healthy" resolution from my therapy clients as well as my friends.

Some say they're going to hit the gym more often, others say they're going to lose weight. But the truth is few of them ever actually create positive change.

Although they're said with the best of intentions, New Year's Resolutions don't stick. They're based on a date on a calendar as opposed to a person's actual readiness to change. And most people struggle to stay motivated because their resolutions are vague, or they aren't well-planned.

But, there is one resolution that seems to be the exception. This resolution is easy to stick to and it could be the simplest way to change your life.

The Gratitude Jar Resolution

Last year, I was talking to a friend at a New Year's Eve party. She said, "I'm going to make this year about gratitude."

She explained that every day she was going to write down the things she felt grateful for on a slip of paper and put them into a jar. Then, on the following New Year's Eve, she was going to read over all those slips of paper, so she could remember the good things she'd encountered over the year.

Throughout the year I've asked about her gratitude resolution and she's stuck with it. In fact, she said, "I look forward to doing it every day."

How many people can say that about their New Year's Resolution? I'm guessing, not many.

Right about now you might be saying, "I don't want to be grateful, I want to be in better shape." But, that's the best news—studies show gratitude is a simple but effective way to improve your physical and psychological well-being.

Science-Backed Benefits of Gratitude

Whether you're thankful for warm sunshine on a cool day, or you're grateful you have enough money to pay the bills this month, paying attention to the good things in your life stirs up warm and fuzzy feelings. But the immediate rush of positive emotion isn't the real benefit—gratitude has long-lasting positive effects as well.

Practicing gratitude means you'll be less likely to engage in the habits that rob you of mental strength, like feeling sorry for yourself. In addition, studies show this is what you can expect to experience when you make gratitude a regular habit:

"Gratitude makes sense of our past, brings peace for today, and creates a vision for tomorrow."

- Melody Beattie

You'll develop new friendships. Expressing gratitude increases social bonds, according to a 2014 study published in *Emotion*. When you show that you're thankful, people are likely to see you as a friendlier person. Acquaintances become more likely to give you their contact information because they want to stay in touch and your friends grow closer to you.

You'll be physically healthier. A 2011 study published in *Health and Well-Being* found that grateful people sleep better (in terms of both duration and quality). Other studies have found grateful people are more likely to exercise and get regular check-ups, which can help them live longer, healthier lives.

You'll experience improved psychological well-being. A 2003 study published in the *Journal of*

Personality and Social Psychology studies have found that gratitude reduces toxic emotions, like envy and regret. Scientists have also found that gratitude increases happiness and reduces depression.

You'll build mental strength. A multitude of research studies have linked gratitude to better coping skills and an improved ability to manage stress. But that's not all the ways being thankful will help you build mental muscle—a 2003 study published in the *Journal of Personality and Social Psychology* found that gratitude was a major factor in resilience after a traumatic event.

Establish a Gratitude Resolution

A resolution to be more grateful could be the best way to improve your emotional and physical health next year. If keeping a gratitude jar isn't your thing, however, don't worry. There are many other ways to practice gratitude:

Start a gratitude journal. Spend a few minutes each day writing down the things you're thankful for.

Create a gratitude ritual. Talk about what you're grateful for at the dinner table or make it habit to tell your partner what you're thankful for before you go to sleep.

Make a gratitude wall. Write down the things you're grateful for on sticky notes and put them on a designated area on the wall (or a door or a mirror) so you can be reminded of all the good things you have in life.

Write one thank you note per day. Decide that you're going to write emails or thank you notes to people. Thank your service providers, strangers, and friends and family alike and both of you will benefit from your gratitude.

Whatever way you decide to express gratitude, find a strategy that you'll be willing to commit to doing. And you'll experience a wide range of benefits throughout the entire year.

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RELATIONSHIP HEALTH

5 Assertiveness Techniques: How To Be Assertive In Any Situation

By Katherine Hurst

Do you often feel as though you are constantly saying yes to others for fear of being rejected or judged? Do you rarely ever state your opinion on things? Maybe you find it hard to ask for what you want or stand up for yourself when you feel you should?

This can be because you find it hard to be assertive. If this is the case, you may find yourself in a tough situation as the more you let people put their own priorities and opinions over you, the more stressed you may become. I am going to discuss some assertiveness techniques for you to hopefully learn to be more assertive. Being assertive doesn't mean you have to be mean or rude, but you can stand up for yourself at times that you need too and be more aware of your own opinion and responsibilities. Firstly, let's look at why being assertive is important.

Why is Being Assertive Important?

As mentioned, being able to know when and how to be assertive can really help you in tough situations. If you are not assertive, you may not be giving yourself enough value and could be putting others before yourself.

If you lack assertiveness, you are likely to experience the following problems:

A fear of being judged. You may feel that others will judge you if you try and stand up for yourself, even when you know you are in the right.

You always say yes to favors, even when you know you do not have enough time. Again, in this instance, you are putting other's responsibilities above your own and may stretch yourself too thin.

You may be afraid to say something in a situation such as poor customer service or damaged products. Even though you are in your right, you may still not speak up in fear of being rude or fear of others being rude to you.

You can also have problems expressing and giving positive feelings. For example, giving and receiving compliments may be hard for you as you may be feeling bad about yourself after putting others before you and could be feeling anxious.

5 Assertiveness Techniques to Use in Any Situation

Now that you are aware of the reasons as to why it's important that you should be assertive, you can begin to learn how to be assertive in ANY situation.

It can be very easy to take a back seat, keep quiet and help others but not yourself, however, if this continues to happen it could cause great stress for yourself.

If you can take these assertive techniques and start putting them into practice, you may start to feel a lot better.

Here are my 5 ways to become assertive.

1. Listen Actively

When you can listen to what someone else is saying and understand their point of view, you can start to look at things differently. As you may be feeling stressed and undervalued, it can be easy to take things to heart.

“The difference between successful people and really successful people is that really successful people say no to almost everything.”

- Warren Buffett

If someone is criticizing you, try and stay positive and actively listen to what they have to say. Once they have finished, you should be able to see things from their point of view and can politely and respectfully tell them how you feel. If you disagree, explain why, and know that you are not in the wrong for stating your own feelings, this can really help when you are learning to be assertive.

2. Aim for Open and Honest Communication

When you are trying to be assertive, you may feel that you are being rude or mean, this is normally not the case. Being assertive is a great way to express how you feel and you do not have to be negative when doing so.

You should respect others, even if you disagree with what you are saying. You should then be able to share your feelings, your wants or needs whilst still thinking of the other person's feelings and being polite.

For example, if someone has asked you to babysit again but you have no time, you can say 'I really enjoy looking after Molly, but I have too much to do today so I will not be able to babysit,

I'm sorry.' This way you are still being assertive and saying no but in an open and honest way.

3. Understand Passive Communication

You need to try and be aware when you are using passive communication. Passive communication is normally used when you do not believe your opinion is valid or level to others, it can also occur when you have lack of respect for yourself. When you are being assertive, you are expressing your feelings and thoughts to others, even if you both disagree, with passive communication; this normally does not happen.

For example, if someone asks you if you wanted to go out for a day to a place you are not really keen on you may be likely to reply with 'Yes, of course, that's fine', because you do not want to upset anyone, or you find it hard to put your feelings above others. Become aware of this and try and change your opinion of yourself and your feelings so that you can improve and start to be assertive.

4. Learn to Say No

People can often worry that saying no to others is rude or selfish, but most of the time that is not the case. You need to focus on yourself and your own responsibilities and then you can decide whether you should say no or yes. It is OK to put yourself first, especially if you do not have a lot of time for yourself.

If you can learn to say no, in a polite and respectful way, you are then starting to be assertive. It's not selfish, you are just setting your own priorities and putting yourself and your time first.

5. Express Your Needs and Feelings

We can sometimes feel like others should know how we feel, even if we have not expressed it ourselves. This can be a problem, as everyone has their own problems or issues and will not always know when you have one. If you can learn how to properly express your needs and feelings you may not be put in as many negative situations, as people will know beforehand how you are feeling.

For example, if you have expressed that you are feeling stressed and that you feel like you need an evening to yourself, your friend should be less likely to ask you for a favor, as they will already know that you are quite busy and won't need the added pressure.

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