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(Professional Retirement Planner)

Together we will create a future you can count on.

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

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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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**“Dream what you want to dream;
Go where you want to go;
Try to be who you really are...
Because life is short, and often only gives one chance to do things.”**

—Author Unknown

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

Going Barefoot: Strong ‘Foot Core’ Could Prevent Common Injuries

By Stephen Shoemaker

As your cold-weather footwear makes the seasonal migration from the back of your closet to replace summer’s flip flops and bare feet, don’t underestimate the benefits of padding around naked from the ankles down.

Barefoot activities can greatly improve balance and posture and prevent common injuries like shin splints, plantar fasciitis, stress fractures, bursitis, and tendonitis in the Achilles tendon, according to Patrick McKeon, a professor in Ithaca College’s School of Health Sciences and Human Performance.

The small, often overlooked muscles in the feet that play a vital but underappreciated role in movement and stability. Their role is similar to that of the core muscles in the abdomen.

“If you say ‘core stability,’ everyone sucks in their bellybutton,” he said. Part of the reason why is about appearance, but it’s also because a strong core is associated with good fitness. The comparison between feet and abs is intentional on McKeon’s part; he wants people to take the health of their “foot core” just as seriously.

The foot core feedback loop

McKeon describes a feedback cycle between the larger “extrinsic” muscles of the foot and leg, the smaller “intrinsic” muscles of the foot, and the neural connections that send information from those muscle sets to the brain.

“Those interactions become a very powerful tool for us,” he said. When that feedback loop is broken, though, it can lead to the overuse injuries that plague many an athlete and weekend warrior alike.

Shoes are the chief culprit of that breakdown, according to McKeon. “When you put a big sole underneath, you put a big dampening effect on that information. There’s a missing link that connects the body with the environment,” he said.

Muscles serve as the primary absorbers of force for the body. Without the nuanced information provided by the small muscles of the foot, the larger muscles over-compensate and over-exert past the point of exhaustion and the natural ability to repair. When the extrinsic muscles are no longer able to absorb the forces of activity, those forces are instead transferred to the bones, tendons, and ligaments, which leads to overuse injuries.

It’s not that McKeon is opposed to footwear. “Some shoes are very good, from the standpoint of providing support. But the consequence of that support, about losing information from the foot, is what we see the effects of in overuse injuries.”

Strengthening the foot core

The simplest way to reintroduce the feedback provided by the small muscles of the foot is to shed footwear when possible. McKeon says activities like Pilates, yoga, martial arts, some types of dance, etc. are especially beneficial.

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INNER HEALTH

If Only You Knew These 10 Secrets To Falling In Love...

But, first why you need to fall in love... with yourself!

By Swapna C

Before I reveal these secrets, let me begin with why you need to fall in love with yourself.

We ALL grow up wishing that somebody will fall in love with us. It is a powerful feeling when you are important to someone. But, the heady rush only lasts so long. After a while you become mechanical, you kiss goodbye at the door because it is part of a routine, you hug because you are supposed to and the actions become more important than the feelings. You start comparing things to how they were when everything was perfect. You notice every little thing and feel the difference acutely.

Does love wane? It might.

When the expression of love does not change along with changes in life, you cling to memories instead of creating new experiences. And you also tend to expect too much, from your partner—be my friend, lover, teacher, father, confessor and agony aunt—you say? No? C'mon if you have ever been in any kind of long-term relationship all these expectations creep in. To fix this, just expand your circle to include different people for some of these roles.

More importantly, you need to fix yourself so you don't seek your partner all the time for every little thing. That only happens when you love yourself. Really think about it. Have you ever felt secure knowing that you love yourself? Does the thought of loving yourself seem a bit vain? Does it make you think of all your faults and flaws?

That is the way most of us have been raised—to never think about what makes us special and to always be aware of our shortcomings. Our strict upbringing does that. Every other viral video on parents is a testimonial to how kids never measure up or are good enough according to their parents. So the moment we find someone who thinks we are good, we want to latch on to them. That makes us more and more needy and not really ready to fulfill a need they have.

If you want a partner who is smart, thoughtful, funny and kind, he probably wants someone like that too. And unless you feel you are witty and wonderful, how can you be that kind of partner?

So now that you know you need to fall in love with yourself to be securely in love with someone else, you need to discover all those things that make you special. Are you ready? Here's a good starting point.

1. Find an activity you like doing by yourself... Not an exercise activity (though that is good too)

It can be something as simple as a foot soak at the end of the day. Don't pick something you "have to" do by yourself. Mine is spending half an hour over a cup of masala chai, dunking my biscuit till it is just right and reading something in peace before everyone wakes up.

2. Pick up a hobby

Go way out of your comfort zone and pick something you think is difficult for you. Last year, I

“Once we believe in ourselves we can risk curiosity, wonder, spontaneous delight, or any experience that reveals the human spirit.”

- E. E. Cummings

picked up gardening even though I hate getting my hands dirty. I can't even begin to describe what it felt like when I cooked my own home grown, organic okra.

3. Practice gratitude

You can read this. That means you have the gift of sight. Being grateful for each thing that you can count on to make life enriching is a great way to end the day. Find one thing every day to be grateful for. If you need a little nudge to get going, read how to live simply and appreciate more.

4. Buy something just for yourself every month

It need not be something expensive and it can't be for the house or something that everyone in the family can use. It must be something for you. If not an object then maybe a spa pedicure. I like bath salts and oils and wait for opportunities (bathrooms with tubs) to try them!

5. Treat yourself to a short break or holiday every now and then

We grew up with the idea that holidays are family affairs so it still seems terribly indulgent and a luxury to travel by yourself. If you can't go overnight, take a few hours or a whole day break. Do your thing and don't be afraid to be shallow—go window shopping in a mall if that gives you a kick.

6. Tick off the top 3 items on your never ending to-do list

If you have too much stuff to catch up on and it seems like time is slipping by and you are not doing enough, make sure you complete at least three things that bother you the most. Finishing this piece is the third item on my list for today.

7. Forget bucket lists, just go for it

Say, you want to get back to your pre-pregnancy weight or your goal is to run a marathon, don't jot it down. Staring at such lists month after month and achieving one thing once in a while is not for everyone. Instead just start working on one goal that you think you will achieve in a time frame you are comfortable with. I am giving myself four months to lose 10 kg.

8. Call that one awesome friend who always makes you laugh/feel better

It is tough to meet, but easy to call. So call a friend who cares every day. Maybe the same friend or a few different friends. It's your call.

9. Be kind

Just as you need that one pick-me-up friend, you need to be kind to at least one person every day. It may or may not be a part of your nature to be kind to people, but this is important. (Chalk it up to conditioning yourself to become a thoughtful, kind and supportive person.)

10 . Forgive yourself

Don't be too hard on yourself. If you have read all of this, then obviously at some point life has not been all that you expected it to be, but whether it was your fault or someone else's, it's time to let go. Live in the moment and let go.

Now that you know there is a way to change your equation with yourself, try at least one of these 10 things today to begin the process.

RELATIONSHIP HEALTH

5 Tips For Avoiding Conflict In Your Relationship

Start by not assuming the worst.

By Amie M. Gordon Ph.D.

One weekend my husband and I got into a fight over a pillowcase. It was one of those times where it was clearly his fault, and I was sure he would apologize the next day. He didn't. Instead he seemed surprised that I wasn't apologizing to him.

How could we have such different views of the same conflict? Which one of us was right?

It turns out that we were both right, in our own way. Misunderstandings like the one that led to our fight occur because people tend to be naïve realists. We believe that we see social interactions as they truly are, and that other people see them *the same way* that we do. However, one of the most enduring contributions of social psychology is the understanding that two people can interpret the same social interaction in very different ways, based on their own personal knowledge and experiences.

I thought my husband had taken my pillowcase as a joke. He knew he had done it by accident. These different pieces of knowledge led us to interpret the same conversation in very different ways. Our misunderstanding is not uncommon. In close relationships there will inevitably be times when our personal experiences lead us to interpret interactions differently than our partners. These interpretations may be due to chronic differences in culture or the way we were raised. For example, you and your partner may disagree about whether or not to be affectionate in public because one of you was raised by affectionate parents while the other's parents looked down on public affection. Different interpretations may also be due to something in the moment, such as getting upset with your partner for being late but not knowing that his boss stopped him on his way out of the office.

What does the psychological research suggest you do the next time your partner shows up late

for an event, declines going to dinner with your friends, or otherwise does something that offends you in a major way?

1. Refrain from making a snap judgment.

You weren't misled when you were taught that first impressions matter. People tend to anchor onto their initial impression of a situation, and have a hard time forming a new one, even in the light of disconfirming information. When you first realize that you and your partner have differing opinions, tell yourself that you are going to wait until you have all the facts before you interpret the situation.

*“There is only one way
to avoid criticism:
Do nothing, say nothing,
and be nothing.”*

- Aristotle

2. Look for disconfirming information.

We tend to look for facts that confirm our beliefs. If you are frustrated because your partner was supposed to be home 10 minutes ago, the automatic response is to think about all the other times she was late and envision her chatting with friends or otherwise ignoring the time. Instead, force yourself to think about the times your partner was late due to circumstances out of her control and imagine the reasons that could help explain why she wasn't able to get home when she said she would.

3. Put yourself in your partner's shoes.

Think about how you might feel if you were in your partner's situation. What reasons might lead you to show up later than you said? What might make you not want to attend your partner's friends' dinner? It's important to think about what experiences your partner might

have had that would lead him to interpret a situation differently than you. Has your partner been uncomfortable and anxious in other social situations that might explain why he doesn't want to attend the dinner? Does he have a big project at work that is stressing him out?

4. Don't try to figure out who's right.

Instead of approaching disagreements with your partner as a chance to convince her that you are right and she is wrong, think of it as a puzzle in which the two of you have to work together to figure out the source of your misunderstanding.

5. Ask your partner what he or she is thinking.

Often we are so focused on making sure our partners understand our points of view, we forget to ask them why they feel the way they do. You may be so intent on making sure your partner understands how important your friends' dinner is to you that you forget to ask him why he doesn't want to attend. Your partner, being a naïve realist, is also likely to think it's obvious that he is too stressed out about work to be good company for you, but won't think to volunteer that information. Instead your partner will get more and more frustrated at you for bugging him about the event.

I've described the consequences of naïve realism in terms of interactions with a romantic partner, but the same principles apply to interactions with anyone. If your boss seems to be really pushing you to get a project done, it may be that she is a jerk, but it may also be that she doesn't realize how many other projects you have to finish this month—or maybe she's being pressured by her own boss to get the job done. When you interact with someone, whether a new acquaintance or a long-term partner, research suggests that taking a moment to consider that they may be approaching your interaction with a different point of view than yours can only lead to a smoother relationship.

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CAREER HEALTH

Career Information for Non-Degree Programs

By "study.com"

If you are looking for a career that doesn't require a degree, there are various jobs available for those who complete certificate programs or pursue industry-specific certification. Some job titles you might hold include sales representative, childcare worker, manager or medical assistant. Read more about these career options and their requirements.

Career Options

Certification, or non-degree, programs can be a great way to garner the training needed to secure employment or advance in many professions. Holding certification in your chosen field proves to employers that you've got the skills and knowledge to do your job well. Examples of workers for whom professional non-degree certification may lead to better pay and increased chances for employment include sales representatives, managers, childcare workers and medical assistants.

Sales Representative. Not all sales careers require a college degree, and in fact many employers are more interested in a prospective employee's sales experience, industry knowledge and personality than in his or her formal education. Certification programs are an excellent way to demonstrate the sales and industry knowledge employers seek. Careers in sales vary depending on industry sector, but the duties involved - convincing customers to buy a given product - remain the same throughout all industries. Sales representatives must be self-starters in order to combine travel and appointments in the most effective way possible. Face-to-face selling is an immensely powerful tool, and the skills are highly transferable between industries.

Career prospects and job security for wholesale and manufacturing sales representatives should be stable for this reason, according to the Bureau of Labor Statistics (BLS), www.bls.gov. Average growth of 9% is expected between 2012 and 2022. The average salary for sales reps in the wholesale and manufacturing fields (except technical and scientific products) was \$64,670 in May 2013, according to the BLS. Those selling technical and scientific products averaged \$85,610.

Manager. Positions in middle management can sometimes be available to people who have studied in a non-degree program and may lack a formal college education. Especially in smaller and family-run firms, managers are often promoted from within based on experience, meaning that a management certification program might be ideal for such employees. For effective performance in a management-level job, mastery of skills such as public speaking, communications, professional writing, presentation skills and basic computer abilities is necessary. Managerial certification programs will often test and develop these skill sets.

Job growth for managers in general is expected to be below average over the 2012-2022 decade, according

to the BLS. Administrative services managers, on the other hand, can expect average growth of 12% over this time period. Administrative services managers earned an average wage of \$90,190 in May 2013, according to the BLS.

Childcare Worker. Childcare workers interact with children of all ages in various environments, from public and private schools to homes and institutional facilities. Childcare workers organize activities that stimulate the physical, emotional, intellectual and social growth of the children in their charge. Professional certifications offered in this field include the Certified Childcare Professional and Child Development Associate designations.

The job outlook in this field is expected to be relatively good over the 2012-2022 decade as more childbearing-age women enter the workforce and need someone to look after their children, according to the BLS. Growth will be at a rate of 14%. Wages averaged at \$10.33 per hour as of May 2013, per the BLS, but can be increased with additional education and experience.

Medical Assistant. Medical assistants may perform a combination of clinical and administrative tasks or specialize in one of these areas. Some common clinical job duties include taking patients' vital signs, assisting doctors during examinations, doing lab tests, preparing patients for procedures and giving medication advice. Some administrative tasks include scheduling appointments, buying supplies and equipment, doing medical coding and answering calls. Medical assistants usually need to earn a certificate at a community college or trade school. They can also pursue certification, such as the Certified Medical Assistant (CMA), Certified Clinical Medical Assistant (CCMA) and Certified Medical Administrative Assistant (CMAA) credentials.

The BLS reports that medical assistants can expect to have very fast job growth of 29% from 2012 through 2022. The expansion of medical facilities will lead to a need for more of these professionals. Certified medical assistants can expect even better prospects. In May 2013, medical assistants made an average wage of \$30,780, according to the BLS.

Overview of Non-Degree Programs

Not all post-high school educational programs lead to college degrees. A professional or trade certification is a designation that demonstrates a worker's qualification to perform his or her job. Non-degree certification often increases chances for employment or promotion. Both professional bodies and corporations award professional certifications, generally following successful completion of an exam. Some professional non-degree certifications may need to be renewed periodically, while others must only be completed once.

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Breakfast Foods

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breakfast foods in moderation; others are worth avoiding completely. Bacon is simply an example of one of the best-tasting breakfast foods that does not serve a valuable nutritional purpose.

Best Breakfast Foods

Granola (With fruit)

Healthy alternatives to your favorite kid-friendly cereal include granola with fruit and oatmeal. It's necessary to read the nutrition label on all "healthy" alternatives, though, as some so-called options consist of unhealthy portions of carbs and sugar. Greek yogurt and grapefruit are also suitable alternatives to the sugary goodness of an unhealthy cereal.

Toast (With jelly)

A single slice of toast with jelly isn't exactly exhilarating, but it can be part of a complete breakfast. Toast with jelly contains approximately 117 calories with 22 grams of carbohydrates and just 1.5 grams of fat. It also pairs well with other healthier breakfast food options.

Eggs

Eggs are a healthy source of protein, but the yolky deliciousness of the breakfast favorite contains a high level of cholesterol. So, how much is too much when it comes to eggs? It's recommended that you stick to two. A pair of eggs served with a side of fruit or toast is nutritionally sufficient in the morning.

Egg white sandwich with avocado and spinach

It's not necessary to completely eliminate your breakfast sandwich craving from your diet, but it is important to make healthier choices. Eating an egg white sandwich with avocado and spinach on either a fresh bagel or English muffin will give you the nutritional boost you need to start your day.

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