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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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“Never interrupt someone doing what you said couldn’t be done.”

- Amelia Earhart

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

10 Things Your Commute Does to Your Body

By Carolyn Kylstra

The average American’s commute to work is 25.5 minutes each way, according to a report in USA Today. That’s about 51 minutes a day getting to and from work, or about 204 hours a year spent commuting. You know that commuting can be a huge pain in the ass—but what does all that back and forth actually do to your body, besides put you in a crap mood when you get stuck in traffic for what feels like the nine-thousandth night in a row? Read on to see how commuting impacts your mental and physical health—and what you can do to offset the damage.

Your Blood Sugar Rises

Driving more than 10 miles each way, to and from work, is associated with higher blood sugar, according to a report written by researchers from the University School of Medicine in Saint Louis and the Cooper Institute in Dallas and published in The American Journal of Preventive Medicine. High blood glucose levels can lead to pre-diabetes and diabetes.

Your Cholesterol is Higher

The same report in The American Journal of Preventive Medicine found that the 10-mile one-way drives were also associated with higher cholesterol levels among commuters. Scary stuff since cholesterol is a warning sign for heart disease.

Your Depression Risk Rises

The researchers from the University School of Medicine in Saint Louis and the Cooper Institute in Dallas also noted in their report that people with commutes of at

least 10 miles each way have a higher tendency toward depression, anxiety, and social isolation. Sometimes it can be hard to determine if your down-in-the-dumps mood is a real problem or something that’ll pass.

Your Anxiety Increases

A new report from the U.K.’s Office of National Statistics finds that people who commute more than half an hour to work each way report higher levels of stress and anxiety than people with shorter commutes or no commutes at all. While there’s not much you can do to shorten or eliminate your commute, you can make the most of it by doing something like listening to an interesting audio book.

Your Happiness and Life Satisfaction Decline

The same report from the U.K. found that people with commutes of any length experience lower life satisfaction and happiness than people with no commutes at all. Riding a bus for 30 minutes or longer was associated with the lowest levels of life satisfaction and happiness, but even if you’re lucky enough to bike to work and enjoy the beautiful outdoors, your satisfaction takes a nosedive commensurate to how long you spend doing it. Womp womp.

Your Blood Pressure Temporarily Spikes

Commuting during rush hour—especially when you’re concerned that you may be late to work or to an important meeting—can result in temporary spikes in stress levels that jack up your blood pressure, even if it’s normally stable. In fact, a researcher from the University of Utah set

Continued on back page

CAREER HEALTH

3 Ways You're Killing Your Career Without Even Realizing It

By Stephanie Castillo

You're a good employee. You're on time (mostly), don't sneak out early (rarely), and meet deadlines (usually). But for all your stellar work, some more subtle behaviors could be holding your career back—or worse. Are you guilty of these three work sins?

Problem: You respond to emails right away.

Sounds like a good thing, right? Wrong. People who read email at work change screens twice as often than those who don't—that's an average of 37 times an hour—which means your attention's bouncing back and forth like a beach ball, finds a recent University of California, Irvine, and US Army study. Not only does this make you less productive, but the habit keeps you in a steady "high alert" state, meaning your heart rate's unnaturally elevated and your stress levels are higher.

Solution: Take a vacation from your inbox.

The same study found that employees who emailed less had increased productivity and less stress. Work on setting email limits, such as closing out of your inbox for an hour while you finish that report, or setting aside time in the afternoon to respond to emails instead of doing so on a rolling basis.

Problem: You work too much.

Does this sound familiar? You...

...think about how you can free up more time to work.

...make hobbies and exercise less of a priority than work.

...spend more time working than you initially intend.

...work in order to reduce feelings of guilt and anxiety.

...have been told by others to cut down on work.

...become stressed if you can't work.

...work so much that it has negatively influenced your health.

If you answered "often" or "always" to at least four of these seven questions, then you could be a workaholic, according to researchers from Norway and the UK who developed this work addiction scale. Countless studies show that overextending yourself at work can increase your risk for health problems, like insomnia and heart disease.

Solution: Leave work at the office.

If the COO of Facebook can leave the office at 5:30 every day to get home in time for dinner—it's true!—then what's stopping you? Avoid taking work home with you, and if you must get something done at home, be sure to work in a designated workspace for a set amount of time. And consider scheduling in your downtime just like you schedule your worktime.

Problem: You're jealous of other women at work.

This is a tough one to admit, isn't it? But a recent Spanish study finds that women who feel like they have to compete with other women for their male coworkers' attention are more jealous of women they see as more attractive or powerful than themselves (on the flip side, here are 5 times your jealousy is totally justified). Plus, sexes were found to be jealous of peers who have strong social skills.

Solution: Work those happy hours.

It's not easy coming out of your trusty shell, but it's important to push yourself to make social connections anyway—for your career and your health. Offer to help with projects, invite a coworker to lunch, and stop by your neighbor's cube just to chat.

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10 Things Your Commute Does to Your Body

Continued from front page

up an experiment where participants were placed in simulated driving scenarios: They were told they were late to a meeting and had a financial incentive to get to their destination quickly. Half the group was put in high-density traffic; the other half "drove" in a less congested environment. The people who drove in more intense traffic had much higher reports of stress, as well as higher blood pressure. If you feel like you're always in a rush, it might be worth leaving well before rush hour—even if you arrive at work at the same time as you normally would, you'll definitely feel less anxious on the drive over.

Your Blood Pressure Rises Over Time, As Well

A study of 4,297 Texans found that the farther the participants lived from where they worked—the longer their commutes—the higher their blood pressure was. High blood pressure over time is a major risk factor for heart disease and stroke.

Your Cardiovascular Fitness Drops

The same study out of Texas found that people with longer commutes also had lower levels of cardiovascular fitness and physical activity. Cardiovascular fitness is critical for heart health and maintaining a healthy weight.

Your Sleep Suffers

The Regus Work-Life Balance Index for 2012 found that people who commute for longer than 45 minutes each way reported lower sleep quality and more exhaustion than people with shorter commutes. To get better a better night's sleep and feel more rested, regardless of your commuter status, check out our story, "Why Are Modern Women So Exhausted?"

Your Back Aches

Spending hours a week slouched over in a car seat (either as a driver or a passenger) has negative consequences on your posture and your back; commuters are more likely to report pains and aches in their backs and necks..

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242



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INNER HEALTH

7 Ways Pets Improve Your Health

By Health.com writer

When you come home to a purr or wagging tail at the end of a stressful day, the sudden wave of calm you feel isn't just your imagination. Research suggests that your fluffy friend truly is good for your physical and mental health. "Pets often provide unconditional acceptance and love and they're always there for you," says Gary A. Christenson, MD, chief medical officer at Boynton Health Service at the University of Minnesota. "There is a bond and companionship that makes a big difference in mental health," not to mention the extra exercise you get from walks and playtime. Read on to learn the surprising ways your pet can boost your health.

Pets may lower your cholesterol

If you have a dog, those daily walks are helping to keep your cholesterol in check, says Rebecca A. Johnson, PhD, director of the Research Center for Human-Animal Interaction at the University of Missouri College of Veterinary Medicine. Plus, a survey by the Australian National Heart Foundation revealed that people who own pets, especially men, tend to have lower cholesterol and triglyceride levels.

Pets help relieve stress

Simply being in the same room as your pet can have a calming effect. "A powerful neurochemical, oxytocin, is released when we look at our companion animal, which brings feelings of joy," says Johnson. "It's also accompanied by a decrease in cortisol, a stress hormone." Through her research with veterans with post-traumatic stress disorder (PTSD), Johnson has witnessed the powerful effects of animals. "One veteran couldn't leave his home without his wife until we placed a dog with him and in less than a week he was able to go around his town," she says.

Pets may reduce your blood pressure

It's a win-win: petting your pooch or kitty brings down blood pressure while pleasing your pet.

Researchers at the State University of New York at Buffalo discovered that in people already taking medication for hypertension, their blood pressure response to stress was cut by half if they owned a cat or dog.

Pets boost your fitness

A dog is the best companion for a stroll—even better than a friend. Johnson—co-author of *Walk a Hound, Lose a Pound*—led a study at the University of Missouri that found that dog walkers improved their fitness more than people who walked with other people. A separate study found that dog owners walked 300 minutes a week on average, while people who didn't own dogs walked just 168 minutes a week. And a study in the

"Pets are humanizing. They remind us we have an obligation and responsibility to preserve and nurture and care for all life."

- James Cromwell

Journal of Physical Activity & Health found that not only did dog owners walk more than non-owners, they were also 54% more likely to meet the recommended levels of physical activity.

Pets reduce your cardiovascular disease risk

Lower cholesterol, stress, and blood pressure levels combined with increased fitness may add up to a reduced risk of cardiovascular disease. That's a theory supported by the American Heart Association. In 2013, the AHA reviewed numerous studies examining the effects of pet ownership on cardiovascular disease risk and concluded that having a furry friend, particularly a dog, is associated with a reduction in risk and increased survival among patients.

Pets may prevent allergies in children

If you had a pet as a kid, you may be in luck. In a study published in *Clinical & Experimental Allergy*, children who were exposed to pets before they were six months old were less likely to develop allergic diseases, hay fever, and eczema as they got older. "In the first year of life, babies who are exposed to dogs in the household are more likely not to have allergies, asthma, and fewer upper respiratory infections," says Johnson. "If exposed at an early age to dander and allergens, we may be less reactive to them over time." And kids who grow up around farm animals, dogs, or cats typically have stronger immune systems and a reduced risk of developing asthma or eczema.

Pets relieve depression

Pets can provide social support for their owners, who tend to have better overall wellbeing than non-owners, according to a study published in *Journal of Personality and Social Psychology*. And a large review of studies by the British Psychological Society found that dogs especially promote therapeutic and psychological wellbeing, particularly lowering stress levels and boosting self-esteem, as well as feelings of autonomy and competence. "The calming presence and the social bond that pets bring can be very powerful," says Dr. Christenson. "Animals give something to focus on instead of the negative thoughts a depressed person is prone to have. When a pet pays attention to you, they're giving you unconditional love and acceptance."

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RELATIONSHIP HEALTH

7 Types of Work Relationships

By Andrew Tarvin

Understanding the different types can help you determine the role your existing relationships play, and which ones you may be lacking.

First and foremost, not all work relationships are created equal—some will help propel your careers, others will help keep you sane, and a few can even be detrimental. The more you can build strong, meaningful relationships, the more likely you are to not only succeed, but be more satisfied with your career.

Second, there are two types of work relationships: professional and personal. Professional relationships are solely for the purpose of getting your work done. They help you advance your career and would not exist if not for your job. Personal relationships at work are those you have in the workplace for social reasons. They don't impact your job other than they improve workplace satisfaction (by up to 96 percent!) and keep you sane.

These categories of work relationships are not mutually exclusive—some people will fall into both the professional and personal categories. These are the truly important relationships that make work fun and productive.

With that understanding, let's learn about the 7 Types of Work Relationships (in order of intimacy, from lowest to highest):

#1 Co-Workers (Type: N/A)

Description: Co-worker relationships are neither professional nor personal, but merely circumstantial. They are acquaintances through your company, but beyond working for the same organization, you have very little interaction with them.

Role: Co-workers serve little role professionally or personally, but serve a valuable role in that they are often the pool of people from which other, more meaningful relationships will be established.

#2 Team-Member (Type: Professional)

Description: Team-members are fellow employees who work on the same team as you. This could be the team you work with on a daily basis, a committee you've joined or a group working together for a single activity.

Role: Team-members are important because they are the people you actually accomplish work with. Together, you plan, design, develop, execute and track work

related to your role. The better your relationship with your team, the easier it is to get this work completed.

#3 Work Friends (Type: Personal)

Description: Work Friends are people who you interact with socially at work—you sit by them in meetings, go to lunch together, talk to them at work events and happy hours, and possibly even see them outside of work every now and then.

Role: Work Friends fill our social need and keep us sane from the daily grind. You likely wouldn't be friends with them if not for your mutual employment of each other at the same company, but they serve as our support system during the corporate hours.

“Have your own definition of success...so you can fulfill your dreams, not someone else's expectations of your dreams.”

- Elliot Fletcher

#4 Manager/Direct Report (Type: Professional)

Description: Your Manager is the one assigning you the work, helping you succeed and ultimately impacting the work you do (and don't do). Your Direct Reports are the ones who report to you (you are their manager). They also determine whether or not you succeed.

Role: The relationship between you and your manager is vital because they often play an important role in determining your rating, salary and workplan. They are also a large factor in your workplace satisfaction (as they say, you don't leave a company, you leave your manager). For your Direct Reports, you serve these functions, while they serve as a way to accomplish more with your organization without you doing all of the work.

#5 Office Spouse (Type: Personal)

Description: Your Office Spouse is that person you spend a significant amount of time with; they are your go-to for venting and advice, and there have probably been rumors about the two of you at one time or another (even though it is platonic).

Role: The role of the Office Spouse is to serve as your “workplace bestie” or go-to friend when you have a work predicament. They keep you from jumping off the ledge, are the person you trust with sharing your emotions and frustrations, and know you the best out of any of your workplace relationships.

#6 Mentor/Mentee (Type: Professional)

Description: Mentor/Mentee is the highest professional relationship you can have. It's similar in intimacy to that of an Office Spouse, but it serves you professionally. Your mentor is that person you go to for career guidance and help on the toughest-of-the-tough problems. Your mentee is the one coming to you for that advice.

Role: Your Mentor helps you traverse the landscape at your job. They help you think through the most challenging problems, give you perspective on how to handle your most challenging relationships, and generally guide you to success. You serve the same purpose for your Mentee, while they keep you grounded and connected to the pulse of the organization.

#7 Life Friends (Type: Personal)

Description: The most intimate work relationship you can have is one that you don't even consider specific to work—that of a friend IRL (in real life). They would be your friends even if you no longer worked at the company.

Role: These are friends who fill the same role as your normal social friends, because that's what they are. You have fun together, laugh together, cry together, and possibly become romantically involved together. They aren't friends you know at work, they are friends you happen to work with.

7 Types of Work Relationships

Obviously the real-world isn't as structured as what is depicted with these differentiations in relationships. Some people fall into multiple categories (a manager and a mentor) and some blur the lines between two or three of them. However, having an understanding of the basic types of work relationships can help you determine the purpose of the relationship and how to best leverage it for helping you succeed, not just at work, but in life.

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