



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

“A good spicy challenge strikes a balance between flavour and fear.”

- Adam Richman

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

There's Magic In Your Smile

By Sarah Stevenson

“Sometimes your joy is the source of your smile, but sometimes your smile can be the source of your joy.” ~Thich Nhat Hanh

It's a rough morning. First, my alarm doesn't go off. Then I'm late getting my son to school because another driver decides to roll into me. It doesn't damage my car, but it completely wrecks my mood. Then I get to my doctors appointment only to realize I'm an hour early. Just great. It must be a case of the Mondays!

I decide to pop into little French cafe around the corner to grab a cup of tea while I'm waiting. As I sit under my little gray cloud, my pretty, young server Colette flashes me a dazzling smile that sticks there for the entire interaction. I can't help but smile back. In fact, I even catch myself smiling while washing my hands in the bathroom. Suddenly my day doesn't seem so bad. I finish my tea and head to my appointment equipped with a grin on my face, feeling as though I've slipped on a pair of rose-colored glasses. Today's lesson? It turns out that when I smile, the world smiles back.

Scientist and spiritual teachers alike agree that the simple act can transform you and the world around you. Current research (and common sense) shows us that a smile is contagious (1). It can make us appear more attractive to others. It lifts our mood as well as the moods of those around us. (Merci, Colette.) And it can even lengthen our lives (2). So, before you read on, slap a nice, genuine smile on that face of yours. You'll thank me later.

How Smiling Affects Your Brain

Each time you smile you throw a little feel-good party in your brain. The act of smiling activates neural messaging that benefits your health and happiness.

For starters, smiling activates the release of neuropeptides that work toward fighting off stress (3). Neuropeptides are tiny molecules that allow neurons to communicate. They facilitate messaging to the whole body when we are happy, sad, angry, depressed, excited. The feel-good neurotransmitters dopamine, endorphins and serotonin are all released when a smile flashes across your face as well (4). This not only relaxes your body, but it can lower your heart rate and blood pressure.

The endorphins also act as a natural pain reliever - 100% organically and without the potential negative side effects of synthetic concoctions (4).

Finally, the serotonin release brought on by your smile serves as an anti-depressant/mood lifter (5). Many of today's pharmaceutical anti-depressants also influence the levels of serotonin in your brain, but with a smile, you again don't have to worry about negative side effects - and you don't need a prescription from your doctor.

How Smiling Affects Your Body

You're better looking when you smile - and I'm not just trying to butter you up. When you smile, people treat you differently. You're viewed as attractive, reliable, relaxed and sincere. A study published in the journal, *Neuropsychologia*, reported that seeing an attractive smiling face activates your orbitofrontal cortex, the region in your brain that process sensory rewards. This suggests that when you view a person smiling, you feel rewarded.

It also explains the 2011 findings by researchers at the Face Research Laboratory at the University of Aberdeen, Scotland. Subjects were asked to rate smiling and attractiveness. They found that both men and women were more attracted to

Continued on back page

CAREER HEALTH

5 Simple Habits That'll Make a Big Difference for Your Brain Power

By Tara Swart

Just a few generations ago, most people weren't expected to live much past 50. But now, most of us can expect to live well into our 70s and beyond.

A longer life, however, means that we're working our brains harder as we age.

In an aging population, health services worldwide will face increasing pressure. Combined with our sedentary lifestyles and modern habits—which are harming our brain's health as well as our bodies—we could be heading toward a crisis when it comes to diseases like Alzheimer's, according to studies published in the *Journal of Comparative Neurology* and the *Journal of Alzheimer's Disease*.

But, there are things you can do to prevent that fate. Small lifestyle choices throughout your adulthood can help your brain remain alert, creative, rational, and reduce the likelihood of disease.

Here are some steps you can take to guard your brain against deteriorating as you get older:

1. Switch Up Some of Your Food Habits

Maintaining a healthy diet isn't just good for our bodies, it's vital for our brains.

You can start by making small, easy changes to your routine, like swapping your late afternoon cup of coffee for a green tea. Green tea contains less caffeine and has antioxidants, which will help protect your brain cells from long-term damage. You can also stay away from smoked foods or those high in mercury like tuna or swordfish, which are high in oxidants and damaging to brain cells.

Eating healthily doesn't mean consuming only lettuce and quinoa all day—academics at the University of Edinburgh found that a Mediterranean diet full of vegetables, olive oil, and oily fish could help promote cell growth and stave off cognitive decline.

2. Add Just 20 Minutes of Movement to Each Day

Being well rested and properly fed isn't enough to stave off cognitive decline—you need to get up and get moving.

Aerobic activity boosts blood flow throughout the body and brain. Research has shown that it can improve memory and stimulate cell growth, making it easier for the brain to grow new neuronal connections.

Better still, exercise can have the same effect on the brain as a low dose of antidepressants and be associated with a drop in stress hormones. To get the maximum benefits, try to do about 150 minutes of aerobic exercise each week (or about 20 minutes a day).

3. Bust Out of Your Comfort Zone More Regularly

Your brain will stay fit and alert for longer if it's continually stimulated and challenged. Contrary to popular belief, our brains are not hard-wired. Old habits can be unlearned and replaced with new ones.

This process is known as neuroplasticity. Learning a new language or how to play a musical instrument is the best way to keep your brain flexible because it forces the brain to forge new neural pathways and develop new connections. By keeping your brain malleable, you're also maintaining the ability to keep an open mind.

Spending time with people of different generations or backgrounds will also help prevent your brain from defaulting to well-trodden neural pathways and biases.

4. Prioritize Sleep (Seriously)

While we sleep, our glymphatic system “cleans” our brains of neurotoxins, including beta-amyloid plaques and tau proteins. This is an active process that takes time, hence the need to get your seven to nine hours and avoid accumulating “sleep debt.”

As explained in 2015 research published in *Nature Review Neurology*, a build-up of these neurotoxins can contribute significantly to degenerative conditions such as Alzheimer's and Parkinson's.

5. Maintain an Active Social Life

Human beings are social creatures. But as we age, our social circle tends to decline, and we typically experience less social interaction on a day-to-day basis.

However, maintaining an active social life with friends and family is critical to cognitive health. According to a study in the *Journal of the International Neuropsychological Society*, cognitive decline was reduced by an average of 70% in people who were frequently socially active compared to those who were more isolated.

Interestingly, lonely people have been found to be more alert to threats and the possible dangers posed by strangers. This is because a brain not used to social situations will treat social stimulation as something new, and therefore as a threat. It can make us appear more abrasive, defensive, and prone to negativity, perpetuating a vicious cycle.

Our old age should be a time to enjoy socializing with friends and family, picking up new hobbies, and enjoying our well-earned retirement. We spend our whole working lives saving for this time financially. It only makes sense that we should do the same to our brain and make an effort to store some brainpower for our twilight years.

© Tara Swart of Fast Company. All Rights Reserved.

There's Magic In Your Smile

Continued from front page

images of people who made eye contact and smiled than those who did not (6). If you don't believe me, see how many looks you get when you walk outside with that smile your wearing right now. (You're still smiling like I asked, right?)

How Smiling Affects Those Around You

Did you know that your smile is contagious? The part of your brain that is responsible for your facial expression of smiling when happy or mimicking another's smile resides in the cingulate cortex, an unconscious automatic response area (7). In a Swedish study, subjects were shown pictures of several emotions: joy, anger, fear and surprise. When the picture of someone smiling was presented, the researchers asked the subjects to frown. Instead, they found that the facial expressions went directly to imitation of what subjects saw (8). It took conscious effort to turn that smile upside down. So, if you're smiling at someone, it's likely they can't help but smile back. If they don't, they're making a conscious effort not to.

Looking at the bigger picture, each time you smile at a person, their brain coaxes them to return the favor. You are creating a symbiotic relationship that allows both of you to release feel good chemicals in your brain, activate reward centers, make you both more attractive and increase the chances of you both living longer, healthier lives.

My morning started a complete mess. Anyone in my shoes would have been frowning by the time they hit that café. We can't always control what happens to us, but I am 100% confident that gracing your face with a grin can seriously change your internal and external experience. Your smile is something that should be worn often, so make it a priority to surround yourself with people, places and things that brighten your day. Vow to be the positive, happy person in your group of friends. Watch funny movies often and be sure to look people in the eye and show them your pearly whites. The world is simply a better place when you smile.

© Sarah Stevenson. 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



RELATIONSHIP HEALTH

Having Friends Makes You Healthier, Happier, and Even a Better Sleeper (Says Science!)

By Megan Jones

The older we get, the harder it is to make friends. Here's how to start "friending" like a kid again.

Sharilene Rowland wasn't used to flying solo. She'd married young and had her first child when she was 25. But after she divorced, and her two sons decamped from the nest, the 53-year-old caterer discovered that the only real social events she attended were the ones where she was hired to cook the food. She had maintained a few close friendships over the years, but the majority of her pals lived in other cities. Her typical evening went something like this: head home after work, make dinner, and ... sit around. "I was in my 50s, single, and very lonely," she says.

Unfortunately, Rowland has plenty of company when it comes to the solitary life. Midlife is when strong ties become both most important to our health and most difficult to maintain. The 2010 census found that the older Americans are, the more likely they are to live alone; 18.6 percent of women and 15.4 percent of men ages 55 to 64 lived alone, for instance, but 47.6 percent of women and 27.2 percent of men ages 85 to 95 did. A 2012 study estimated that anywhere from 10 percent to 43 percent of adults 65 and older were socially isolated—that is, they didn't have many "fulfilling and quality relationships."

That is not good for our collective well-being. Studies have shown that friendships can protect older adults from depression, cognitive decline, and heart disease. People with sturdy interpersonal connections tend to eat and sleep better and exercise more.

Yet, while many adults crave new friendships, building those links can feel daunting. "We're much more self-conscious than children. We're afraid we'll be rejected," says Irene S. Levine, a New York-based clinical psychologist who has written extensively about aging and friendship.

The process can be especially difficult for men, who are often taught that emotional vulnerability—key in forming close relationships—is a form of weakness. "We're told we're supposed to act in a stereotypically masculine way: not to share our feelings," says Geoffrey Greif, a professor at the University of Maryland School of Social Work. "We're raised to compete with other guys, and that makes it hard to learn to trust them."

People with sturdy social connections eat and sleep better and exercise more.

Robert Johnson, 52, has noticed the pressure on men to act "masculine." When the accountant moved to a new city for work, he was single and knew few locals. He was apprehensive about going out to meet

new people. "We're not supposed to admit we can be as anxious and nervous as the next person," he says.

Instead of sitting at home, Johnson cofounded a social group that hosts various kinds of outings, such as trivia nights and yoga classes. He has met hundreds of new people, especially women, who regularly outnumber men at the events he organizes.

Over time, Sharilene Rowland has also managed to build an enviable social life. In a typical week, she spends four evenings attending street festivals, wine tastings, and more. She has made a number of close friends, and they've become travel buddies, cheerleaders, and confidantes. Last year, when Rowland was considering surgery

"Your smile will give you a positive countenance that will make people feel comfortable around you."

- Les Brown

to alleviate back pain, these friends were her sounding boards. Then they kept her company during her recovery. "My friends have made my life fuller," she says.

How did her success story and that of Robert Johnson come about? What do experts advise when you feel unsure about reaching out? We've collected seven simple tips:

Resist Insecurity

Many of us fall victim to catastrophic thinking before we ever leave the house, says Janna Koretz, a Boston-based psychologist who specializes in relationships. "You might say, 'I could say something stupid, and I'll never make any friends,'" she explains.

To overcome self-doubt, Koretz suggests assessing whether your fears are realistic and thinking through how you might recover if you do get tongue-tied. Being prepared will give you a measure of security.

Just do it

The more you try to socialize, the easier it may become. That was true for Rowland. After months of feeling inadequate, she signed up for an art class and later joined a "50 and Fabulous" group.

As she connected with people, her depression lifted. "You realize you're not the only person without a big circle of friends," she says. "And suddenly you're not blaming yourself."

Use the internet

When Johnson decided he needed to make new friends, he tried meetup.com, where people connect to participate in local activities. He loved the experience. In fact, his current social group started on meetup.com.

Look for sites geared toward adults seeking platonic relationships, such as girlfriendsocial.com, which connects women searching for friends and has 500,000 users across North America. "Having friendships gives you reassurance that you matter," Johnson says.

Look for shared interests

This gives you a simple point of connection, Levine says. Join a book club, a church group, or a cooking class. You can find local options online and through libraries and community centers. Pick an activity that involves spending time, week after week, with the same people. Just as scheduled classes made developing friendships easier back in school, Levine says, the continuity increases your chances of forming bonds.

Be a pal

Of course, hangouts don't automatically lead to lasting friendship. One-on-one time is necessary for a relationship to grow, but asking for it can feel awkward.

The solution is easier than it seems: Listen carefully. If your new acquaintance mentions a love of biking, suggest going for a ride. If you learn of an impending birthday, follow up with a greeting or a card. When Rowland wanted to get to know someone she'd met at an event better, she'd offer the person a lift home.

Play host

As Johnson discovered, holding your own get-togethers and gatherings can be the best way to meet new people. You might feel more comfortable on your own turf.

Be patient

When Rowland took her art course, she had trouble connecting with her classmates, many of whom were retired and older. When she eventually got to know other women in their 50s through meetup.com, they bonded.

"It's like shopping," Koretz says. "Sometimes you look at 100 shirts, and the 98th one is perfect."

© Megan Jones. All Rights Reserved.

INNER HEALTH

Stop Being So Hard on Yourself: 10 Ways to Shut Down Your Harsh Inner Critic

By Robert W. Firestone Ph. D.

We all have an “inner critic” who bosses us around, second-guesses our choices, and lobs insults about our perceived shortcomings. This inner malicious voice often delivers a running internal dialogue that belittles us, warns us not to trust others, and offers bad advice about how to handle our relationships and conduct our lives. It’s easiest to silence this bully when we’re conscious of hearing him, but usually we’re largely unaware of the extent to which our behavior and daily lives are being directed by this hostile thought process. Here’s the thing, though: The more we can recognize this internal enemy, the easier it will be to shut him up, so we can be our best selves.

To become more aware of your negative thoughts or critical inner voices, follow these steps:

1. Pay attention next time a bad mood hits. Ask yourself what you were thinking about yourself at the time that your mood shifted. Talk to yourself, it’s been confirmed that it’s good for you!
2. Recognize situations that set off your negative thinking (a phone call from your dad or a friend sharing good news, for example). Become aware that you have turned against yourself. Try these other ways to combat negative self-talk.
3. Notice when you are thinking people don’t like you and examine the thoughts that you imagine they are having about you.
4. Be alert to any cynical thoughts toward other people; they may be valuable clues of how you are attacking yourself.

After becoming aware of these specific thoughts, take some time to consider what prompted them in the first place. To do this:

1. Start by changing the “I” to a “you” and imagine saying them aloud to yourself (or writing them down). For example, if you notice yourself thinking things like, “I’m so stupid, I can’t seem to get anything right,” say these thoughts as though someone else is saying them to you: “You’re so stupid. Can’t you get anything right! What’s the matter with you?” Putting your self-attacks in

the second person separates you from them. In therapy, clients often experience powerful emotions when expressing the voice in the second person, which usually leads to insight about where it originated.

2. To understand where your negative thoughts come from, think about what or whom these voices sound like. People tend to make important connections between their voices and someone significant from their past. When you make these connections, you can begin to piece together where your voices started and are better able to separate them from your own point of view.

The next step is to change your thoughts with these steps:

“There’s a harsh reality - nothing lasts forever. You have to be ready to grow, and grow fast.”

- Pras Michel

1. Challenge your critical inner voice. Perhaps the most essential step to silencing your inner critic is to respond to it from a realistic and compassionate perspective. Say aloud or write down a more congenial, honest response to each of your put downs. This time, use “I” statements. “I am a worthy person with many good qualities. I have a lot to offer.” As you answer back to these self-attacks, be alert for any rebuttals coming from the critical inner voice and defuse them.
2. Connect your voices to your actions. Your critical inner voice has plenty of bad advice: “Don’t say anything. No one wants to hear what you have to say.” As you learn to recognize your critical inner voice, you can start to catch on when it’s starting to influence your behavior. Did you suddenly get quiet? Try to recognize self-defeating behaviors that you engage in as a result of these self-attacks.

3. Change your behavior. Once you see how the critical inner voice influences your behavior, you can start to consciously act against it. The process of “not listening” to your inner critic and strengthening your own point of view can be uplifting, but it can also cause you considerable anxiety. You are challenging deep-seated thoughts, attitudes, and beliefs. For this reason, the critical inner voice initially can get louder and more insistent. However, the more you continue to implement actions that oppose the voice, the weaker it will become.

4. It’s also valuable to reflect on your negative thoughts to determine if there is any truth to them. It’s important to recognize that even though there may be a kernel of truth in a specific critical voice, its mean, vicious, punishing tone is totally unacceptable. Nothing can be gained by attacking yourself. In fact, criticizing yourself not only fails to change a behavior you may dislike in yourself, it also makes you feel bad, which increases the likelihood that the behavior will recur.

The best strategy is to take an objective and compassionate look at any negative behaviors or traits you have and work at changing them. Simply working on changing undesirable behaviors can contribute to significant changes that improve your life. To a large extent, you have the power to develop and, in fact, to re-create yourself to become a person you like and admire. Even though there is always anxiety as people grow, it is worthwhile to struggle through it to come out on the other end.

You can achieve this by striving to live according to your own values, ideals, and goals in life. And if you encounter failure along the way, you can have compassion for yourself and increase your efforts toward changing rather than being hard on yourself. I cannot emphasize enough the importance of liking and appreciating yourself. As you approach this goal, you will experience a sense of inner harmony because, above all, you need to respect the person you are to feel good in life.

© Robert W. Firestone Ph. D. All Rights Reserved.