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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

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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



The Expatiate Group Inc.
Canadian Expatriate Tax & Financial Services

1820 - 33rd Avenue SW
Calgary, Alberta, Canada
T2T 1Y9

Tel (403) 232-8561
Fax (403) 294-1222

Toll Free N. America 1-888-232-8561

email: info@expat.ca

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

Physical Exam Frequency

By Alan Greene, MD

When you feel perfectly fine, the last thing you want to think about is going to the doctor. But that's exactly when you should be thinking about getting a physical exam. Regular physicals, as well as certain tests and vaccinations can be powerful ways to protect health. Let's talk about physical exams.

You might feel well on the outside, but it's hard to know exactly what's going on inside your body. Many conditions that threaten your health don't have any symptoms. For example, you might have no idea that you have high blood pressure or high cholesterol, until they make you really sick. How often you need to see your doctor and what tests you get depends on your age and gender.

Regular physicals are important for keeping tabs on your health. Plan to see your doctor once every 1 to 5 years, depending on what conditions you have. After age 65, you'll visit the doctor at least once a year. At each physical, your height and weight will be checked and your hearing will be tested. Your doctor should ask whether you've experienced depression, and about your use of alcohol and tobacco.

Get your blood pressure checked once every two years, once a year if you're over 65. Look for blood pressure screenings at health fairs or drug stores in your area, or visit your doctor. If you have a health condition like diabetes, heart disease, or kidney problems, you may need to check your blood pressure more often.

If your blood pressure is high, you should also have your blood sugar levels tested for diabetes. Men who are over 34 and women over 45 need a cholesterol test once every 5 years. People with certain health conditions may need to have their cholesterol checked more often.

Everyone between ages 50 and 75 should be screened for colon cancer, but African-Americans may want to start getting tested at age 45. You can have a colonoscopy every 10 years, a stool test every year, or a flexible sigmoidoscopy every 5 years. Women need a Pap smear to check for cervical cancer once every 2 to 3 years. They should also have a mammogram to check for breast cancer every 1 to 2 years, depending on their risks.

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“Shoot for the moon. Even if you miss, you'll land among the stars.”

- LES BROWN

INNER HEALTH

The Benefits of Laughter

By Hara Estroff

Why laughter may be the best way to warm up a relationship.

Much of our attitude about life and our capacity to meet life's challenges depends on the quality of the relationships we have; especially our most intimate relationships because when they go sour, life tends to feel bleak.

The quality of our relationships has a powerful effect on our physical and mental balance, as well as our sense of satisfaction in life. It's important that we keep our relationships rewarding and fresh.

The data on divorce provides compelling evidence that we are not succeeding at all. Nearly half of all marriages end in divorce--cohabitation couplings are far likelier to end badly--and of marriages that endure, many are less than happy.

Most people know the value of a good relationship and, no matter how often they have lost at love, keep on hoping. As a result, advice on how to make relationships work fills shelves of bookstores and hours of talk-show time. Some of it is good, the product of careful research on happy and unhappy couples.

But of all the elements that contribute to the warm atmosphere of a good relationship, there is one that seldom gets translated into advice or even therapy, yet is something that everyone desires and most people would like more of: Laughter.

It's a safe bet that most of the laughs married couples get come from TV laugh tracks, not from each other. They don't emanate from the relationship. More important, they don't feed it. And if the jokes that make the rounds by email are any gauge, often they are at the expense of it.

But homegrown laughter may be what ailing couples need most. Uniquely human, laughter is, first and foremost, a social signal--it disappears when there is no audience, which may be as small as one other person--and it binds people together. It synchronizes the

brains of speaker and listener so that they are emotionally attuned.

These are the conclusions of Robert Provine, Ph.D., a neuroscientist who found that laughter is far too fragile to dissect in the laboratory. Instead, he observed thousands of incidents of laughter spontaneously occurring in everyday life, and wittily reports the results in *Laughter: A Scientific Investigation* (Penguin Books, 2001).

Laughter establishes--or restores--a positive emotional climate and a sense of connection between two people, who literally take pleasure in the company of each other. For if there's one thing Dr. Provine found it's that speakers laugh even more than their listeners. Of course levity can defuse anger and

“Don't worry about failures, worry about the changes you miss when you don't even try.”

- Jack Canfield

anxiety, and in so doing it can pave the path to intimacy.

Most of what makes people laugh is not thigh-slapper stuff but conversational comments. “Laughter is not primarily about humor,” says Dr. Provine, “but about social relationships.”

Among some of his surprising findings:

- The much vaunted health benefits of laughter are probably coincidental, a consequence of it's much more important primary goal: bringing people together. In fact, the health benefits of laughter may result from the social support it stimulates.

- Laughter plays a big role in mating. Men like women who laugh heartily in their presence.

- Both sexes laugh a lot, but females laugh

more--126 percent more than their male counterparts. Men are more laugh-getters.

- The laughter of the female is the critical index of a healthy relationship

- Laughter in relationships declines dramatically as people age.

- Like yawning, laughter is contagious; the laughter of others is irresistible.

One of the best ways to stimulate laughter--and it's probably the most ancient way--is by tickling. Tickling is inherently social; we can't tickle ourselves. We tickle to get a response. Or to entice ticklee to turn around and become tickler.

Not only do most people like tickling--ticklers as well as ticklees--most recognize it is a way to show affection. What's more, adolescents and adults prefer to be tickled by someone of the opposite sex.

Tickling is probably at the root of all play and it is inherently reciprocal, a give-and-take proposition. In other words, it exactly represents the basic rhythm of all healthy relationships. Not to mention it triggers sexual excitation in adults.

But tickling declines dramatically in middle age. People begin a gradual “tactile disengagement,” reports Dr. Provine. Tickle, touch, and play, so critically intertwined, all go into retreat, although these behaviors are at the root of our emotional being.

So the next time you have an argument with your mate, don't walk out of the room and slam the door. Try tickling your partner instead. (Most ticklish areas, in descending order: underarms, waist, ribs, feet, knees, throat, neck, palms.)

It won't make the problems go away. But it can set the stage for tackling them together.

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RELATIONSHIP HEALTH

10 Habits of Couples in Strong and Healthy Relationships

By Sara Altschule

What makes for a healthy romantic relationship differs from couple to couple. Forming a trusting and positive partnership takes effort and time. And unfortunately, it doesn't just happen overnight. For any relationship to grow strong and stay strong, you need to put in some work. Below are some habits that will help create and maintain a happy and healthy twosome.

Communication

Communication is key. It is one of the most important qualities a healthy relationship. However, not everyone knows how to communicate properly ... or even communicate at all. Happy and healthy couples have this game down. They vocalize their love for one another, saying "I love you" often and offering compliments. They also discuss the bad instead of sweeping issues under the rug. In order to move forward and grow, you two need to be able to truly talk about your feelings. No matter how awkward or uncomfortable it feels, it will make for a long-lasting and fulfilling relationship.

Respect

Aretha Franklin sang a whole song about it, so you know it's got to be important. Respecting your partner comes in many forms. Maintaining a joyful relationship means respecting your partner's time, heart, character, and trust. However, there are many things people do in relationships that can break down respect, like name-calling, talking negatively about the other to friends or family, and/or threatening to leave the relationship.

Quality Time, Not Quantity

It's all about quality over quantity. It doesn't matter how much time you and your partner spend together. The most important part is about the quality of this time. There's a huge difference between having dinner at a table while talking about your day at work, versus having dinner while sitting on a couch watching the latest episode of *The Voice*. It's fine to zone out together and enjoy distractions, but

it's crucial to make sure you two are still engaging and spending quality time together to maintain a deep connection.

Time Apart

Spending time together with your partner is important. But just as important is spending time apart. Being able to do your own things and remain independent is vital. When couples spend too much time together, it can create an unhealthy codependence. Maintaining healthy boundaries and some autonomy will make for a long-lasting partnership.

"Never give up, for that is just the place and time that the tide will turn."

- Harriet Beecher Stowe

Love Languages

Gary Chapman came up with the notion that men and women have five love languages. People have unique ways of feeling loved. There are words of affirmation, receiving gifts, quality time, acts of service, and physical touch. It's important to know which love language speaks to you, along with your partner. Telling each other what makes you feel loved and special helps both of you stay connected. Furthermore, make sure you are attending to your partner's love language consistently.

Appreciation

Often, we forget to let other people in our lives know that we appreciate them. We think it, but we don't remember to show it. This occurs in our romantic relationships as well. Show your special someone that you love him or her. This could be done with words, cards, flowers, acts of kindness, or more. Remember, a flower a day keeps the fights

at bay. Okay, maybe not every day, but you get the point.

Positive Vs. Negative

Sometimes, we get caught up in the negative. We hate our jobs, are annoyed with our friends, and our boyfriend or girlfriend is getting on our last nerve. Uh-oh, have we been drinking too much of that half-empty glass? It's vital that we look at our partner's positive qualities, in contrast to the negative. Nobody is perfect, and that includes our significant other. So instead of focusing on the bad, let's make a conscious effort to look at the good.

Choose Your Battles

There are arguments to be had in every relationship. It's crucial to bring issues to the forefront, and work through the hard times together. However, I don't think arguing over your significant other using your favorite coffee cup should be one of those. Choose your battles wisely, because people in happy and healthy relationships do.

Sex

Let's talk about sex, baby. Let's also talk about how important it is in cultivating a flourishing relationship. Sex is simple. The more you have it, the more you want it. The other side of that is true as well. The less you have it, the less you want it – and, unfortunately, the less you'll feel connected to your partner. Keep your sex life alive and interesting. "Spicing it up" is not just meant for the kitchen.

No Comparisons

The grass isn't always greener on the other side. Or even if it is, it might not be the kind of grass you would like. We often compare our lives to those of others – what jobs people have, their homes, their clothes. And with the help of social media, we tend to compare our relationships as well. But the happiest of couples don't look to see what the grass looks like on the other side. They are happy with the view from their own front door.

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CAREER HEALTH

3 Signs You're on the Verge of Hating Your Job

By Joy C. Lin

There can be a fine line between feeling content (or even happy) at your job and feeling desperate to get out. A good workflow can change with new organizational priorities, a disagreement with your boss, or your own external circumstances (like if you need more money or flexibility). And these events that make your great job suddenly suck can seem to appear out of nowhere—but did they really?

Here are some signs to watch for so you can avoid being blindsided by hating your work.

Sign #1: Sunday Night Blues Are the Norm

Though the “Sunday Sads” are not a new concept, many professionals have reluctantly accepted them, coping through Instagram memes and comforting Sunday rituals. But, if this feeling of dread or anxiety before work arises on a regular basis, pay attention.

While it's comforting to know you're not alone (a Monster.com poll shows that more than three-quarters of US workers surveyed feel sad and anxious on Sunday evenings), that doesn't mean you should just accept these feelings as the norm. If you experience signs of physical and mental exhaustion just at the thought of going back to work, working with a specific person, or meeting a work goal, you could be one project away from wanting to quit.

Try This

Create two columns and map out in as much detail as you can what fires you up at your job versus what drags you down. Take a look at the positive side and ask, “Do these attributes actually point toward a new direction?” Likewise, look at the items that drag you down and consider “Can I change or reframe these? And if not, to what degree am I willing to keep experiencing this?” It may become clear that you can address certain aspects where you are, or that you should begin seeking new opportunities.

Sign #2: Your Work-Life Balance Is Non-Existent

Raise your hand if you're making a decent salary, but you can't even enjoy it. Are you in a cycle of paying rent for an apartment you're never at and buying food that you're scarfing down in front of your computer? Maybe you enjoy diving deeply into your work. (For example, if a particularly visible project was handed to you, you'll want to spend extra time working on it and exceeding expectations.) But eventually, the adrenaline runs out and the lack of self-care or personal time can turn into disdain for your job.

Try This

The key here is to identify if you have control over building a better balance between work and other things you value. If so, what can you change to shift this cycle? Alternatively, if this pressure to work all the time is coming from the company, be honest about whether this level of commitment really works for you—or has you headed for burnout? If it's the latter, it's time to consider building boundaries at work, or seeking a company that aligns with your optimal balance.

#3: You're Not Being Mentored for a Leadership Role

It can take some time to tell how strong your opportunities for growth are, and if there's an upward path for you. A team that may be really supportive and offer lots of guidance during training may also not encourage you to speak up or actively involve you in advancement opportunities as you gain experience.

Maybe your manager asks you to complete aspects of her job, but doesn't give you credit during meetings, or declines your request for a high-ranking project (without any feedback as to why). Or, perhaps other colleagues tend to resign at a certain point in the company, usually to pursue a promotion or further education. Sometimes, you really aren't ready for advancement. But, as you gain experience within an organization, you will quickly hit a ceiling—in your career and how you feel about your work—if growth and leadership aren't cultivated in entry-level and mid-manager positions.

Try This

Schedule a time to meet with your immediate manager to discuss your plan going forward and brainstorm ideas to develop your skill sets, leadership opportunities, and visibility in the company. If this goes well, put these ideas into action, and note how people in the company respond. However, if this conversation isn't fruitful and nothing changes, start getting your resume in order, because odds are there's an expiration date on how long you'll be satisfied in this role.

By staying on the lookout for signs that you may be weeks away from hating your job—you give yourself more opportunities to process and prepare, which can lead to a more efficient job search. If you identify with the signs above, don't ignore them.

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Physical Exam Frequency

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Because bones can become brittle with age, women over 65 need to have a bone density scan. Younger women and men should talk to their doctor about whether they need this test, based on their risks. To keep your teeth strong and healthy, visit your dentist once a year for a cleaning and exam. Also see an eye doctor for an exam every 2 years, especially if you have glaucoma or another vision problem.

One of the best ways to avoid unexpected doctor's visits is to get the vaccines that are right for you. Vaccines aren't just a kids issue. Many adults benefit from a flu vaccine each fall or early winter to protect them for the whole season. Once every 10 years, get a Tdap vaccine, which protects against tetanus, diphtheria, and acellular pertussis. Older adults may also need to get vaccinated against pneumonia and shingles.

Getting regular physicals when you aren't sick can help you stay on top of your health. Being proactive will let you and your doctor prevent and find potential problems before you have a chance to get sick.”

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8380 Miramar Mall, Suite 200 · San Diego, CA 92121

