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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 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*



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**“The power of
imagination
makes us
infinite.”**

– John Muir

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

Proof That Hiking Makes You Happier And Healthier

By Abigail Wise

John Muir was onto something when he said, “In every walk with nature, one receives far more than he seeks.” Hikers battle bug bites, blisters and bruises for the sake of overcoming a challenge and enjoying some quality time with nature. But along with the snow-capped mountain tops and ocean views come an abundance of mental and physical perks.

Here’s what hikers can teach the rest of us about leading a happier, healthier life.

Hikers are creative.

Forget the caffeine. Those looking for a brainpower boost need not look further than the closest trail. Research shows that spending time outdoors increases attention spans and creative problem-solving skills by as much as 50 percent. The authors of the study also point out that the results may have as much to do with unplugging from technology as they do spending time outside. “This is a way of showing that interacting with nature has real, measurable benefits to creative problem-solving,” David Strayer, co-author of the study, tells the Wilderness Society.

Plus, it’s not only the lack of technology and surplus of trees, sunshine and fresh air that contribute to this creativity boost in trail blazers. Researchers from Stanford University’s Graduate School of Education found that walking gets the creative juices flowing far more than sitting.

Hikers are seriously fit.

Hitting the trail works out your body as much as it does your brain. Just one hour of trekking can burn well over 500 calories, depending on the level of incline and the weight of the pack you’re carrying. Hiking is a great way to get a serious workout without putting too much pressure on your joints. “Trails are often softer on joints than asphalt or concrete,” Caroline Stedman, a seasonal Park Ranger at northern Wisconsin’s Apostle Islands National Lakeshore, tells The Huffington Post.

“So, I find myself feeling less stiff and creaky after a hike than a jog down a sidewalk.”

If you head for the hills, weight loss results are even better. Not only are you burning some serious calories, but altitude itself has also proven a weight loss ally.

Plus, tramping through the trails on a regular basis decreases blood pressure and cholesterol. Logging cardio in the form of hiking can lower blood pressure by four to 10 points, and reduce the danger of heart disease, diabetes and strokes for those at high-risk. And don’t lose heart if you’re not out of breath on the way back. Both the ups and downs have benefits when it comes to lowering cholesterol, but hiking downhill is two times more effective at removing blood sugars and improving glucose tolerance.

Hiking heals.

Some research suggests that the physical benefits of hiking extend far beyond cardiovascular health, and may even go as far as to help cancer patients recover. In a study published in the International Journal of Sports Medicine researchers measured oxidative stress (thought to play a role in the onset, progression and recurrence of cancer) rates of women with breast cancer and men with prostate cancer before and after hiking. The study found that long distance hiking trips may improve the antioxidative capacity, which helps fight off disease, in the blood of oncological patients. Another study showed that breast cancer survivors who exercised regularly – many in the form of hiking – believed that physical activity complemented their recovery from cancer treatment.

Hikers are happier.

Research shows that using hiking as an additional therapy can help people with severe depression feel less hopeless, depressed and suicidal. It may even inspire those suffering from it to lead a more active lifestyle.

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CAREER HEALTH

What Older Workers and Younger Workers Can Learn from Each Other

By Dan Woog

For the first time ever, four distinct generations share the workplace: the Silents (who are in their mid-60s on up), Baby Boomers (mid-40s to mid-60s), X-ers (mid-20s to mid-40s) and Millennials (the newest workers). The work and life experiences of each group are unique, but the divide is clearest between the two oldest generations and the two youngest.

As is always true, older workers can teach younger colleagues a thing or two. But education is a two-way street, and older workers can also learn from newer hires. Here are a few of those lessons.

What Older Workers Can Teach Younger Workers

Hard Times: “Younger workers didn’t go through the recession of the 1970s, and there are still people in the workplace who remember the Depression,” says Ben Dattner, an industrial and organizational psychologist and consultant. “They can pass along wisdom about economic cycles and provide a long-range view of things.”

Loyalty: It may be out of fashion these days, but sticking with one employer or boss has its own rewards. Older workers know what it means to commit through thick and thin, Dattner says. It may not be easy to stay the course with one company -- especially when a quick job change may bring instant gratification, more pay and better perks -- but older workers know that some companies do take care of the employees who stay and take care of the company.

Experience: Whether it’s corporate policies, company politics or industry knowledge, older workers know the ropes, Dattner says. Most of them are happy to pass along what they know about people, jobs and success.

Interpersonal Skills: “Older workers are social animals [who are] very skilled at one-on-one relationships,” says consultant Chuck Underwood, author of *The Generational Imperative: Understanding Generational Differences in the Workplace, Marketplace and Living Room*. “All the technological knowledge of younger workers doesn’t compensate for their lack of interpersonal time.” Older workers can teach younger ones about basic workplace interpersonal skills such as common courtesy and team play.

Regrets: “Older workers usually have a good understanding of what they regret in their career choices,” says Penelope Trunk, blogger and author of *Brazen Careerist: The New Rules for Success*.

“People usually regret not what they did, but what they didn’t do. Older workers can use those regrets to pass along ideas on how to steer your career so it can be more fulfilling.”

Independence: “For years, younger workers have been taken care of by parents and their communities, but now they’re on their own,” Trunk says. “Older workers know how to depend on themselves. They can teach new workers that when they’re at work, they can’t count on anyone to take care of them.”

What Younger Workers Can Teach Older Workers

New Technology: This is the most obvious area. Whether it’s computers, PDAs or any other device with bits and bytes, chances are younger workers know how to use it. If they don’t, they’re comfortable learning how. And, like most people with a skill, they’re usually happy to pass on what they know.

Diversity: Younger workers come from diverse households and backgrounds. Their “wider perspectives” can help open older workers’ eyes to the changing world and workforce, Dattner says.

Job-Hopping: “Older workers have been told that only bad, disloyal or incompetent employees leave,” Trunk says. “In fact, today it’s the superstars who jump from job to job.” While older workers may regard career change as negative, young people understand that it can be fulfilling, energizing -- even life-changing.

Risk Taking: “Younger workers are extremely entrepreneurial,” Underwood says. “They’re excellent out-of-the-box thinkers. That’s especially true compared to people who have spent their careers respecting corporate hierarchies and processes, not taking a lot of risks.” Though that was not necessarily bad in earlier times, “a new era demands a new way of thinking,” he says.

Balancing Work/Life Issues: “Older workers have done a horrible job with family and work-life balance issues,” Underwood says. “Younger workers are not career-driven. They can show older workers different attitudes and values.”

Fulfilling Dreams: “Older workers have had tons of responsibilities throughout their careers, but now that they’re without kids or mortgages, they’re free,” Trunk says. “They can go out and fulfill their dreams -- but they may not realize it. If they see how younger workers act and feel, they can follow their lead.”

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Proof That Hiking Makes You Happier And...

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For those who don’t suffer from depression, hiking still offers mental benefits. “Being out in nature, away from the business of our daily lives and technology, can allow people to connect with themselves and nature in a way that brings about peace and a sense of well-being,” Leigh Jackson-Magennis, REI Outdoor Programs and Outreach New England Market Manager, tells *The Huffington Post*.

Interested in taking up the sport yourself? So, you’re ready to hear the crunch of leaves under your feet and see the world from above. Luckily, it’s easier to start hiking than you may think. We talked to the experts to find the best tips for beginner hikers:

Start small. Stepping over tree roots and maneuvering around rocks on a trail can be more tiring that you might imagine, says Stedman. Start out with a few miles at a time and gradually build up to longer treks. “It’s also important to start practicing with a pack of some sort,” she tells *The Huffington Post*. “People often underestimate how heavy a backpack might feel until they try hiking 10 miles or so with it.”

Prepare for the worst. Hopefully you won’t need to use that first aid kit or emergency shelter, but it never hurts to be prepared. Stedman recommends carrying extra water, snacks, sunscreen, bug spray and at least a small first aid kit, even on shorter hikes.

Overestimate your trail time. Hiking can be a slower process than newbies realize. That’s why Jackson-Magennis suggests erring on the longer side when estimating how long it’ll take to complete a trek. As a general rule of thumb -- keeping in mind that time is based off of physical fitness and elevation -- you can expect to cover about two miles an hour. Then, add an additional hour of extra time for every 1,000 feet of elevation gain.

Don’t ignore your own backyard. You don’t have to live in the mountains of Colorado to enjoy some quality trail time. Cities, counties and states all have parks or natural areas to get started hiking, says Stedman. Even very urban areas, like New York City or Washington D.C., have green spaces great for shorter hikes.

Use the buddy system. Two brains are better than one, so partner up and hike with someone who knows the trail or the area well. “It’s also important to tell someone where you are going and when you are expected home,” Jackson-Magennis tells *The Huffington Post*.

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RELATIONSHIP HEALTH

Exactly What to Do When Work Stress Messes With Your Relationship

By Anthea Levi

Happy couples draw these work-life boundary lines, and you should too.

You spend eight or so hours a day at your workplace, tackling deadlines while navigating the needs of your clients and colleagues. So, it's completely understandable that when the workday ends and you finally walk through your front door, you'll have plenty of craziness to tell your spouse about.

But is harping on your high-maintenance manager or stressing over an upcoming presentation good for your relationship? Not exactly, and new research bears this out. Work stress is the most common cause of relationship unhappiness, with 35% of partners reporting it as their top couples' issue, according to a survey commissioned by the dating website eHarmony.

Long-term workplace stress is endemic these days. An American Psychological Association survey found that 65% of people named their job as their top source of stress, and just 37% felt they were doing a good job managing it. Considering the impact it can have at home, work stress is something most of us should get a better handle on. Here's how it can chip away at your relationship, and how to maintain a healthy boundary between your job and your personal life.

How work stress hurts your bond

Relationship experts agree that job stress has a sneaky negative effect. "When work stress is carried home, it's essentially unprocessed activation in the nervous system," says Alexandra Katehakis, PhD, relationship therapist and clinical director of the Center for Healthy Sex in Los Angeles. "The stressed person is looking to discharge that energy and their partner is the unfortunate target." Misdirected resentment toward a coworker, for example, could make your partner feel under attack.

When you project your professional problems on your partner, issues can arise. "Stress is the number one libido killer," says Megan Fleming, PhD, a New York City-based relationship therapist. The time you spend together outside of the bedroom can take a hit too, as the stressed-out person is likely to snap at their spouse when they have a shorter fuse at home, or feel slighted if they feel their significant other isn't showing enough sympathy.

Work stress is especially likely to hurt long-term relationships—when partners expect that they should be able to recount their

"With more and more stress from work, at times I really do hope to have someone I can lean upon."

– Song Hye-kyo

stressful day and then resent it if the other person doesn't respond the right way. "When people get comfortable with each other, they might start treating their partner differently than they would treat a friend or someone they're trying to impress," says Katehakis.

When it's okay to vent—and when it's not

But wait, isn't your SO the person you're supposed to vent to? It depends on the issue. "Serious considerations such as quitting a job or taking an offer for a new one are good things to talk about with your partner," says Katehakis. Opening up to your partner and asking for their input on a specific issue can have a bonding effect.

Constantly complaining about your annoying coworker, on the other hand, is less productive. Katehakis suggests staying away from retelling all the details of an encounter or event and instead talking about how your day affected you. "It's okay to say 'I'm

exhausted from my crazy day,' or, 'I'm angry because I constantly feel taken advantage of [at work]," she says. "These types of statements allow you to briefly vent without burdening your spouse with every little detail."

If you're the one stressing out about your career, make an effort to decompress after work without turning your partner into your sounding board. Listen to soothing music, make after work your gym time, or meditate before dinner. "People often don't transition well from the workplace, so when they get home, they're running on empty," explains Fleming.

If your spouse is venting to you

Being on the receiving end of a loved one's work woes isn't easy either. "If one is chronically stressed and always taking it out on you, it can start to feel like you're walking on eggshells every time your partner comes home," says Fleming.

If your SO is always venting to you, broach the topic at a non-stressful time, like during a walk or while you two are catching up on your favorite TV shows. "Let him or her know the effect of their constant unloading on you and the strain you feel it puts on your relationship," says Katehakis. Instead of blaming or shaming your partner, talk about your feelings and suggest a solution, like a 15-minute nightly check-in where you take turns listening to what's on your minds.

"Set an intention before you begin by saying, 'I need advice from you,' or 'I just need to vent, can you listen to me for a few minutes?'" Being clear about what you need from your partner can help you feel seen, heard, understood, and satisfied once you're finished talking," says Katehakis.

Once you've done that, you can use the rest of the evening for comfort, companionship, and closeness—the best antidotes to any kind of stress that we know of.

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INNER HEALTH

6 Essential Nutrients For Strong Mental Health

By Julia Westbrook

You know you need calcium for strong bones and fiber for a healthy digestive tract. There are also nutrients you need for a strong brain, according to research published in *The Lancet Psychiatry*.

“Nutrition is as important to psychiatry as it is to cardiology, endocrinology and gastroenterology,” says lead study author, Jerome Sarris, PhD, of the University of Melbourne and a member of the International Society for Nutritional Psychiatry Research.

While food is always a great way to get these brain-beneficial nutrients, supplements can be considered for larger nutrient deficiencies or simply to give your body a head start while making dietary changes.

“You don’t necessarily need to take a supplement if you’re perfectly healthy,” says Mark Moyad, MD, MPH, author of *The Supplement Handbook*. “If you do have a health condition, though, or you’re at higher risk of a disease, you may want to consider taking a supplement.”

Dr. Moyad shared how these nutrients can help you overcome or prevent psychiatric issues.

(Always consult with your own doctor before starting to take supplements, especially if you’re currently taking medication.)

Omega-3 Fatty Acids

“Both plant and fish sources of omega-3 fatty acids may slightly reduce depression,” says Dr. Moyad. Omega-3s may even help Alzheimer’s patients, although, he notes, they help more with depressive symptoms, not memory loss.

Dr. Moyad also says there is preliminary evidence that omega-3s may help reduce the over activity of cellular signals in the brain in adults and children with bipolar disorder.

Food Sources: Fish (wild-caught salmon, mackerel, anchovies, sardines, trout, and white fish), chia seeds, flaxseeds, and walnuts.

B Vitamins

“Folic acid and B12 are showing promise for those with depression,” says Dr. Moyad. “Folate depletion also appears to occur in the severe depression phase of some bipolar disorders.”

He does advice against high doses of B vitamins for those with Alzheimer’s because research has found that it may increase depressive symptoms.

Additionally, preliminary research suggests that taking folic acid while pregnant can reduce the risk of autism by 40 percent. “Folic acid is an essential vitamin, especially in the first trimester of pregnancy, because it’s involved in the formation of major organ systems, including the brain and spinal cord,” he says.

“Love is that condition in which the happiness of another person is essential to your own.”

- Robert A. Heinlein

Food Sources of Folic Acid: Broccoli, spinach, asparagus, lentils, avocado, papaya, corn, and peanuts.

Food Sources of Vitamin B12: Clams, eggs, crab, beef, trout, salmon, tuna, haddock, milk, and yogurt.

Choline

“Supplementation modulates high-energy phosphate metabolism and is also being studied to improve mania in bipolar disorder,” says Dr. Moyad. While he points out preliminary research in this domain has been shaky, he does say it’s worth discussing it with your doctor.

Previous research has also shown that choline may help with your memory.

Food Sources: Eggs, milk, beef, pork, chicken, turkey, salmon, shrimp, crabmeat, soybeans, legumes, tomatoes, flaxseeds, and pistachios.

Magnesium

For bipolar disorder, Dr. Moyad says that magnesium oxide may help convert 5-HTP to calming serotonin, but dosages need to be figured out on an individual basis with your doctor. And, while less severe than bipolar disorder, magnesium may also help with mood swings due to PMS.

Food Sources: Pumpkin seeds, edamame, Swiss chard, almonds, spinach, cashews, oatmeal, pinto beans, and brown rice.

S-adenosyl methionine (SAM-e)

“SAM-e improves the production and use of several brain neurotransmitters, including dopamine and serotonin,” explains Dr. Moyad. Plus, SAM-e doesn’t come with the risk of sexual dysfunction seen in traditional antidepressants and it’s even being studied for atypical depression, where traditional antidepressants may be ineffective.

There are no food sources of this nutrient. It is naturally produced in the body.

Vitamin D

There’s definitely an association between brain issues, like Alzheimer’s disease, and low vitamin D levels. Plus, previous studies have found links between vitamin D deficiency and seasonal affective disorder, or depression due to winter.

Dr. Moyad also says that there’s preliminary research showing low vitamin D levels may also speed up the progression of Parkinson’s disease, along with preliminary evidence suggesting vitamin D deficiency during pregnancy can increase the child’s risk for autism.

Food Sources: Sardines, wild salmon, milk, tuna, yogurt, eggs, Swiss cheese.

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