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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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“Good, better, best. Never let it rest. Til your good is better and your better is best.”

- St. Jerome

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

Want to Start Eating Better? Try This

By Emily Holland

The hardest part of eating better is knowing where to start.

A lot of people turn to diets because it provides them with a blueprint of how to accomplish their goal (although it doesn't always play out as promised). But I don't believe in traditional diets; I believe in adopting healthier eating habits. And I don't believe in starving and depriving yourself; I believe in moderation.

Often when people decide to eat better, they focus on all the things they'll no longer be able to enjoy.

No more pizza. Throw out the ice cream. Beer? Forget about it. That's a really depressing mindset! It's no wonder people become easily discouraged and throw in the towel before they even get started.

So where should you start? The answer is a concept called, **crowding out**. And good news—it is the complete OPPOSITE of dieting. While traditional diets typically consist of removing items from your plate, crowding out entails adding more onto it.

The idea behind crowding out is this: **When you take in more of the good stuff such as fruits, vegetables, water and high quality protein, your body will naturally begin to crave less of the bad stuff** (alcohol, sugar, processed foods, etc). Moreover, when you consume nutritious foods first, your body has less room for junk. For example, if you're craving something sweet like a cookie, try eating citrus fruit first. Chances are you won't be craving that cookie anymore.

Again, you aren't eliminating foods—rather you are adding in more of the good to what you are already eating. This concept helps to facilitate a much more positive attitude towards eating better and as we all know, attitude is half of the battle!

Here are a few tips to start crowding out:

1.) Drink more water

Cravings are often the result of dehydration. It makes you feel like your body is telling you it needs salt or sugar, when in reality, it's just thirsty! So before giving in to the craving, try filling up on H2O first.

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INNER HEALTH

Well-Being Concepts

By Centers for Disease Control and Prevention (CDC)

Well-being is a positive outcome that is meaningful for people and for many sectors of society, because it tells us that people perceive that their lives are going well. Good living conditions (e.g., housing, employment) are fundamental to well-being. Tracking these conditions is important for public policy. However, many indicators that measure living conditions fail to measure what people think and feel about their lives, such as the quality of their relationships, their positive emotions and resilience, the realization of their potential, or their overall satisfaction with life—i.e., their “well-being.” Well-being generally includes global judgments of life satisfaction and feelings ranging from depression to joy.

How is well-being defined?

There is no consensus around a single definition of well-being, but there is general agreement that at minimum, well-being includes the presence of positive emotions and moods (e.g., contentment, happiness), the absence of negative emotions (e.g., depression, anxiety), satisfaction with life, fulfillment and positive functioning. In simple terms, well-being can be described as judging life positively and feeling good. For public health purposes, physical well-being (e.g., feeling very healthy and full of energy) is also viewed as critical to overall well-being. Researchers from different disciplines have examined different aspects of well-being that include the following:

- Physical well-being
- Economic well-being
- Social well-being
- Development and activity
- Emotional well-being
- Psychological well-being
- Life satisfaction
- Domain specific satisfaction
- Engaging activities and work

What are some correlates and determinants of individual-level well-being?

There is no sole determinant of individual well-being, but in general, well-being is dependent upon good health, positive social relationships, and availability and access to basic resources (e.g., shelter, income).

Numerous studies have examined the associations between determinants of individual and national levels of well-being. Many of these studies have used different measures of well-being (e.g., life satisfaction, positive affect, psychological well-being), and different methodologies resulting in occasional inconsistent findings related to well-being and its predictors. In general, life satisfaction is dependent more

*“Keep your face to the
sunshine and you cannot
see a shadow.”*

- Helen Keller

closely on the availability of basic needs being met (food, shelter, income) as well as access to modern conveniences (e.g., electricity). Pleasant emotions are more closely associated with having supportive relationships.

Some general findings on associations between well-being and its associations with other factors are as follows:

Genes and Personality

At the individual level, genetic factors, personality, and demographic factors are related to well-being. For example, positive emotions are heritable to some degree (heritability estimates range from 0.36 to 0.81), suggesting that there may be a genetically determined set-point for emotions such as happiness and sadness. However, the expression of genetic effects are often influenced by factors in the environment implying that circumstances and social condi-

tions do matter and are actionable from a public policy perspective. Longitudinal studies have found that well-being is sensitive to life events (e.g., unemployment, marriage). Additionally, genetic factors alone cannot explain differences in well-being between nations or trends within nations.

Some personality factors that are strongly associated with well-being include optimism, extroversion, and self-esteem. Genetic factors and personality factors are closely related and can interact in influencing individual well-being.

While genetic factors and personality factors are important determinants of well-being, they are beyond the realm of public policy goals.

Age and Gender

Depending on which types of measures are used (e.g., life satisfaction vs. positive affect), age and gender also have been shown to be related to well-being. In general, men and women have similar levels of well-being, but this pattern changes with age, and has changed over time. There is a U-shaped distribution of well-being by age—younger and older adults tend to have more well-being compared to middle-aged adults.

Income and Work

The relationship between income and well-being is complex. Depending on which types of measures are used and which comparisons are made, income correlates only modestly with well-being. In general, associations between income and well-being (usually measured in terms of life satisfaction) are stronger for those at lower economic levels, but studies also have found effects for those at higher income levels. Paid employment is critical to the well-being of individuals by conferring direct access to resources, as well as fostering satisfaction, meaning and purpose for some. Unemployment negatively affects well-being, both in the short- and long-term.

Relationships

Having supportive relationships is one of the strongest predictors of well-being, having a notably positive effect.

RELATIONSHIP HEALTH

How Will a Baby Affect Your Relationship?

By Theresa E DiDonato Ph.D.

A baby adds way more than cuteness to a relationship—can yours handle it?

The dream of a baby is a rosy and cute one: little socks, little hands, tiny giggles, and adorable sweetness that you can't wait to love. First time mothers and/or fathers-to-be often await the arrival of their little bundle with anxious anticipation, looking forward to the pleasures of a growing family. With hopes high and preparations made, many couples are as ready as they possibly could be for the introduction of a newborn.

Then the little one arrives, in what is hopefully a healthy, uneventful, and smooth introduction to the world. For the first time, couples find themselves in charge of a tiny vulnerable being, and despite all their preparation, often feel utterly ill-equipped. Their eyes, ears, and minds become trained to the baby's needs. Couples learn what a 24-hour cycle of care, attention, and worry feels like, and soon establish a daily rhythm that now involves a squirmy, ever-changing, sleep-resisting (hopefully not!) baby.

With so much focus on the baby, what happens to the couple?

The transition to parenthood changes couples

Culturally, joy and excitement are tied to the introduction of a baby, but often the experience is equally characterized by stress; a baby can be toxic to a romantic relationship.

In fact, the collective research isn't encouraging: most couples experience marked declines in relationship functioning after a baby's born (Doss, Rhoades, Stanley, & Markman, 2009). Sudden decreases in relationship satisfaction, increases in negative communication, increases in poor conflict management, higher problem intensity, and lower relationship confidence all seem to occur when a first-baby is born. Researchers

suspect this decline in relationship functioning lasts at least four years. Same-sex couples and heterosexual couples experience similar declines in relationship functioning with the introduction of a first child.

Despite the grim overview of how most couples experience having a first baby, some couples appear resistant to declines in relationship well-being. In fact, about 7% of mothers and twice as many fathers actually experience abrupt increases in satisfaction when they introduce a baby.

So what helps?

“Better than a thousand hollow words, is one word that brings peace.”

– Buddha

A recent review of research on transition to parenthood suggests the following suggestions may help protect couples from serious declines in relationship well-being:

Build a secure and trusting view of your partner

A secure attachment style, characterized by feelings of safety and interpersonal trust, may help safeguard couples from the potential relationship-damaging effects of having a baby. Individuals with anxious attachment styles tend to experience the full force of relationship quality declines, particularly when they perceive their partners as unsupportive.

Manage your mental health

The more depression and anxiety experienced during pregnancy, the more individuals tend

to report lower relationship quality in the early years of parenthood.

Find financial stability

Couples who enjoy higher incomes tend to be slightly buffered from drops in relationship satisfaction and increases in problem intensity.

Have a strong relationship before introducing a baby

Couples who experience high levels of conflict or poor communication before the baby's birth often have deeper declines in relationship satisfaction after the baby's born. At the same time super happy couples, with the highest intimacy, often experience sharp declines in positivity also (though no unusual increases in negativity). In general, a stronger relationship weathers the challenges of a new baby more resiliently than a less healthy relationship.

Have an easy baby

Just put your order in, right? Unfortunately, some forces that act on a relationship are out of the couple's control, including a baby's style and temperament. The parents of reactive babies, or babies with highly disrupted sleep, tend to have worse relationship functioning than those who are gifted with easy-going babies.

These ideals may make the transition easier, but not all are necessary nor are they certain fixes to the challenges that a baby brings to a relationship. Other factors not listed above (such as having nearby support from trusted friends or family, having a work arrangement that allows for family leave (maternal and paternal), or having realistic expectations) might also make a difference. There is ample room for more research into the experiences of parents as they transition into a family.

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CAREER HEALTH

9 New Skills That Boost Pay the Most

By Jen Hubley Luckwaldt

Some of today's most in-demand skills are tech-related -- no surprise to anyone who's been in the work world in the past 10 or 15 years, or read any career news, or even followed politics. STEM jobs are often high-paying jobs, and the skills that support them can level up your earnings faster than other additions to your resume. PayScale's recent report, *How to Win in the Skills Economy*, looks at nine new skills that could make you big money. And when we say "new," we mean "brand-new": all of the skills on this list have emerged in the last five years.

1. Scala: Like Java, Scala is an object-oriented programming language; unlike Java, it offers features of functional programming languages. Scala developers are in high demand, according to Indeed.

Pay Boost: 22.2 percent

2. Go: An open-source programming language, Go (or Golang) was created at Google in 2007. It's used in production systems at Google and other companies.

Pay Boost: 20 percent

3. Hadoop: Apache Hadoop is Java-based programming framework. Its creator, Doug Cutting, named it after his child's stuffed elephant.

Pay Boost: 12.5 percent

4. iOS SDK: If you have an iPhone, you've used the products of iOS SDK, which is the software development kit that allows users to create mobile apps for iOS.

Pay Boost: 11.4 percent

5. Big Data Analytics: IDC predicts that the big data market will grow to \$187 billion by 2019; you can get in on that action as a data scientist, data analyst, or software engineer.

Pay Boost: 10.7 percent

6. Cloud Computing: Cloud computing makes it easier for companies to scale up (or back) their computing needs, and pay only for what they use. In 2014, according to Forbes, there were nearly 400,000 cloud computing-related IT jobs in the United States.

Pay Boost: 10.4 percent

7. Android SDK: To build apps for the Android platform, you need to be able to use these development tools, which are often used with an integrated development environment.

Pay Boost: 9.3 percent

8. Selenium Automated Test Tool: Selenium is a set of open-source testing tools for web applications that works with most browsers.

Pay Boost: 6.7 percent

9. Groovy: An object-oriented programming language, Groovy can be used to write applications and extend Java applications.

Pay Boost: 6.2 percent

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2.) Incorporate your favorite healthy, whole foods first

Incorporating healthy foods into your diet shouldn't feel like torture. If you hate broccoli, don't feel obligated to consume it! Think of whole foods you love—it may be avocados, bananas, strawberries, asparagus. Whatever it may be, start with them first.

3.) Stock up

Have healthy foods on hand. If you want to add more fruit into your diet, make them easily accessible (for example, keep cut up fruit in the fridge). Make this process as easy on yourself as possible by being prepared.

4.) Practice mindful eating

Netflix and reality TV have made mindless eating so easy. How many times have you eaten a bag of chips while watching mindless TV and completely overlooked what you were doing? By the time you realize you were even eating, the bag is empty! But no worries—a technique called mindful eating can help. Practice mindful eating by eating slowly, eliminating outside distractions, and taking notice of the foods' texture and taste.

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