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**“On most days,  
the biggest  
thing you can  
do is a small  
act of kindness,  
decency or  
love.”**

**– Cory Booker**

# 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

### *The Healthiest and Unhealthiest Breakfast Foods*

*By John Shea*

Pairing your favorite breakfast food in moderation with fruit can help curb cravings and keep your waistline slim.

#### **Nutrition Lifestyle**

It might be tempting to satisfy your taste buds first thing in the morning, but giving in to your temptations shouldn't be an immediate impulse once the alarm sounds. As the often-overused mantra goes, "Breakfast is the most important meal of the day." It's also typically a meal loaded with carbohydrates, cholesterol, saturated fat and sodium. Studies indicate that those who eat breakfast on a regular basis are able to demonstrate strong cognitive skills while also being less likely to develop obesity. But if your fitness goal is to drop pounds on the scale, breakfast could possibly be the worst meal of the day, depending on your food choices.

#### **Worst Breakfast Foods**

##### **Sweet cereal**

Like it or not, it takes self-discipline to avoid unhealthy food options at all hours of the day, including first thing in the morning. Cereal loaded with sugar is a staple of the worst breakfast foods. Sweet cereal like Kellogg's Honey Smacks contains 24 grams of carbohydrates and a whopping 15 grams of sugar per serving.

##### **Doughnuts**

Like most cereals, doughnuts are loaded with sugar. They're also infused with fat and sodium. The average glazed doughnut contains a belly-bulging 14 grams of sugar and

330 milligrams of sodium, more than 20 percent of your daily recommendation. Even though the occasional sweet indulgence is totally tolerable, it's not wise to consume your favorite frosted pastry on a regular basis.

##### **Pancakes**

The beaten path of breakfast analysis seemingly eliminates one satisfying food choice after another from healthy consumption. Pancakes are no exception. But if you do choose to eat pancakes, you should eat in moderation, and pair them with eggs for a balanced meal. The best tasting breakfast foods are sometimes the worst fat-burning breakfast meals, but simply curbing your consumption by not overeating, and pairing your foods appropriately, will help you satisfy both your appetite and your waistline.

##### **Breakfast burritos and wraps**

It doesn't matter how you prefer them cooked, the composition and nutrition value of eggs doesn't change until combined with other foods. Breakfast burritos and wraps are often loaded with an extreme excess of carbohydrates and saturated fat, which makes both options less than optimal.

##### **Bacon**

The sizzling scent-palpating smell of bacon and sausage in the morning is enough to make your mouth water before your feet hit the floor. A slice of bacon or two is certainly a worthwhile treat on occasion, but the sodium and saturated fat content in bacon is less than desirable for the waistline. Like anything else, it's important to eat guilt-pleasure laced

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# INNER HEALTH

## Phobias: Causes, Symptoms and Diagnosis

By Christian Nordqvist

A phobia is an irrational fear, a kind of anxiety disorder in which the individual has a relentless dread of a situation, living creature, place or thing.

Individuals with a phobia go to great lengths to avoid a perceived danger which is much greater in their minds than in real life. If confronted with the source of their phobia, the person will suffer enormous distress, which can interfere with their normal function; it can sometimes lead to total panic. For some people, even thinking about their phobia is immensely distressing.

A phobia starts when a person begins organizing their lives around avoiding the object of their fear. A phobia is much more serious than a simple fear. Sufferers have an overpowering need to steer clear of anything which triggers their anxiety.

### What is a phobia?

The word “phobia” is used for a number of quite different concepts. If the phobia is of something the phobic person very rarely comes into contact with, such as snakes, their daily lives will not be affected. However, some complex phobias are impossible to avoid, such as agoraphobia (fear of leaving home or public places) or social phobia (fear of being among groups of people).

### Non-psychological phobias

Photophobia means sensitivity to light. For example, if you have conjunctivitis or a migraine your eyes may be particularly sensitive to light. This does not mean the person is afraid of light. One of the symptoms of rabies is hydrophobia, which is the inability to drink water.

### Discrimination or prejudice

Some words which include the word “phobia” do not refer to fear, but rather to prejudice or discrimination. Homophobia is not an uncontrollable fear of homosexual people; it is a dislike, a discrimination against them. Some older people may dislike youths or teenagers (ephebiphobia). Xenophobia is a dislike of strangers, foreigners or the unknown.

There are three main categories of phobias:

### Specific phobias

Simple phobias involve a disproportionate fear about specific situations, living creatures, places, activities, or things. Examples include a fear of:

- Dentists (dentophobia)
- Bats (chiroptophobia)
- Dogs (cynophobia)
- Flying (aviophobia)
- Snakes (ophidiophobia)
- Birds (ornithophobia)
- Frogs (ranidaphobia).

The two categories below, social phobia and agoraphobia are known as complex phobias. They are linked to a deep-rooted fear or anxiety about

*“Stop being afraid of what can go wrong and start focusing on what can go right.”*

*– Amber Hurdle*

certain situations, incidents or circumstances, which make them much more disabling than simple phobias.

### Social phobia

(Now called social anxiety disorder.) A person with social phobia finds being in social situations difficult and sometimes unbearable. Going to parties, weddings, functions, or exhibitions cause sufferers anxiety; there is fear of being embarrassed or humiliated in public. The ultimate nightmare for a person with social phobia is probably to have to talk in public or act on a stage in front of an audience.

There is a fear of being judged by other people. People affected with social phobia feel that they will be scrutinized and singled out in the crowd,

which would be an unbearably embarrassing ordeal. The dread of being laughed at because of their clothes, voice or some feature of their body is so intense that they prefer to avoid social gatherings altogether.

Psychologists say that a high proportion of adults with social phobia started taking measures to avoid social situations during their teenage years. Studies have shown that their progressively isolated lifestyles make them more susceptible to developing depression. Experts emphasize that social phobia is not the same as shyness.

Obese people may develop social anxiety disorder, simply because of their weight.

### Agoraphobia

An individual with agoraphobia is frightened of finding himself/herself in situations where there is no escape; they fear being stuck in a desperate situation with no help. Agoraphobia may include a dread of traveling on buses or trains, going into large shops or shopping malls. When symptoms are severe, the patient may find it unbearable to even step out of their own home.

Sufferers have an 80% risk of also suffering from panic disorder. As with social phobia, crowded and public places are avoided.

### How common are phobias?

In the industrial nations, phobias are the most common kind of anxiety disorder. Over 50 million people in the USA and 10 million in the UK are thought to live with a phobia. They can affect people of any age, sex, and socioeconomic status.

The National Institute of Mental Health estimated in 2011 that between 8.7% and 18.1% of Americans of all ages suffer from phobias.

A much higher percentage of women suffer from phobias than men.

Simple phobias usually start early on in life—during childhood, and often go away by the time the person reaches late teens. Complex phobias generally start later on.

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# RELATIONSHIP HEALTH

## *The Key to Happy Relationships? It's Not All About Communication*

By Francine Russo

If couples were paying any attention during the past few decades, they should be able to recite the one critical ingredient for a healthy relationship—communication. But the latest study shows that other skills may be almost as important for keeping couples happy.

While expressing your needs and feelings in a positive way to your significant other is a good foundation for resolving conflicts and building a healthy relationship, these skills may not be as strong a predictor of couples' happiness as experts once thought.

In an Internet-based study involving 2,201 participants referred by couples counselors, scientists decided to test, head to head, seven "relationship competencies" that previous researchers and marital therapists found to be important in promoting happiness in romantic relationships. The idea was to rank the skills in order of importance to start building data on which aspects of relationships are most important to keeping them healthy. In addition to communication and conflict resolution, the researchers tested for sex or romance, stress management, life skills, knowledge of partners and self-management to see which ones were the best predictors of relationship satisfaction. Couples were asked questions that tested their competency in all of these areas and then queried about how satisfied they were with their relationships. The researchers correlated each partner's strengths and weaknesses in each area with the person's relationship satisfaction.

Not surprisingly, those who reported communicating more effectively showed the highest satisfaction with their relationships. But the next two factors—which were also the only other ones with strong links to couple happiness—were knowledge of partner (which included everything from knowing their pizza-topping preferences to their hopes and dreams) and life skills (being able to hold a job, manage money, etc.).

Couples counselors, however, rarely address these two areas, as the focus on strengthening relation-

ships has been on improving communication to reduce destructive behavior and to build support and comfort for each other. "For the last 25 years," says Tom Bradbury, a veteran couples researcher at the University of California, Los Angeles, "the prevailing attitude has been that relationships need to meet our emotional needs." To be successful, however, he's also found that relationships need to function in more practical, and perhaps mundane ways as well.

And learning more about your partner, says the study's lead author Robert Epstein, a professor of psychology at the University of the South Pacific, in Fiji, could be relatively easy if people

***"Assumptions are the termites of relationships."***

*- Henry Winkler*

(men especially, since they scored worse in this area) took the trouble to find out, remember and put to use such relatively simple information as the names of their partner's relatives and the dates of birthdays and anniversaries. Even more important, Epstein says, is knowing such critical things as whether your partner wants children. While his study did not separate trivial from such profound knowledge, he says that the two are strongly linked.

While other marriage researchers agree that forgetting things like birthdays or food preferences can be annoying and detrimental to a relationship, they believe the importance of life skills that was revealed in the study is telling.

"It's an old idea, really," says Bradbury. "In 1900 a woman or man would think, 'My partner must be able to provide for me.' 'She must be able to help me plant and dig up the crops.'" If the couple had this foundation, they'd consider

themselves lucky if they also got their emotional needs met. In *Marriage, a History: How Love Conquered Marriage*, historian Stephanie Coontz traces the gradual erosion of this old idea of marriage back about 200 years in Western society as cultural expectations about marriage changed from one rooted in kinship, property and utility to one in which people were expected to get nearly all of their emotional needs met by one person.

For today's couples interested in improving their relationships, say the study's authors, therapists might consider going back to the basics and incorporating more practical social skills into their discussions. And that may include referring those who lack these skills to money managers or career coaches. "Communication skills are necessary," says Lisa Neff, couples researcher at the University of Texas at Austin, "but they're not sufficient when couples are under stress."

It's important for couples to know how the outside world—whether they can get a job, whether their kids can play outside safely or go to a good school—will affect their relationship even if they have good life skills and good communication skills. Strong relationships, says Bradbury, recognizes how pressures outside of home and the relationship can influence, and even break down good communication skills.

"Outside," Bradbury says, "there is a real world that impinges on us." To deal with it takes not only communication, but also an understanding that even the strongest communication networks among partners can falter and when they're under these intense external pressure. The strategy he suggests for couples he counsels is to join forces rather than turn away from each other. "It's not you against each other; it's you against the world," he says.

*(Couples who want to take the test can do so at [MyLoveSkills.com](http://MyLoveSkills.com))*

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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](http://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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