



Tom Boleantu, CEO
P. Geol. P.R.P.
(Professional Retirement Planner)

Together we will create a future you can count on.

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

A global perspective through Canadian/Intl. ONE-STOP service.

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 Expatriate 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

The Secret to a Good Night's Sleep? Purpose.

By Lydia Denworth

Finding meaning in life leads to better sleep, fewer sleep disorders like apnea.

Those who toss and turn at night or suffer from sleep disorders like apnea or restless leg syndrome may have a new drug-free solution. A study published this month found that having a purpose in life results in fewer sleep disturbances and improved sleep quality. The researchers behind the study believe that helping people cultivate purpose in life—perhaps through mindfulness therapy—could be an effective strategy for minimizing sleep disorders and improving overall sleep quality.

The study was performed at Northwestern Medicine and Rush University Medical Center. The 825 participants were older, between the ages of 60 and 100, but the results are likely to apply to people of all ages. More than half of the group was African-American. At the start of the study and then one and two years later, each participant answered a series of questionnaires designed to assess sleep quality and symptoms of three sleep disorders (sleep apnea, restless leg syndrome (RLS), and REM Behavior Disorder).

They also answered ten questions drawn from an assessment of psychological well-being that specifically measured purpose in life. What qualified as purpose in life? "It's the idea of having a purpose for what you're doing with your life, and feeling that your life specifically has meaning," says neuropsychologist and lead author Arlene Turner. Participants had to rate their responses to questions like this one: "I feel good

when I think of what I've done in the past and what I hope to do in the future."

Previous work, much of it by psychologist Eric Kim, now at Harvard University, had shown that having purpose in life can be protective against numerous negative health outcomes. The goal of this study was to bring together research on purpose in life and on not just overall sleep quality but specific sleep disorders. Turner conducted the study as a postdoctoral fellow in the lab of sleep researcher Jason Ong. They focused on older adults, not because they necessarily have higher purpose, but because they are more likely to have spent time thinking about the question. "When you're at retirement age, that is a time when you take stock of your purpose in life," says Turner.

The results were powerful. Those who began with higher purpose had moderately better sleep quality at the start of the study and showed improvement over time. People who felt their lives had meaning were 63 percent less likely to have sleep apnea and 52 percent less likely to have restless leg syndrome. And they had reduced symptoms at the one- and two-year follow-ups. Although Turner and her colleagues expected purpose in life to have some effect on sleep, they were surprised by how robust the findings were on sleep apnea and RLS.

"Individuals who have a higher purpose in life tend to be healthier in general and exhibit more healthy behaviors," says Turner. "What we think is happening is that having these better health behaviors helps these individuals be

Continued on back page

"Nothing you wear is more important than your smile.

- Connie Stevens

CAREER HEALTH

The Myth of Motivation

By Rubin Khoddam

Stop searching for motivation and start taking massive action.

True or false? In order to get anything done, you have to feel motivated to do it first? FALSE.

However, if you're like most people out there, you answered true and are more likely to fall into the motivation trap!

What is the motivation trap? The motivation trap, as stated by Dr. Russ Harris states that we wait to feel motivated before we take any action. Now you might be asking, what's the problem with that?

The problem is that if you're always waiting for motivation to hit, you may be waiting your whole. While you're waiting on motivation, motivation is waiting on you. Because committed action comes first and motivation comes second.

Let me give you a basic example. Have you ever felt like just staying at home and watching TV and not motivated at all to go to the gym? Yeah, me too. BUT, have you also ever noticed that you sometimes went to the gym and not only felt better about yourself but were more motivated to go back again later. That is because motivation does not precede action, action precedes motivation.

I don't just mean any action. I mean committed action. Valued action. What is valued action? Valued actions are actions that are consistent with your values in life. These are actions that are consistent with the type of person you want to be. I value staying healthy, so I set a goal for myself to go to exercise at least 4 days a week. My valued action is getting my butt up and going to the gym regardless of whether I am in the mood or not.

What's the alternative? I sit at home and wait for motivation to strike. I don't know about you but when I do this, it seems that watching TV begets watching TV. Using drugs begets using more drugs.

I've worked with so many clients who were waiting for the motivation to do things that would make them happier, whether it was exercising more, studying more, using less drugs, etc. And what I tell them is that you just have to start. Just start and see what happens. You may not be motivated all the time, but see what happens to your motivation when you start acting in ways that are consistent with your values.

Your mind will constantly try to steer you away from committed action by saying things like "I'll do it later", "I'll have more time tomorrow" or your mind will try to tell you "I can't do it" or "you're not good enough." However, those are all tricks. The funny thing about the mind is that it doesn't stop talking. Making actions may seem impossible until you actually do them.

So let's recap, what are the steps to gain motivation? Well, in some ways, it's just one step. TAKE ACTION. Take committed valued action. Figure out what you value in your life (e.g. close relationships with family and friends, staying healthy, productive career, etc) and start doing whatever it is you value. If you focus on action and not on motivation, you may notice that the idea of motivation was all a myth.

© Rubin Khoddam. All Rights Reserved.

The Secret to a Good Night's Sleep? Purpose.

Continued from front page

at a lower risk for developing biological sleep disorders like sleep apnea and RLS. And it also helps them when it comes to their sleep quality." It could be in part that those who find more meaning in their daily lives have lower levels of stress and anxiety.

As we age, our sleep patterns change. And certain sleep disorders are more common in older adults. An estimated 32-45% of older adults report some trouble sleeping, whether it's falling or staying asleep, or disrupted sleep. And 40% of older adults suffer from a sleep disorder. African Americans have a higher prevalence of sleep disturbances than whites. This study marked the first time that purpose in life was linked to the risk of these common sleep disorders.

Turner also says that is it going to be important to better understand "how exactly purpose in life is enacting this impact on sleep." And next steps in the research include investigating whether mindfulness behavior treatment can be helpful in treating the sleep disorders studied.

"Purpose in life is something we know can be cultivated and enhanced," says Turner. "The tenet of mindfulness-based therapy is that your life has a purpose but you just haven't thought about what that purpose might be," says Turner. The therapy doesn't necessarily provide you with a purpose, but it aims to help you focus on what that might be. Ong, the paper's senior author, is an associate professor of neurology at Northwestern University Feinberg School of Medicine, and has previously studied using mindfulness therapy to treat insomnia. Now he and Turner hope to apply that therapy to sleep apnea and restless leg syndrome. Says Turner, "one of the promising things is that we could very well have an avenue of treatment that does not include drugs."

It seems having a reason to get up in the morning may be key to helping us sleep better at night.

© Lydia Denworth. All Rights Reserved.

242



BAI Bachrach & Associates, Inc.
Balance · Achievement · Integrity

©1988-2013 Bachrach & Associates, Inc.
All Rights Reserved.

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



INNER HEALTH

Why Do People Skitter on the Margins of Their Own Lives?

By Health.com writer

You can lose yourself by running on autopilot.

Consider a person who seems to have it all. She has a successful career, a loving partner, good family relations, and a community of friends. She even has a fabulous dog. She has hit many of the benchmarks she set for herself. "This," she says, "is happiness." Yet one morning, she awakens with the thought, "I am a mouse running along the trim board of my own life." She finds this horrifying because it means that she is living on the margins of her own life. How can that even be possible because she is, to the best of her knowledge, happy.

To realize that you are not at the center of your life yet you are the one living it is most certainly a torment. Your own life feels completely foreign to you. Even more to the point, you may not even recognize yourself. The Danish philosopher, Soren Kierkegaard (1813-1855), understood this special torment.

Happiness, at least happiness of a certain sort, is deceptive. Kierkegaard wrote, "deep, deep within the most secret hiding place of happiness there dwells anxiety...for despair the most cherished and desirable place to live is in the heart of happiness." How can happiness be the best place for despair to hide? We feel such utter despair, Kierkegaard offers, because we have lost ourselves. As Kierkegaard so insightfully observes, "the greatest hazard of all, losing the self, can occur very quietly in the world, as if it were nothing at all. No other loss can occur so quietly; any loss—an arm, a leg, five dollars, a wife, etc.—is sure to be noticed." We might only notice it when our regular rational defenses are down and an insight comes unbidden like a mouse around the trim board.

People have hopes and even expectations for what a good life for them will be. It may involve having a family, a successful career, deep friendships, and warm relations with family such as our friend above had. We recognize that we cannot meet the really big goals quickly or in a few steps, so we set intermediate goals along the

way. We take care of business in a way; we have set a course and we are going to reach our destinations.

Each of these goals involves not just making commitments but meeting them and even turning them into obligations. Through meeting these commitments and obligations, we take on roles and identities. In the process, we may lose ourselves.

Part of the problem, Kierkegaard might say, is that by becoming so focused on the intermediate goals, a person begins to function on autopilot. Autopilot lends itself to a check list or a "get 'er done" mentality of being in the world; check all the items and you should be happy. Admittedly, there are all sorts

"My mission in life is not merely to survive, but to thrive; and to do so with some passion, some compassion, some humor, and some style."

- Maya Angelou

of instances when autopilot is very useful. However, some people function on autopilot in those areas of life that are supposed to have the most meaning.

Relying on autopilot in too many aspects of life makes a person a stranger in her own life. We are fulfilling important roles (good parent, successful employee, best friend, etc) perhaps quite well, but something is amiss. Something has been lost. This is a cause of despair because people become alienated or divorced from our own goals and aspirations. We no longer pay attention to the reasons for and the goals we set for ourselves. We lose sight of why certain roles or parts of our identities are so valuable. This may be especially true when we are so good at fulfilling our roles.

One of the tricky dynamics is that people convince themselves about what our happiness must involve as well as what it cannot involve. We decide in advance that certain things—opposite sex partner, family, career, whatever—will make us happy. It may not even be a possibility someone could love a person of the same sex or find fulfillment in doing work that too many others in society might find beneath them or not challenging. We lock ourselves into certain conceptions of happiness. It becomes very difficult to revisit and revise those conceptions perhaps because of other commitments made along the way. Before you know it, decades may have passed. You do all the "right" things and you are happy yet you feel as if you are skittering on the margins of your own life.

How do people move away from the trim board and put themselves in the center of their lives? We first need to notice when and where we function on autopilot. We need then to recognize when autopilot is appropriate and where it contributes to the loss of self. We need consciously to rouse ourselves for even brief moments in order to ask why we are doing something and how it matters. We need to examine our goals that we set for ourselves especially if we haven't really thought about these issues since we were in our twenties and our fifties are quickly ticking past. We need to ask how the commitments we meet and the roles we play reflect or deliver on those values and goals.

Such reflection can have multiple consequences. Some people may recognize that their values and goals have changed; fulfilling certain commitments and playing certain roles do not make them happy. Others may see that they need to rebalance their values and goals by downgrading some while elevating others. For some people, such reflection may cause them to rededicate themselves with greater intention to what they are already doing. They will meet the same commitments and perform the same roles but do so with new meaning and importance.

RELATIONSHIP HEALTH

How Can We Build and Nurture Our Circle of Support?

By Caren Osten Gerszberg

Research shows that relationships are the number one predictor of well-being.

The key is to keep company only with people who uplift you, whose presence calls forth your best.
-Epictetus

Last April, my brother passed away suddenly after being in an accident. He was 55 years old and my only sibling. In the days and weeks that followed, I subsisted in a foggy state—unsure how to process the events and unable to make even the smallest decision. And everywhere I turned, there was a friend, a family member, or someone from one of my micro-communities—neighbors, members of my meditation group, people from my synagogue—stopping by to lend an ear and maybe a shoulder, cook a meal for my family, and check in to see if there was something I needed.

Those people—the ones who both held me up and held my hand during those dark, incomprehensible days—are my choir. They are the same people with whom, in happier times, I can dance, share a bottle of wine, talk politics, walk my dog and do yoga. I have never been so grateful to have them.

It is our relationships, according to results from a nearly 80-year study done at Harvard, that are the number one predictor of our well-being—both emotionally and physically. More than money. More than fame. “The surprising finding [from the study] is that our relationships and how happy we are in our relationships has a powerful influence on our health,” said Robert Waldinger, director of the study, a psychiatrist and a professor at Harvard Medical School. “Taking care of your body is important, but tending to your

relationships is a form of self-care too. That, I think, is the revelation.”

You don’t need to wait until something tragic happens to notice, nurture and appreciate the relationships that enhance your life from day to day—it may be a gym friend, a work colleague or a cousin who lives far away; your spouse, a church member, or someone you befriended on the internet.

Try asking yourself who’s in your choir, and consider how you can nurture those relationships. Here are a few suggestions:

“Once you replace negative thoughts with positive ones, you’ll start having positive results.”

- Willie Nelson

Carve out time.

Many of us live very busy lives and can be challenged to find time for the people we care about in our technology-tethered world. See if you can carve out 30 to 60 minutes daily to check in with a good friend or family member. Even if it’s for a quick catch-up on the phone or via text. While hard to imagine, before cell phones and the Internet, we were chatting it up with our neighbors and sharing lengthy, family meals.

Be grateful and say so.

Since losing my brother, I often think about the feelings I will never get to share with him. It only takes a minute to send a quick note or text to thank someone you care about. Maybe it’s for taking out the garbage. Maybe it’s because you’re just thankful for

their friendship. And if you have some extra time, try writing a gratitude letter to someone you care about, who has helped you at some point in your life—an exercise that research has shown is consistently associated with increased happiness.

Seek out people with common interests.

Some of us may be looking for an additional person or people to bring into our choir. One way to do this is to get involved with an organization or attend an event that is connected to one of your interests—community action, playing an instrument, knitting, for example. Libraries often have book groups and classes that bring local people together, and religious institutions usually offer groups meetings around different themes. Engaging with others who have a common interest, such as a hobby or experience, can make meeting new people feel less intimidating and more welcoming.

When in need, ask for help.

One of the benefits of having close relationships with others is the support you can offer to one another. While it isn’t necessarily easy to ask for help, or to open up about your feelings, it is those you trust that will be grateful that you feel comfortable calling upon them for support. So when in need, ask for help. And know that one day soon, you will be on the help-giving side.

Life can feel lonely at times. Developing and nurturing close relationships—as confirmed by the Harvard study—can have a significant impact, opening us up to happier, healthy lives. “It’s easy to get isolated, to get caught up in work and not remembering, ‘Oh, I haven’t seen these friends in a long time,’” Waldinger said. “So I try to pay more attention to my relationships than I used to.”