



**Tom Boleantu, CEO**

P. Geol. P.R.P.

(Professional Retirement Planner)

**Jeanette Boleantu, BMgmt**

Wealth Advisor

*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 re-  
turn 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 smart person  
knows what  
to say. A wise  
person knows  
whether or not  
to say it.”**

- Unknown

# 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

### Walking as Meditation: Quiet Your Mind as You Improve Your Health

By Danny and Katherine Dreyer

Movement as a vehicle for personal growth and awareness has been a long-standing practice in many traditions. Yoga, Thai Chi, and Chi Gong are all meditative practices that use the body as a portal to experience a deeper sense of self by observing, feeling and guiding specific movements. You can transform walking into a meditative practice and learn to manage stress, relieve anxiety and deepen your sense of self.

Walking's innumerable health benefits have been well-researched and documented. From a reduction in heart disease, cancer and diabetes to increased mental cognition to an overall sense of well-being, walking 4-5 times a week for 30-60 minutes improves the quality of your life. When you add conscious awareness, and focus you have a recipe for an even more profound transformation.

One of the goals of meditating is to tame the mind's wanderings. In today's world there are so many distractions and so much to keep up with on a daily basis. Giving the mind time to rest is crucial for it to function optimally. Generally, the mind jumps from one subject to another, like a monkey jumping from branch to branch, losing its focus and often entering the dangerous territory of fear and negativity. Meditation brings the mind back to the here and now and to a singular, calming focus.

When you use walking as a meditative practice you will focus on listening to and directing the movements of your body. In the process, thoughts and emotions may also come into your awareness. Rather than allowing these triggers to kidnap your mind, you will choose to redirect

your mind to your body. A walking meditation practice allows a quiet, focused mind to become an integral part of your life, whether you are walking through your office halls, walking in your neighborhood after dinner, or walking for fitness.

Here is a list of mind/body focuses for you to work with that will transform your walking into a meditative practice. Focus on them one at a time. Experiment and see which focuses work best for you.

Start with a brief standing meditation. Stand with your feet hip width apart and balance your weight evenly on both feet. Take the time to feel the stability of the ground beneath you. Take a few deep breaths. Close your eyes and do a body scan of your whole body, starting at your feet. Scan up your legs to your knees. Bend them slightly to create softness and buoyancy. Continue up through your body and notice any soreness, tension or energy moving through your body. Make note of any sensations, thoughts or feelings and take the time to explore the sensations fully. You don't have to change anything, just "listen" and observe. Scan slowly all the way up your body to your face and head.

Now, imagine a small ball of light in your head and slowly drop it down into your dantien (the Taoist term for your center), which is located about three finger widths below your naval and two inches in toward your spine. This is your physical center of mass, the center of your being in the Taoist tradition, and your powerhouse in Pilates. Your dantien is the primordial home of your chi, your life force energy. When you focus on this point you are centering yourself physically, mentally and emotionally. Nest the ball of light in your dantien. Think about keeping it safe there and that your "job" is to care for and nourish this ball of light.

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# CAREER HEALTH

## 5 Smart Ways to Make Yourself Irreplaceable at Work

By Savannah Marie

*Want to be the smartest person in your office? Become the person your boss can't do without. Here's how to make that happen.*

If your boss doesn't think you're getting the job done, there are plenty of people who can replace you. Everyone wants to gain an advantage by making themselves irreplaceable. But how do you become so valuable at work your boss won't want lose you?

Here are five tips on how to become that smart guy your boss can't do without:

### 1. Don't be a know-it-all

Even though you may think you're bright, don't get a swelled head. People will always seek out intelligent coworkers, but no one wants to work with a know-it-all. Especially if your know-it-all mentality offends the boss.

Be a leader. Demonstrate your knowledge about the inner workings of your company and your position. Offer assistance to your coworkers, but don't flaunt your abilities or intelligence lest you draw the resentment of everyone in the office.

### 2. Continue to learn

Many companies offer incentivized continued learning programs to increase employee value and ensure loyalty. If your office offers such classes, enroll immediately. Not only will you strengthen your skill set and stay current in your industry, your efforts will be noticed and rewarded by your boss.

Don't be the last to embrace logistical changes in your office. Be the first.

### 3. Be knowledgeable, not smart

There's a big difference between being smart and being knowledgeable. Knowing a lot about a particular topic may make you sound like a smarty, but it won't necessarily help in the workplace. A person who can quote Shakespeare

may be considered educated, but not smart and indispensable at their job in a real estate agency.

Learn the inner workings of your office. Be speedy and efficient at your job. Don't slack off, and focus on the task at hand.

### 4. Get to know your office peeps

Know how to interact effectively and positively with your coworkers. Many people lose their jobs because they can't get along with their coworkers. One way to interact effectively is to be sociable, not social. You're there to work, not to talk about what happened on the latest episode of *Revenge*.

Another way is to avoid office politics. A smart employee is one who can get along with many different personality types. Be patient with others. Focus on yourself, get the job done right and help your coworkers succeed.

### 5. Learn the lingo

Many careers use terminology or language unique to the industry. Learning the lingo can make or break a career. A person who doesn't speak the language will never be able to get their ideas across, and might even make a serious mistake.

If you work in a law office and you tell your boss you filed a grievance when in fact you filed a complaint, he won't know what document you filed. What will follow is a conversation questioning how you passed the bar exam, followed by a pink slip.

Be conscientious. Take the time to learn the language and communicate with your coworkers and clients.

Perform well and you'll be someone others can rely on, which will assuredly further your career.

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## Walking as Meditation: Quiet Your Mind...

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Begin to walk smoothly down the road with an awareness that you are carrying the ball of light in your center. You do not have to walk slowly or stiffly like a zombie. Maintain a brisk pace, but keep your speed within the bounds of being able to tend to the ball of light.

Bend your elbows and let your arms swing naturally from relaxed shoulders. Your hands will swing to either side of your center, so use your hands to remind you to come back to the ball of light in your dantien when your mind begins to wander.

Relax your whole body except for the energy field nesting the ball of light.

Use a gentle bending of the knees to keep the walk smooth. Never lock your knees while walking.

While nestling the ball of light in your dantien, extend the crown of your head into the sky above you while feeling your feet on the ground. In this way you will walk tall, grounded and centered.

Allow the energy of your environment to come in your eyes and chest, and then drop that energy down into the ball of light, nourishing it, replenishing its energy. Notice the difference between losing yourself in your environment and creating a connection to your environment by focusing on the light within.

Notice all thoughts, feelings and sensations. Let the thoughts and feelings move through you and focus on feeling the physical sensations and energy moving through your body.

Always return your focus to the ball of light.

As you practice regularly you'll create a sense of ritual and sanctity around your walking sessions. Soon, every time you walk, you will drop down into your center and "find yourself" in the center of your being, rather than in the machinations of the mind. Taking a walk with these focuses is a great way to ease tension while nurturing and caring for yourself.

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



# RELATIONSHIP HEALTH

## 12 Tips To Build Lasting Friendships

By Emily Wall

*Friendships are one of the sweetest gifts in life, but how do we make them last?*

In life, we need friendships. Without them, life would be a garden without flowers. The people who surround us in life carry us through the hardest moments, celebrate our successes, and make the simple times all the more worth remembering. Strong friendships are wonderful, but they require intentional effort to be built to last over the years. Here are several steps to consider when one desires to build a lasting friendship.

### 1. Learn their story

The best way to truly get to know a person is to stop talking and listen. Discover where your friend comes from, what his or her family is like, the struggles faced through the dark ages of middle school, and all the area in between. It's easy to get caught up in the bustle of life, and completely neglect knowing the people within your day-to-day routine. Perhaps you cannot tell of the details which make up the friend you claim to love; uncover her heart by opening your ears to her story, from beginning to end.

### 2. Spend time with them

Time spent with someone you call a friend allows you to know them, see how they react in different settings, and gives you common ground on which to grow closer. It's crucial to invest time into someone you want to create a long-term relationship with. Don't miss the simple opportunities of "doing nothing" because those can be the most rewarding to a friendship in the end. When fun times occur from simply being together, you know a quality friendship is being made.

### 3. Make memories

As wonderful as it is to find regular spots to hang out, and typical places you always go with your friends, make sure to find time to do things a little out of the ordinary; make memories worth remembering! Go hiking, or try a restaurant in a different part of town. A mall scavenger hunt always makes for a few good laughs as well. To

make a friendship stronger, bind your hearts together with sweet memories you'll treasure for years.

### 4. Laugh a lot

There is something healing about a little laughter. It brings joy to the soul, and warmth to the body. Giggling at pictures taken months ago, or roaring with hilarity at silly inside jokes about pizza unites two hearts to share golden moments together. A good friend to snicker with also can ease stress in times of anxiety. Basically, laughing should be done regularly for health benefits in all areas, preferably with someone whom you love.

*"Never forget where you've been. Never lose sight of where you're going. And never take for granted the people who travel the journey with you."*

- Susan Gale

### 5. Share secrets

There is a saying which goes "secrets don't make friends." I must say, I disagree with that one. Secrets, in this sense, mean to share heart-to-heart information not everyone else knows. Intimate moments of midnight conversations about life, dreams, goals, and hurts are blessings in friendships. With secrets, you're able to better appreciate each other and create a wordless language of understanding you both grasp.

### 6. Stick up for each other

If you want to guard a friendship, you must protect it with your loyalty. People can be cruel, and that is a reality which must be faced. To get through the rockiest relationships school or work can throw, you need deep, trustworthy friendships to lean on. To show your love for the people you care for, defend them at all costs.

### 7. Be spontaneous

Every once in a while, do something crazy! Make some memories, and get out of your

comfort zone. Choosing to participate in an out-there activity at least every few months to keep your friendship fresh and fun.

### 8. Be vulnerable

To build a close friendship, one must let go and allow another into your heart. Be honest, and be real. A relationship calls for transparency.

### 9. Consider their opinion

Friends are some of the best people to look to for advice. They know you, and they sincerely want the best for you. When in doubt of yourself, consider asking for a friend's advice. A friend can be one of the best counselors. Discussing the difficulties of life allows for friends to delve into the deepest parts of each other, which leads to more intimate friendships.

### 10. Make them feel special

Little things can make a huge difference on a friendship. Every once in a while, remind your friend you care for them. Make an effort! It could be a small gift or the gift of extra quality time. One of my favorite things to do is to leave notes in places for my friends to uncover later. This gesture shows how much I care about them and allows me to encourage them in a simple, but effective way. Think about what would make your friend feel loved, and carry it out.

### 11. Serve them

By opening your heart to voluntarily serve those you care for, you can demonstrate a selfless love. Choosing to see a friend's needs rather than focusing on your own opens a new level of love in a friendship.

### 12. Be yourself

The best part of a friendship is the open freedom to be yourself. Choose to unguardedly hold your personality with transparency. You are individual, and you are created to be you! You owe it to a friend to be in your natural state all the time. It's no fun to be an imitator; choose being genuine.

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# INNER HEALTH

## 8 Things to Do If You Want to Be at Peace with Yourself

By Beth Burgess

*“He who lives in harmony with himself lives in harmony with the world.” ~Marcus Aurelius*

How can I find peace of mind? It’s a question often asked, but rarely answered in a satisfying way.

Some say peace of mind lies in security. Some say it’s about de-cluttering, and finding stillness and calm in life. Some say it’s about acceptance and letting go. I say it’s all about what you do.

Let me introduce myself. I’m an addict. An alcoholic since my teens, I lived most of my life on various edges.

At twenty-one, I was diagnosed with Borderline Personality Disorder, as if being an alcoholic wasn’t bad enough. If you don’t know what BPD is, it is an unsettled and shifting sense of self, and it’s unbearably difficult to live with.

I possessed a fearful and fraught mind at the best of times. Both my addiction and my BPD led me to do some pretty crazy things. Crossing a drunk person with a personality disorder is not conducive to the sort of life you would wish on anyone.

I spent my twenties clambering out of one catastrophe and into another, doing some fairly disgraceful things—hiding, lying, hurting other people and myself. At least one hour a day was spent in absolute misery and penance, sorry for myself and for anyone who crossed my path of destruction.

But behind the carnage, I was a genuinely good-hearted person. All through my mental illnesses, I tried to make the best of it, to be a nice person. And there was no one more empathetic than me. If anyone else had a problem, I would drop everything to run to them.

But my mind was not somewhere you would want to take a fishing trip, let alone a whole vacation. Of all the people I hurt in my life, I hurt no one more than myself. I hurt myself by doing things that would make me feel guilt and shame later on.

When I finally got the right treatment and got sober, after a decade of madness, I heard people speak about serenity and finding peace of mind. In early recovery, it was still an utter mystery to me.

I saw a counselor who told me to give it time. I went to alcohol services—they told me to work a program. I listened to “spiritual folk” who told me to meditate.

No one seemed to be giving me practical answers about how to achieve something I had been searching for all along: peace and self-esteem.

But the answer was so simple. You create your state of mind by the things you do, and you cement that by the things you tell yourself.

As long as I behave with integrity every day, I can feel at peace with myself.

Things will always change. Life will sometimes be tough. People will say and do things that upset you. That’s just the nature of things.

As long as you hang onto your integrity, no matter what is happening in your world, you can go to bed with a clear conscience. And no matter how tough things get, you can still have that wonderful sense of peace within you.

***“Pause and remember:  
If you empty yourself of  
yesterday’s sorrows, you will  
have much more room for  
today’s joy.”***

*- Jenni Young*

But it takes some practice to really start to feel it, and to live with integrity at all times. Here are some tips to help you cultivate a sense of peace:

### **1. Know your ideal self.**

Make a list of all the good qualities you intend to cultivate. Are you going to be kinder, fairer, more tolerant, more magnanimous, more patient, more dignified? What are your responses to difficulties going to be? What principles do you wish to uphold?

### **2. Do the next right thing.**

If you’ve been struggling with your emotional or mental state like I was, it may be difficult, at first, to act with integrity all the time. You may find yourself making mistakes and sometimes behaving in a less than ideal way. In order to build up a habit of sticking to your principles, just practice doing the “next right thing” all the time.

### **3. Let go of perfectionism.**

I could have made my life a lot easier if I had validated the attempts I was making to do the right thing even when things were a struggle. Instead, I beat myself up and made myself feel worse because I was angry with myself for not living right. It’s all a journey. Allow yourself to be imperfect, and yet still make progress.

### **4. Make amends immediately.**

If for some reason you end up treating someone unfairly or unkindly, or doing something dishonest or mean, make amends for it as soon as you can. Don’t wait. Correct your mistakes as soon as possible, and you can find peace of mind in the fact that you have improved upon your actions and done your part to relieve any ill feeling or guilt.

### **5. Practice patience.**

Other people around you may not be living in the same way that you have chosen to. It doesn’t matter; they will have their conscience to live with at the end of the day, and you will have yours. Choose to respond in a way that will give you peace of mind. Take a deep breath before reacting to people who push your buttons.

### **6. Let your head and heart support you.**

You won’t have a peaceful mind if you allow negativity to dominate your thinking. Try to understand others rather than judging them. Forgive others and you free yourself. Radiate compassion and be a good Samaritan. Not only will others benefit; you’ll also add to your own sense of self-esteem.

### **7. Think long term.**

It may be tempting to lose your rag when you’re feeling angry or frustrated. But think about how you will feel about yourself and your own actions later on. Will you be happy about your behavior? Will it lead to you feeling peace of mind? If not, don’t do it.

### **8. Validate yourself.**

You will not get to feel that lovely sense of peace if you don’t take the time to fully acknowledge it. In difficult situations, look at what you did well. If you’ve been struggling, notice when you make progress. At the end of each day, summarize to yourself how you’ve acted well and kept your integrity.

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