



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.

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

“There is nothing better than the encouragement of a good friend.”

– Katharine Butler Hathway

PHYSICAL HEALTH

9 Spices That Boost Your Immune System

By Julia Westbrook

Research has given us four reasons to keep your spice rack stocked with these staples.

It's time to replace your medicine cabinet with your spice rack, according to 16 research papers published in Nutrition Today summarizing a Science Summit held by the McCormick Science institute and the American Society for Nutrition in Washington, DC. They named four major areas where herbs and spices can impact your health:

1: Spicing Up “Bland” Health Food So You Keep Eating Healthy

Health food has a reputation for being rather boring since it's not loaded up with fat and sugar (two things that taste really good). However, research from the University of Colorado found that adding spices to healthy dishes could make them just as appealing as full-fat versions. This means that “diet” food can be incorporated into a long-term plan for healthy eating.

2: Flavoring Food So You Can Reduce Salt

We turn to salt when our food doesn't have enough taste. Unfortunately, for people with high blood pressure on a low-sodium diet the menu can start looking tasteless. Fortunately, research from Johns Hopkins found that simply adding spices led people to eat 966 milligrams of sodium per day less than those who didn't.

3: Helping You Feel Fuller, Longer

Not only does food seasoned with herbs and spices taste better, it also makes you feel fuller and boosts metabolism. Researchers from Maastricht University in the Netherlands

found that adding red pepper helped increase satiety, and if you're full, you're less likely to reach for an unhealthy snack later in the day.

4: Reducing Heart Disease Risk Factors

While the healthy-eating strategies above can help you lose weight (which is protective against heart disease), the spices themselves may also have heart-healthy benefits. A review of research from The Pennsylvania State University found that adding spices to even a high-fat meal resulted in lower post-meal insulin and triglyceride levels.

Not sure which herbs to add to your cooking in order to get the most health benefits? Elson Haas, MD, and Sondra Barrett, PhD, authors of Ultimate Immunity, share their favorite immunity-boosting spices next.

Cayenne Pepper

Haas and Barrett explain that cayenne gets its kick from the compound capsaicin. Not only does capsaicin turn up the heat, but it also can inhibit pain due to inflammation. Plus, this spice is a great source of antioxidants.

Cinnamon

Sure, cinnamon flavors every fall treat, but it can also help you fight off those fall colds as an immune stimulator. Plus, it prevents blood platelet clumping, inhibits inflammatory substances, and can regulate blood sugar.

Garlic

Vampires and colds beware—we're armed with garlic. Haas and Barrett point out that this cooking staple is antiseptic,

Continued on back page

CAREER HEALTH

5 Ways to Make Stress Work for You

By Jeffrey Rossman, PhD

Yes, there's such a thing as good stress—and with practice and awareness, you can find the positive energy in any stressful situation.

Stress has gotten a very bad rap. Yes, it's true that too much cortisol, nature's stress hormone, will make you fat, sleepless, and forgetful. And overwhelming stress can give you a heart attack (along with these other heart attack triggers). However, not all stress is created equal. Negative stress, or distress, is what wears down your immunity and poses a health risk. It can also impair your performance and productivity. If your mind has ever gone blank from test anxiety, or you've choked in a tennis match, you've been sabotaged by distress.

On the other hand, positive stress. Good stress, or eustress, can feel invigorating and make you stronger and more productive. The good news is that you have a lot of control over whether a particular stressor is positive or negative. Often, the difference between bad and good stress is simply a matter of how you perceive a situation. And if you perceive it positively, stress can give you the energy and alertness to perform at a high level. Many of the people I work with thrive on stress. They look forward to challenging projects, deadlines, and risk. They don't mind feeling a sense of urgency. In fact, they welcome it.

THE DETAILS: Consider one of the most universally stressful experiences—public speaking. Many people, even some with loads of experience at it, find their heart racing and their palms sweating as they anticipate getting up in front of an audience. However, even the most reluctant public speaker can learn how to turn the experience into a source of positive stress with a few specific strategies.

Karen, one of my clients, has a fear of public speaking. Ironically, she's actually a good speaker—once she gets going. She can be funny, articulate, and sincere. It's in the days and weeks before her presentation that her anticipatory anxiety can spiral into a full-blown panic attack. However, once she is about three minutes into her presentation, she does fine. It's the lead-up and the first two minutes that make her palms sweat. Here's how Karen turned her distress into eustress:

She worked on how to anticipate speaking in the days and weeks before the presentation. She practiced seeing and feeling her presentation positively. She imagined the attendees wishing her well, and being grateful for what she shared.

She worked on reinterpreting her symptoms of anxiety. In the moments before and during her presentation, when she began to feel her heart beating faster and her palms sweating, she welcomed the feeling of anxiety. She even came to feel reassured by the anxiety, interpreting it as her body's way of helping her to be fully energized and alert.

WHAT IT MEANS: Whether or not something is stressful to you depends on how you perceive it. Two people can experience the same event and have very different

reactions to it, depending on their attitude and how they interpret the event. You can develop a “stress-hardy” attitude by learning how to perceive, and respond to, challenges constructively.

Taking charge of how you react to stress does more than make you more comfortable. Occasional sweaty palms or butterflies in your stomach won't put you in the hospital. But if you have prolonged symptoms of stress, you are flirting with health risks. For example, high blood pressure, heart palpitations, frequent insomnia, and frequent colds and infections are all consequences of chronic stress. If you're self-medicating your stress with drugs or excessive food or alcohol, you're putting yourself even more at risk.

Here are five tactics for turning negative stress into a positive experience:

1. Don't be afraid of fear

Welcome it. If you're in a challenging situation and you feel your heart beating faster and your palms getting a little sweaty, just acknowledge this to yourself and reassure yourself that it's normal and you'll be fine. In fact, it's more than fine: Having some adrenaline flowing through your body can help you perform better, with more energy and emotional vitality. Accept your feelings and accept yourself. You'll feel more in control and your anxiety will likely diminish.

2. Maintain a positive expectation

If you're giving a presentation or any other performance, imagine it positively. Enact it in your mind, picturing yourself doing a great job. Imagine your audience being receptive and appreciative. Repeat often. Your positive expectancy helps you feel confident and energized, helping to create a self-fulfilling prophecy. Enact the performance in real life, too, by practicing and making sure you have done your homework and are fully prepared. Knowing that you're prepared for the task will boost your confidence. Positive expectancy is based on a realistic appraisal of your ability, not magic.

3. Talk to yourself positively when facing a stressful challenge

Do it with thoughts like: “I can handle this—it's no big deal,” “I've dealt with harder things than this,” “What can I learn from this?” and “How can I grow from this?” Again, be sure to prepare and practice to the extent that it's possible, since this will reinforce your positive thoughts.

4. Reject perfectionism and reinterpret failure

Doing well does not require perfection, and a less-than-perfect performance is not failure. A new interpretation of failure might be failing to try new things because of fear.

5. Befriend your breath

Breathing is the all-purpose stress reliever, always available. Slow, full, rhythmic breathing will help you manage stress and feel more in control.

© Jeffrey Rossman, PhD All Rights Reserved.

9 Spices That Boost Your Immune System

Continued from front page

contains antioxidants, and has been shown to help fight a cold, due to the effects of the compound allicin.

Ginger

While ginger is most famous for its ability to quell nausea, Haas and Barrett explain ginger also decreases inflammation, fights bacteria and fungi, and improves circulation.

Licorice

Unfortunately, we don't mean the candy. Licorice root, however, has the ability to lessen the inflammation response, especially in the stomach. (The authors do caution that, if taken in large amounts, it can raise blood pressure.)

Oregano

The next time you make some homemade pasta sauce, be liberal with the oregano. Haas and Barrett point out that oregano has more antioxidants than apples, oranges, or blueberries. Plus, it can help treat infections from fungi, bacteria, or parasites.

Rosemary

Rosemary is a beautifully scented herb that reduces asthma and improves digestion and circulation. Plus, studies have shown that rosemary is protective against oxidative damage.

Thyme

With similar compounds as oregano, thyme is also a great way to fight off illnesses and, as an antioxidant, it protects your DNA from oxidative damage.

Turmeric

Turmeric gets its bright yellow color and its health benefits from curcumin. This compound is especially effective at protecting the liver, and it may even delay Alzheimer's disease.

© Julia Westbrook. 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

Friendship by the Numbers

By Sarah Rose Cavanagh Ph.D.

Let's start off like this:

Make a list of the top 15 people in your life, ranked by frequency and intimacy of your contact with them.

I'll wait.

Done?

Ok, now draw a circle around the top 1.5.

(Yes, I realize it will chop someone dear to you in half. My apologies. It is just a list though, relax.)

These one and a half people likely share a dwelling with you (or have in the past) and probably often see you at your very worst, both physically and emotionally speaking. You don't put on a mask for them.

They are likely your spouse, your mother, your child, your best friend in the whole world. You probably talk or text with them on a daily basis.

Next draw a second circle that encompasses the top five people in your life—including the original 1.5. These are your intimate life partners. The people who probably can tell just by looking at you when you are stressed. The people you call first when bad news strikes. The people who can most easily make you laugh.

These people you are likely to contact at least weekly in some form. If we were to measure how much of your social time and effort you spend on other people (and yes psychologists do such things), you would probably be spending a full 40% of your "social capital" on just these five people.

The third circle encompasses the entire 15. These are your very good friends—you care for them deeply, you know you can rely on them if you were to suddenly need support, and you are probably in contact at least monthly. These are what some people call "the sympathy circle," the people whose hearts would rend wide open were you to suddenly die. These 15 people comprise about 60% of your social capital, and may be the basis of a "childcare exchange" network. In other words,

if you chose to have kids, these are the people you could wrangle to babysit sometimes.

We could expand the circles even more—the next 35 friends you would definitely sidle up to in a bar uninvited and are likely on your Christmas card list, but you may not talk to them more than once or twice a year and they probably aren't privy to your innermost fears and desires.

We'd hit the limit around 150, which based on the best anthropological evidence is the maximum size of a functional social network for human beings. That isn't to say that you

"The only thing that will make you happy is being happy with who you are, and not who people think you are."

- Goldie Hawn

can't recognize or be familiar with more than 150 other human beings, but rather that you wouldn't be able to maintain relationships in which you contribute your physical and emotional time to the well-being of more than that number.

This number, 150, is known as Dunbar's number, for anthropologist and evolutionary psychologist Robin Dunbar.

Dunbar recently published a wonderful article in the journal *Trends in Cognitive Science* (or, affectionately to those who know it well, *TiCS*) called "The Anatomy of Friendship." He reviewed multiple types of literature—anthropological, comparative (cross-species), psychological, neurobiological—to illustrate how friendship works. (On average, of course.) He also shares that we each have a social fingerprint, our own peculiarities in how frequently we prefer social contact and how exactly we divvy up our social capital among our fellow life travelers.

Disruptions and Variations

A few more fascinating tidbits from Dunbar's research...

When we fall in love, our new beloved zooms right up to the top five, often with catastrophic consequences for some of our deepest relationships. On average, during the infatuation period we lose one close family member and one close friend from this inner circle, temporarily shifting it to four instead of five and greatly changing the composition of our inner circle.

These numbers and proportions remain remarkably stable over time, even as membership shifts. If a close friendship dissolves, we tend to slide a new person into their slot, expending strikingly similar amounts of time and emotion on the new person.

"Kin-keepers" are individual people who tend to shoulder the responsibility for keeping all of the family in close contact with each other—scheduling reunions, nudging people who have fallen out of touch.

While oxytocin tends to get all the press, Dunbar's review of the evidence suggest that endorphins released during "social grooming" (laughter, singing, dancing, emotional storytelling) play a much greater role in bonding.

Part of friendship is the act of metallizing, or mentally envisioning the landscape of another's mind. This process is extraordinarily cognitively taxing, and as such, intimate conversations seem to be capped at about four people before they break down and form smaller conversational groups. If the conversation involves speculating about an absent person's mental state (e.g., gossiping), then the cap is three—which is also a number that Shakespeare's plays respect.

Finally, analyses of "reciprocated posting" on Facebook (I post a meme on your Timeline and a few days later you tag me in a ThrowbackThursday post) yields the same layering and numerical limits as all of this face-to-face research.

The internet isn't changing us that much. Yet.

© Sarah Rose Cavanagh Ph.D. All Rights Reserved.

INNER HEALTH

What Are the Five Dimensions of Curiosity?

By Todd B. Kashdan Ph.D.

For over 20 years, I have been studying curiosity. I didn't plan to be a curiosity researcher. I entered graduate school in 1998 to study how panic attacks emerge. Upon interviewing people suffering from panic disorder I became less interested in what led them to panic and instead intrigued by their unmet desires. An impending fear of panic attacks led them to avoid certain situations, people, and objects. Asked about these feared situations, they responded with regret. The pain of unfulfilled, residual curiosity.

Still wondering whether they missed an opportunity with the attractive guy carrying the little black book with his poems at the back of the classroom...which they never attended again...

Still wondering how Nirvana would have sounded on stage, their one chance before Kurt Cobain died...

To my surprise, only a small number of researchers studied curiosity when I started graduate school, and how excessive anxiety impedes human lust for the new. I switched my focus in the first semester. In my very first graduate school course, the title of my literature review paper was "A multidimensional model of curiosity." It was a promise to integrate the isolated strands of research on curiosity into a single model. It took a few iterations before I kept that promise.

In 2004, as a graduate student, my colleagues and I created The Curiosity and Exploration Inventory. This paper has been cited over 500 times, describing two dimensions of curiosity. Curiosity is about recognizing and seeking out new information and experiences, a dimension that we referred to as Exploration. The problem was with the second dimension that we referred to as Absorption - the tendency to be fully engaged in activities such that attention is focused, and time moves slower. This happens when we are curious, but also when listening deeply to an Explosions in the Sky concert with eyes shut, or when slowly chewing a 007 sushi roll. You could be feeling confusion, joy, craving,

or awe, and not necessarily curiosity. Please stop using this scale. It sucks. I listed it as one of my 5 least favorite publications.

In 2009, we created a second version of the scale with two curiosity dimensions—the motivation to seek out knowledge and new experiences (Stretching) and a willingness to embrace the uncertain and unpredictable nature of everyday life (Embracing). I still believe these two dimensions are essential, but this scale failed to capture the comprehensive nature of curiosity.

During the same year, I wrote a book on the topic titled Curious? But it was premature, as my research team was just getting started with new studies on the dark side of curiosity and how close friends and strangers view

"Self confidence is a super power. Once you start to believe in yourself, magic starts happening."

- Unknown

curious people, how curiosity breeds intimacy, how curiosity might serve as an antidote to aggression, and a cool study of how curiosity boots well-being upon making progress toward one's goals.

Finally, six years later, I delivered on the promise I made in my first semester of graduate school to capture the full bandwidth of curiosity. Meet The Five-Dimensional Curiosity Scale.

Upon collecting data from a nationally representative sample of 508 adults, and then 403 adults online, and then another nationally representative sample of 3,000 adults, we uncovered 5 dimensions of curiosity:

1. Joyous Exploration - this is the prototype of curiosity - the recognition and desire to seek out new knowledge and information, and the subsequent joy of learning and growing.

2. Deprivation Sensitivity - this dimension has a distinct emotional tone, with anxiety and tension being more prominent than joy - pondering abstract or complex ideas, trying to solve problems, and seeking to reduce gaps in knowledge.

3. Stress Tolerance - this dimension is about the willingness to embrace the doubt, confusion, anxiety, and other forms of distress that arise from exploring new, unexpected, complex, mysterious, or obscure events.

4. Social Curiosity - wanting to know what other people are thinking and doing by observing, talking, or listening to conversations.

5. Thrill Seeking - the willingness to take physical, social, and financial risks to acquire varied, complex, and intense experiences.

It is time to stop using my Curiosity and Exploration Inventory and the Curiosity and Exploration Inventory-II. Consider this new, improved, comprehensive Five-Dimensional Curiosity Scale. If not, you will be missing central elements of curiosity.

And upon treating these dimensions as part of a single profile, we found evidence for 4 types of curious people:

1. The Fascinated - high on all dimensions of curiosity, particularly Joyous Exploration

2. Problem Solvers - high on Deprivation Sensitivity, medium on other dimensions

3. Empathizers - high on Social Curiosity, medium on other dimensions

4. Avoiders - low on all dimensions, particularly Stress Tolerance

Curiosity is far more sophisticated than descriptions in scientific articles, business books, and media stories. Only by better appreciating this sophistication can we do justice in cultivating curiosity in ourselves, the organizations we work in, and the schools dedicated to raising the next generation.

© Todd B. Kashdan Ph.D. All Rights Reserved.