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

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

— McKay

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



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“Be sure you put your feet in the right place, then stand firm.

– Abraham Lincoln

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

Forgiveness: Your Health Depends on It

By Johns Hopkins Medicine

Conflict doesn't just weigh down the spirit; it can lead to physical health issues. But these steps from a Johns Hopkins expert can help you move toward forgiveness—and better health.

Whether it's a simple spat with your spouse or long-held resentment toward a family member or friend, unresolved conflict can go deeper than you may realize—it may be affecting your physical health. The good news: Studies have found that the act of forgiveness can reap huge rewards for your health, lowering the risk of heart attack; improving cholesterol levels and sleep; and reducing pain, blood pressure, and levels of anxiety, depression and stress. And research points to an increase in the forgiveness-health connection as you age.

“There is an enormous physical burden to being hurt and disappointed,” says Karen Swartz, M.D., director of the Mood Disorders Adult Consultation Clinic at The Johns Hopkins Hospital. Chronic anger puts you into a fight-or-flight mode, which results in numerous changes in heart rate, blood pressure and immune response. Those changes, then, increase the risk of depression, heart disease and diabetes, among other conditions. Forgiveness, however, calms stress levels, leading to improved health.

Can You Learn to Be More Forgiving?

Forgiveness is not just about saying the words. “It is an active process in which you make a conscious decision to let go of negative feelings whether the person deserves it or not,” Swartz says. As you release the anger, resentment and hostility, you begin to feel empathy, compassion and sometimes even affection for the person who wronged you.

Studies have found that some people are just naturally more forgiving. Consequently, they tend to be more satisfied with their lives and to have less depression, anxiety, stress, anger and hostility. People who hang on to grudges, however, are more likely to experience severe depression and post-traumatic stress disorder, as well as other health conditions. But that doesn't mean that they can't train themselves to act in healthier ways. In fact, 62 percent of American adults say they need more forgiveness in their personal lives, according to a survey by the nonprofit Fetzer Institute.

Making Forgiveness Part of Your Life

Forgiveness is a choice, Swartz says. “You are choosing to offer compassion and empathy to the person who wronged you.” The following steps can help you develop a more forgiving attitude—and benefit from better emotional and physical health.

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RELATIONSHIP HEALTH

8 Keys to Healthy Relationships

By Will Meek Ph.D.

I get asked a lot about what a healthy relationship is like, or is supposed to be like. The easy answer is that it looks different for every couple. However, I realized a long time ago that if we didn't grow up with parents who had wonderful ways of relating to one another, that there was virtually no where else to turn to find a healthy couple to learn from. This leaves the ways that happy and healthy couples relate as secrets that many of us don't get to experience. So I hope that the following article gives some general ideas on how healthy couples function, although the details will be up to each couple to fill in.

Where This Comes From

The following principles are a combination of three lines of research on relationships. The first is from something called relationship "minding", which was developed by Harvey and Omarzu (2011). The second is from the Gottman Institute, which studies how couples communicate and interact in positive and negative ways. The third is from current attachment research.

Before going any further, it would be a mistake not to mention things that happen in unhealthy relationships too. Missing some of the things listed later in this article is normal for anyone, however, there are a variety of things that indicate relationships that are unhealthy. These include verbal and emotional abuse (name calling, intimidation, threats, shaming, belittling); patterns of control and isolation; violence of any kind; violation of boundaries; and emotional manipulation. If you are experiencing things like this in any of your relationships, I would suggest getting help right away to address it.

Otherwise, as you read the rest of this [article], I'd suggest thinking about a variety of relationships in your life; a close friend, your partner, your ex, a family relationship, or others. Each point will work out differently depending on the relationship, and each may also reveal an area for improvement. Also remember that no one can do these perfectly all the time, and most relationships have issues in some dimensions.

8 Keys to Healthy Relationships

1. **Taking Interest:** People in healthy relationships take interest in one another. This is usually done in a variety of ways from asking how someone is doing (and not just in the small-talk-passing-on-the-street kind of way), inviting them to do things, and asking deeper questions about how they experienced something rather than just what they did.

2. **Acceptance & Respect:** This means accepting what we have come to know about the other person and continuing to treat him/her with respect. When we really get to know

"Calm mind brings inner strength and self-confidence, so that's very important for good health."

- Dalai Lama

someone, we find out things that are not that great about them, and they find out the same about us. Continuing to hold the other person in a positive light (and you being held in a positive light too!), are essential practices in healthy relationships. Additionally, people in the happiest relationships also talk favorably about each other in social situations, and also try to honor the preferences the other person has for things.

3. **Positive Regard:** People in healthy relationships tend to see negative things the other person has done as honest mistakes or due to difficult circumstances, and attribute positive things as the result of the other person just being a good person, due to hard work, or other positive character traits.

4. **Meeting Basic Needs:** The basic needs that everyone has in relationships are companionship, affection, and emotional support. People in healthy relationships are focused on meet-

ing these as well as other special needs that the other person has, and they are willing to grow to be better at this.

5. **Positive Interactions:** Research shows that relationships are the most satisfying when there are quantitatively more positive interactions with the other person than negative. For some relationships there may be a large number of negative interactions, but as long as the number of positive interactions is a lot higher, satisfaction will remain high.

6. **Solve Problems:** There are a lot of unsolvable problems in relationships that will continue to cycle through, regardless of solutions, and people in healthy relationships find ways to reduce these conflicts as much as possible. However, there are also a lot of problems that can be solved, and highly functioning couples will actively compromise and find solutions to those.

7. **Rupture & Repair:** people in the healthiest relationships are able to quickly and effectively repair damage (ruptures) to their relationships. This means a) recognizing that you or the other person is hurt, angry, or unhappy with something, and b) addressing it in a way that fixes things in a timely manner. Many people wait too long to initiate repairs, some try but make things worse because they aren't sure what to do, and others do not do it at all. A good repair usually starts with an apology, read *How to Apologize*, or bringing it up in a constructive way (read *How to Say Hard Things*).

8. **Reciprocity:** This means that both people in the relationship are working on this stuff. If only one person is taking an interest, accepting and respecting, giving the benefit of the doubt, meeting the others' needs, providing positive interactions, and repairing ruptures, then the relationship likely has larger problems that need to be explored.

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INNER HEALTH

Just One Thing: Grow a Key Inner Strength

By Rick Hanson

We all have issues—including demands upon us, stresses, illnesses, losses, vulnerabilities, and pain. (As Alan Watts put it: “Life is wiggly.”) Of course, many of our issues—in the broad sense I’m using the word here—are related to important sources of fulfillment, such as starting a business or raising a family. Still, there’s some kind of challenge.

This “Just One Thing” offers a basic road map for how to deal with issues—for healing, well-being and effectiveness, and personal growth. It’s a little longer than usual, but the approach here has helped me a lot—and I bet it will help you, too.

Some issues are out there in the world, such as financial concerns, an aging parent with dementia, a baby with colic, a tough quarter at work (or in college), a combative neighbor, or conflicts in an intimate relationship.

Some issues are in the body, such as an illness, injury, or vulnerability to dysregulated hormones.

And some issues are in the mind, like anxiety, depressed mood, low self-worth, trauma, lingering pain from childhood, learning disability, fear of public speaking, or grief over a loss.

Of course, an issue could be a combo (oh joy), such as feeling angry about being treated unfairly at work.

To deal with issues, we need resources. A fundamental model in psychology and medicine says that a person’s course—over a day or a year or a lifetime—is determined by just two factors: issues (challenges and vulnerabilities) and resources. As issues increase, so must resources as well.

How?

Resources can be found out in the world, in your body, and in your mind. The location of the resource does not need to be linked to the location of the issue. For example, better health insurance (resource in the world) could help with a chronic illness (issue in the body), and more self-confidence (resource in the mind) could help with the need to assert yourself at work (issue in the world).

I’m going to focus here on resources in your mind: what I call inner strengths. These include:

Capabilities like mindfulness, emotional intelligence, resilience;

Positive emotions, such as gratitude, love, self-compassion;

Attitudes like openness, confidence, determination;

Somatic inclinations like relaxation, grit, helpfulness); and **Virtues** like, generosity, courage, wisdom.

This is the good stuff we want to have inside ourselves.

Sure, it’s also good to do what you can to increase the resources out in your world (like nurturing a friendship with someone at work) and in your body (such as getting more exercise). But it’s often slow and difficult to build resources in the world and the body; you likely have more influence over growing resources in your mind. And as the resources in your mind grow, that will help you build resources in your body and your world.

To grow your inner strengths—particularly the key inner strengths that will help the most with an issue—consider the four questions below. You can use them for yourself or explore them with others. Throughout, it’s good to have an attitude of curiosity, kindness toward oneself, and resourcefulness.

1. What’s the issue?

Pick an issue. (Maybe you’re the rare person with just one.) Try to be reasonably specific. “Life sucks” could feel unfortunately true, but it doesn’t help you focus on resources or solutions.

“Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world.”

- Harriet Tubman

If the issue is located in your world or body, be mindful of how it affects you psychologically. Sometimes we just can’t do anything about a condition in the world or body, but at least we can do something about our reactions to it.

2. What psychological resource—inner strength—if it were more present in your mind, would really help with this issue?

This is the key question. It can be interestingly difficult to answer, so an initial confusion or struggle with it is common. Clues toward an answer could come from exploring these questions:

What, if you felt or thought it more, would make things better?

What—if you had felt it more as a child, or whenever the issue began—would have made a big difference?

Does the issue ever get better for you—and if so, what factors in your mind (e.g., perspectives, feelings, motivations) help it be better?

Deep down, related to this issue, what does your heart long for?

There could be more than one resource, of course, but for simplicity and focus, it does help to zero in on just one or two key resources at a time.

Sometimes we need to grow an intermediate resource (e.g., capacity to tolerate feeling rejected, so that we are willing to risk experiencing that feeling) in order to get at the key resource we need to develop inside (e.g., inclination to ask for love).

3. How could you have experiences of this inner strength?

In other words, how could you activate it in your mind so that you can install it in your brain? This is the first step—**Have**—of the HEAL process; you can learn more about it in my book, *Hardwiring Happiness*.

It could be that the resource is already present and you just need to notice it (e.g., the feeling that the body is basically alright right now). But often, you need to deliberately create it (e.g., call up a sense of determination from the emotional/somatic memory of times you pushed through a difficulty). In *Hardwiring Happiness*, I go through 16 ways to have (to activate) a beneficial experience, and you could draw upon one or more of these methods.

4. How could you help this experience of the inner strength really sink in to you?

In other words, how could you enhance the installation, the neural encoding, of this experience to grow this resource inside yourself?

This involves the second and third steps of the HEAL process: **Enrich** and **Absorb**.

If you like, you can be aware of both the resource (e.g., feeling determined) and one or more psychological aspects of the issue (e.g., feeling helpless) so that the resource starts associating with and helping with these aspects of the issue. This is the fourth, optional step of the HEAL process: **Link**.

The ultimate multivitamin

Whew. This probably seems like a lot. But in practice it’s simple and straightforward. To use a metaphor, if you have scurvy, what would really help would be some vitamin C. What’s your vitamin C these days?

When you know what your vitamin C is, daily life becomes full of opportunities to notice or create experiences of this inner strength, this key psychological resource. And then you can take it into yourself, making it a part of you that’s with you wherever you go.

If this key resource is not yet clear for you, you can always look for authentic chances to feel cared about (such as included, seen, appreciated, liked, or loved). Love, broadly defined, is the ultimate multivitamin!

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CAREER HEALTH

How to Fall Back In Love With Your Job

By Gina Roberts-Grey

Dreading the sound of your morning alarm? You're not alone! Women of color are among the least contented at the workplace, with about one in three reporting overall job satisfaction, according to data crunched by Vanderbilt University. No longer loving your job (or never really having been enamored of it in the first place) can lead to tedious days. The unhappiness can also take a bite out of your health, causing headaches, a churning stomach, sleep trouble and more, says Jerry D. Smith, Jr., Psy.D., a psychologist in Nederland, Texas. Your love life can suffer, too.

"Personal relationships often bear the brunt of discontent at work," says Smith. But that doesn't mean you're destined for drudgery day in and day out. Recognizing that you've lost the passion for your current position and knowing how to rekindle that spark can lead to less clock-watching and more fulfillment. Here are some tips to help you achieve just that.

Identifying A Work Rut A constant knot in the pit of your stomach, or angst over having to spend one more second with an oh, so annoying coworker, is a sign the romance is over with your job. But there are a few other indicators that you're unhappy there. Recognize yourself in any of these instances? If so, it could be time for a professional intervention.

You're Out Of Paid Time Off Have you used up all your vacation and personal or sick days? Unless they were spent on actual vacays or you had a legitimate reason (your child woke up with the stomach flu, for example), burning through those days just to avoid going in to the office could mean you're growing restless and dispirited. "When you feel stuck at work, you care less about your performance. You're no longer the perky, productive person you once were," says Tandee Salter, a business coach, consultant and founder of Tandee Salter Unlimited, LLC, in Columbus, Georgia. That goes for trading away work shifts, too.

The Clock Is Slow Let's face it: Few of us have a position that's continually filled with excitement, so you're going to have to muddle through a long, monotonous workday on occasion. But time at your desk shouldn't consistently be marked by regularly checking the clock whose minute hand never seems to turn. Sometimes your typical eight hours can feel more like 18, says Benton McTaggart, a career strategist and coach at SoFi, an online lending company in Dallas. "Those feelings of apathy can lead to mental checkouts," he says, "and you wishing you were somewhere else, doing something else."

You Duck Out Of The Break Room You once enjoyed bumping into a coworker near the coffee, but lately you're trying to time your mug refills for moments when you can avoid chitchat. Or maybe your latest go-to fashion accessory is a set of earbuds that reduce the odds that a colleague passing by will stop to strike up a conversation even a friendly one. McTaggart says those actions show you're someplace you don't want to be: "Even eating lunch alone every day by choice or [being irked by] small requests like "can you pass

me a pen," may indicate workplace dissatisfaction." Designing the blueprint for a rewarding career takes time, passion and effort.

It's Just A Paycheck If you can't picture yourself growing old at your current place of employment, or only see your 9-to-5 as a necessary evil to pay for the roof over your head or to have health insurance, you've lost connection to your job. "You may even start using distancing language such as "their project" instead of "our project," " says McTaggart. The same is true for spacing out during conference calls or meetings. "Walking away from those situations having no idea what was discussed, even though there was much discussion and a clear agenda, signals your passion for your work has fizzled," says McTaggart.

Reigniting The Spark Try these tricks to get back in the swing of things:

Take On An Unfamiliar Role

Mixing up your work routine can create opportunities to discover fresh interests and expand your professional skills. Patricia Thompson, Ph.D., a corporate psychologist and president of Silver Lining Psychology in Atlanta, says looking for new challenges can be reinvigorating even with an old job: "Find out if there are any "stretch" assignments you can tackle." Flexing your creative muscles and going outside your comfort zone can stimulate excitement to show up to work every day.

Hang Out With People Who Love What They Do

As with any successful relationship, building a career takes time, passion and lots of hard work. And sometimes those things can be learned by keeping company with coworkers, others in your industry or even close friends in unrelated fields who are enthusiastic about their career. "Seek out mentors, friends or family who have been able to keep the fire alive in their jobs to help you rediscover your passion for yours," says McTaggart. "That may remind you of why you fell in love with your job."

Don't Squander Breaks

Forgoing a ten-minute walk around another floor of your building can make you resent your job. "Avoid eating lunch at your desk. You need to tune out for a little bit to give yourself a breather," explains Thompson. "We often think keeping a nose to the grindstone and working more makes us more effective." She adds that taking mindful downtime can boost energy, which can then impact productivity.

Write A Different Story

Every work interaction is the chance to change the narrative. "Before letting any type of communication or experience dull your passion for your job, ask yourself if there's another, less emotional, explanation for what's happening," suggests Thompson. "By activating the logical, versus the emotional, parts of your brain, you can adjust the tone of your day and create a happier environment."

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Forgiveness: Your Health Depends On It

Continued from front page

Reflect and remember.

That includes the events themselves, and also how you reacted, how you felt, and how the anger and hurt have affected you since.

Empathize with the other person.

For instance, if your spouse grew up in an alcoholic family, then anger when you have too many glasses of wine might be more understandable, says Swartz.

Forgive deeply.

Simply forgiving someone because you think you have no other alternative or because you think your religion requires it may be enough to bring some healing. But one study found that people whose forgiveness came in part from understanding that no one is perfect were able to resume a normal relationship with the other person, even if that person never apologized. Those who only forgave in an effort to salvage the relationship wound up with a worse relationship.

Let go of expectations.

An apology may not change your relationship with the other person or elicit an apology from her. If you don't expect either, you won't be disappointed.

Decide to forgive.

Once you make that choice, seal it with an action. If you don't feel you can talk to the person who wronged you, write about your forgiveness in a journal or even talk about it to someone else in your life whom you trust.

Forgive yourself.

The act of forgiving includes forgiving yourself. For instance, if your spouse had an affair, recognize that the affair is not a reflection of your worth, says Swartz.

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