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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

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



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“In the middle of difficulty lies opportunity.”

- Albert Einstein

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

7 Natural Ways to Boost Your Brain Power + Sharpen Your Mind

By Dr. Eva Selhub

Sure, there's not much you can do to stop time. You can however, improve the quality of your life within the time you have – and that includes keeping your mind sharp and vibrant.

Just like working out your muscles helps your musculoskeletal system stay strong, any activity that involves practice causes the brain to transmit signals in a specific pattern over and over again, allowing for connections between neurons to strengthen. That means your brain gets stronger, too.

But it's not just mental exercises that can strengthen your noggin. From eating the right foods to practicing “deep listening,” here are my favorite simple ways to keep your brain sharp and vibrant.

1. Practice meditation to decrease stress.

Studies shows that chronic stress can damage the brain. So you can help protect and strengthen your brain by engaging in activities or lifestyle habits that decrease the firing of your stress response.

One of the best ways to do this is through developing a meditation practice, even if it's just 10 to 20 minutes a day. You can practice breath-focused exercises, mindfulness meditation, yoga, Tai Chi, or engage in a spiritual practice or ritual, like prayer.

2. Take up cognitive training exercises.

The mind stays sharp when the plasticity of the brain is maintained. Brain plasticity refers to the brain's ability to constantly change over the course of a person's lifetime. And this plasticity can be maintained – and better yet, improved – by engaging in cognitive training exercises, which challenge your intellectual capacity.

You can take up playing chess, learning a new language, or juggling. And playing boardgames can stimulate your

thinking, as well as your hand-eye coordination. You can even do something simple like learn a new direction to drive to work, type or scroll with the opposite hand, or combine your senses by eating while listening to music with your eyes closed.

3. Exercise your body – for your brain.

Research shows that physical exercise enhances cognitive function. One reason might be because it increases levels of brain-derived neurotrophic factor (BDNF), a protein that improves learning, memory and higher thinking by stimulating growth of new neurons and helping existing neurons stay alive.

Walk outdoors where the terrain isn't predictable, so that you're perfecting your balance and working your foot-eye coordination at the same time. Yoga or tai chi also enable you to practice coordination, flow of movement, balance and the engagement of different muscle groups. And don't forget to fit in some aerobic exercise as well, getting your heart rate up for at least 15 minutes a few times a week.

4. Practice deep listening.

Any time you're engaged in activities that require communication, your neurons need to fire and synapses need to function. Injury to the brain and even too much stress can challenge this communication highway and make speaking, listening, understanding cues and integrating information more difficult.

Just like a meditation practice can lower the activation of the stress response and therefore quiet the mind, you want to get into the practice of regularly quieting the mind so that the neurons can do their job of communicating.

I call this practice “deep listening,” where you allow yourself to take a pause and a deep breath. This provides you with the space you need to fully hear words and take in the nuances. The tenants of this practice are:

Do not rush when communicating. Wait, take a pause.

Continued on back page

CAREER HEALTH

4 Benefits of Showing Up Early to Work Every Day

By John Boitnott

Everyone knows that guy. He's always at his desk before everyone else, making the rest of the team wonder if he slept at his desk.

How does he do it? Why does he do it?

Chances are, that early bird knows a few things you don't.

Here are four top benefits to rolling into work bright and early every morning.

1. Skip the traffic

Sitting in bumper-to-bumper traffic is a horrible way to start your day.

The longer you're stuck, the more frustrated you likely get as you realize you're wasting valuable time that could be spent in your office.

In many cities, the traffic gets worse as 8 a.m. approaches and doesn't abate until well after 9 a.m. Even if you utilize public transportation, you're more likely to deal with crowds if you wait around until peak traffic times.

I have seen this type of traffic issue motivate many coworkers over the years to switch to an earlier morning routine. If you can force yourself to leave the house early enough, you'll miss all of that traffic. Instead of sitting behind the wheel of your car, you can be seated at your desk, getting some work done.

2. Peace and quiet

Most offices are relatively quiet before 8 or 9 a.m., since many employees are on the way in. Instead of being interrupted every five minutes by a coworker with yet another question, you'll be able to make a major dent in your latest project.

By the time the office starts filling with people, you'll have already plowed through your to-do list, freeing you up to focus on the new emergencies that arise.

Even if you find your mind isn't quite sharp enough in the morning to tackle your projects, you can still enjoy the quiet morning hours. You'll be in the office early enough to enjoy your first cup or two of coffee while catching up on the news.

3. Impress others

If you're interested in showing others your strong work ethic, being at work earlier than anyone else is a great way to do it.

If you're an employee, your boss will see you as a hard worker who is so dedicated to your job, you're at your desk, working hard, before everyone else. If you have employees, you'll set the example that you're willing to work harder than anyone.

If you're really ambitious, stay later than everyone else, as well, although this type of behavior isn't good for your work-life balance. If your work situation is flexible, you can use your early arrival as a great excuse to slip out a little early every afternoon. You'll get home before evening rush hour starts and if someone needs you, you'll be reachable by phone or email.

4. Catch the early calls

Depending on your line of work, being the early bird of your group can be a huge benefit. If a call comes in from a potential client or a customer calls needing assistance, you'll have a great opportunity to save the day.

Watch out, though. Once your coworkers figure out that you're gaining the edge by showing up early, you may have company.

Even if your work doesn't stand to gain by being the first one on site each day, you can win. You'll be better prepared for early-morning meetings, since you've been at your desk long enough to get acclimated. You'll also be able to prepare a list of issues to discuss with your coworkers when they arrive, rather than showing up in time to deal with the lists they've created.

Whether you're a morning person or not, there are definite benefits to moving your alarm clock forward a half-hour or more. That extra time will let you tackle work duties uninterrupted or simply have some relaxation time before things get chaotic.

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7 Natural Ways to Boost Your Brain ...

Continued from front page

Breathe. Inhale deeply and exhale completely, allowing the mind to quiet.

Listen with your heart. Notice how words make you feel. Try to engage all of your senses.

Write first. If you feel emotionally charged, you may want to jot down what you're feeling to help gain clarity before you speak out.

Find a safe place to rant. You can choose a friend, therapist or counselor whom you know you can safely speak to without worrying that you might be judged. You will find that when you release whatever is pent up, you can more easily listen and communicate.

5. Ditch the sugar.

A diet high in sugar can be harmful to the brain, inducing inflammation, oxidative stress and poor insulin regulation.

Your goal, therefore, is to follow a diet that helps you improve insulin sensitivity and reduce inflammation. This means eating fish, some meat, a lot of vegetables, some nuts and seeds, some fruit and very little grains.

6. Nourish your brain with antioxidants.

Your brain benefits not only from a low sugar intake, but also from getting more antioxidants, which can help improve your memory, learning and overall cognitive performance.

Antioxidant-rich foods include berries (especially blueberries), fruits and vegetables like carrots, spinach and red grapes, and drinks like green tea, red wine, and coffee, as well as dark chocolate (in moderation, of course).

7. Sleep on it.

We've all had that moment when we're sleep-deprived and can't remember where we put the keys or what we went into the kitchen to get. You can't fully operate when you're sleep-deprived — and this includes your cognitive skills, memory and ability to think clearly or communicate.

If you don't feel well-rested, see if you need more hours of sleep or if it's a question of improving the quality of sleep. Consider getting a Fitbit or other gadget that monitors how restfully you're sleeping, or have a sleep study done by your doctor. You may find that you simply have to wake up too early to get the right amount of hours in. If this is the case, consider taking naps, which can help you catch up on those zzz's.

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242



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INNER HEALTH

Silence Your Inner Critic and Achieve Your Goals

By Susan Biali M.D.

Identify and overcome the inner voice that holds you back.

Whenever I work with a client, the deep work of coaching starts when I help her navigate the unexpected “swamp” into which she inevitably stumbles.

What seemed clear, possible and wonderful when first envisioned becomes foggy and hazy in the distance, perhaps even impossibly far away.

Had she imagined it?

Who was she to think she could deserve or achieve something so satisfying?

This is so predictable.

When you leave your comfort zone, when you start to dream big (or even just make a small commitment to improving your life or health or self in some way), it will happen. You start to take steps forward in a positive direction, and then fear, doubt and “the voice” show up. Without fail.

Two of the very best tools to develop, that will help you advance in life and achieve the things you dream of, are curiosity and awareness.

Most people let their fears, self-doubt, and the accusations of “the voice” discourage or paralyze them, instead of detaching, stepping back and saying: “Hey – wait a minute! What if this isn’t true? Where might this be coming from?”

Helping someone through this inevitable phase is so fulfilling. It’s so powerful to get these inner doubts or voices out into the open, and to examine them in the clear light of day.

Often, I’ll jointly discover with my clients that the negative thoughts or doubts that arise

about their ability, worthiness, or right to do what they long to do, are actually the voice of a parent or influential adult that echoes in their head. Usually that echo has been holding them back since childhood.

Another source for that discouraging voice can be negative messaging from society. You’re too old. You’re not enough. It’s too late. Great things don’t happen to people like you.

Other people experience it as a more sinister, spiritual source, a form of darkness that holds us back from doing what will bring more light into the world. I believe in that, too.

“Always bear in mind that your own resolution to succeed is more important than any other.”

- Abraham Lincoln

A client I’m working with right now is remarkably talented and very successful already on multiple levels. Yet as she begins what for her is a dream project, there is a voice she hears that clearly says “You can’t do it.” Other people in her personal life have also started creating chaos, which is making it hard to find time for this precious project.

We didn’t have to dig very deep to discover that the origin of the voice in her life was her mother, who had repeatedly told her that she was a screw-up. This was a woman with a high level degree who had done very well in a male-dominated profession, yet still in her heart she believed she was a failure who would never amount to anything.

People in general, for some reason, love to tell you why you’ll fail, why you’re crazy, why it’s too late, why you’ll become poor. Or, they’ll give you examples of others who tried what you want to try and failed. I don’t know why that is, though in some cases they seem to simply be expressing what it is that holds them back and projecting it onto you and your dreams. When you take steps to change your life and it can trigger all kinds of stuff in others.

Deciding to live the “unlived life within you” can be a lonely process. When we’re alone with that voice, or with our doubts and fears, they can seem huge.

In some cases an obstacle or argument against your plan might be valid (I’m not ever advocating delusion or being ridiculously unrealistic) but in the majority of cases, doubts, fears and disbelief are just an illusion.

In the wonderful movie “Finding Joe” about mythologist Joseph Campbell’s interpretation of the Hero’s Journey, the hero discovers that when he finally faces the dragon that he has feared all his life...there is actually just a little pipsqueak child inside the scary dragon costume.

Cultivate that curiosity and awareness and start to notice how your doubts, fears or inner critic show up and speak into your life and heart.

Get those negative influences out into the light of day and start pouring power, strength and truth all over what’s holding you back.

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RELATIONSHIP HEALTH

7 Conversation Tips for People Who Hate Small Talk

By Bela Gandhi

The holidays are in full swing – as are the onslaught of cocktail parties, work parties and family events. For those of us who aren't the life-of-the-party types, these events come with a side of dread. Small talk just isn't easy for everyone! Here are seven easy tips to help you feel less awkward, and more charming:

1. Stop thinking you're awkward.

Our “internal monkey chatter” is often negative, and can bring us down. We are usually harder on ourselves than anyone else. If you're allowing negative thoughts like, “I'm terrible at small talk,” you're telling yourself a bad story, and thus creating a self-fulfilling prophecy. Change the story with an easy mantra, like “I am a great conversationalist and a great listener. I've got this!”

2. Look approachable.

We all think we look approachable, but we truly have NO idea what our faces look like. Do people say you look intimidating? Do people often ask you, “What's wrong?” or “Why are you sad?” You may wear a facial expression that looks intense, scary, sad or angry.

People want to talk to positive, friendly, happy looking people, so think about making the other person feel good in your presence – and the best way to do this is with a smile. A smile often unconsciously tells people you are friendly, happy and approachable.

3. Be socially generous.

Start with the mindset that you are looking for what is good in people all around you. Then, when you see someone you're interested in, you can find something nice about them and say it. If the compliment is sincere – the person receiving it will be flattered and respond. It's a great way to

ice break, and make someone feel good. You can comment on something they're wearing, doing, or whatever seems natural and not too personal.

4. Listen for the conversational treasure.

Conversational treasures are everywhere if you listen for them. These are what I like to call “gems” that people throw casually into conversation. Normally, we miss tons of these because we're too busy thinking about our own responses – and not listening!

“Personality is an unbroken series of successful gestures.”

- F. Scott Fitzgerald

Listen for what they're interested in or what they're proud of. For example, if you ask your chat mate, “How was your day?” If they respond, “It was great – I got off of work early and went to a Shred class which made me feel so much better.” What was the treasure here? The Shred class! You can ask what it is, where it is, what kind of workout, why they like it and this can easily become a ten-minute conversation – just by finding that one treasure!

5. Offer your own conversational treasures.

If someone asks you, “So, what's new?” to break the ice – don't say, “Oh nothing really. Same old.” Instead, say, “Work has been great – I love my new job, and I'm getting ready to take a vacation to the Caribbean with my family soon.” This makes conversation MUCH easier for your partner too.

Many social people complain about talking with shy people and having to carry the full weight of the conversation. Think of a good conversation like a tennis match – where you want to hit the ball back and forth over the net so it doesn't drop!

6. Have stories to tell.

Since the beginning of time, people have loved being regaled with a good story. Think of some fun experiences unique to your life (hint: travel, childhood, work, car trips gone wrong) and be ready to tell the stories when relevant. Keep in mind that when you're just meeting someone, you want the stories to be short, sweet and with a point, so your listener doesn't feel trapped for a 20-minute tale.

7. Know how to make a graceful exit.

Every now and then you'll get stuck talking with someone and you don't know how to leave politely. Here is my favorite “exit script” with my imaginary conversational partner Mike, who is obsessed with sailing:

“Mike, it's been wonderful chatting with you. I made a promise to myself that I'd meet ten new people tonight – although I could stand here and chat with you all night. I hope to reconnect with you later tonight (with good news about making my goal!) – and thanks again for the great tips on sailing.”

Following these tips will make small talk seem far less daunting – and maybe even fun! When your friends see you chatting with lots of new strangers, you can school them on your new strategies.

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