



# 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.*

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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 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*



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**“A man travels the world over in search of what he needs and returns home to find it.”**

**- George A. Moore**

## PHYSICAL HEALTH

### 5 Scientifically Proven Health Benefits of Traveling Abroad

*By Larry Alton*

When was the last time you traveled abroad? Traveling for business is one thing, but I'm talking about packing your bags, logging out of your email account, and disconnecting from your normal routine for a week or more.

Traveling the world isn't just fun and exciting; there's ample research to suggest it's highly beneficial for your physical, mental, and emotional health as well.

#### Check out these five proven benefits

Americans may say they like to travel, but most don't venture abroad very often. According to a study published in the Hostelworld Global Traveler Report, Americans are half as likely as Europeans to go abroad and visit more than one country.

The average resident of the UK has visited 10 countries, Germans have seen eight, and the French traveled to five nations on average. But Americans? They tend to visit just three. In fact, 29 percent of American adults have never been abroad!

When citizens of the U.S. do move past the border, most visit Canada or Mexico. Affordability is evidently a big factor – about 71 percent of Americans say it's too expensive to leave the country – but that's hardly the whole story.

Given what all the travel and deal sites have to offer today, you can travel abroad without ransacking your piggy bank. Perhaps many Americans don't grasp the benefits of traveling abroad – and there are many!

Let's dive in and take a look at some of the health benefits that researchers have explored and verified scientifically.

#### 1. Travel makes you healthier

According to a joint study from the Global Commission on Aging and Transamerica Center for Retirement Studies, in

partnership with the U.S. Travel Association, traveling keeps you healthier. The study found that women who vacation at least twice a year show a significantly lower risk of suffering a heart attack than those who only travel every six years or so.

The same is true for men. Men who do not take an annual vacation show a 20 percent higher risk of death and 30 percent greater risk of heart disease.

#### 2. Travel relieves stress

Although missing a connecting flight or losing baggage in a foreign airport is sure to boost your anxiety, traveling has been scientifically proven to lower stress levels, and rather dramatically.

According to one study, three days after taking a vacation, travelers report feeling less anxious, more rested and in a better mood. Interestingly, these benefits tend to linger for weeks after the trip has ended.

#### 3. Travel enhances your creativity

“Foreign experiences increase both cognitive flexibility and depth and integrativeness of thought, the ability to make deep connections between disparate forms,” explains Adam Galinsky, a professor at Columbia Business School who has authored a number of studies that investigate the concrete links between creativity and international travel.

Travel alone isn't enough, however. Galinsky has found that international travelers have to be purposeful about engaging.

“The key, critical process is multicultural engagement, immersion and adaptation,” he continues. “Someone who lives abroad and doesn't engage with the local culture will likely get less of a creative boost than someone who travels abroad and engages in the local environment.”

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# RELATIONSHIP HEALTH

## Till Death Do Us Part: Marital Relationships and Retirement

By Dr. Larry Anderson

As I was preparing to write this article, I asked Elizabeth, my wife, if she could remember the year we were married; I couldn't. She struggled for a few moments and then said it was late November 1980; she couldn't remember the exact date. We are now approaching our 30th year together. We celebrate our marriage but not our anniversary. Elizabeth is now 60, taking University courses in Fine Arts and working part time. I am 70 years old and preparing to retire next year.

As a psychology instructor at Kwantlen Polytechnic University, with a specialty in aging and retirement, I know a thing or two about relationships and retirement, but I haven't experienced it first-hand yet. I decided to examine the literature to see what I could find out about how retirement affects married couples' relationships.

Researchers, interested in marriage and retirement, have created a number of surveys exploring topics ranging from the degree of shared common interest, the other person's philosophy of life and the frequency of couples' pleasant conversations. Other studies look at frequency of laughing together, arguments about chores, and levels of financial security.

The literature suggests that happy marriages are affected by and contribute to the quality of retirement experiences. On the other hand, it has been found that bad relationships can contribute to stress, isolation and poor health and be worse for a person's health than if they lived alone.

One article about marriage and retirement used an "Impingement" questionnaire including statements like "Your husband looks over your shoulder in the kitchen, criticizes how you cook or clean or 'helps' too much." It was reported women with longer retired husbands reported greater stress than those of newer retirees. I wonder if the couples had been doing this even before retirement. Another study indicated that less than 1 in 20 husbands performed as much housework as their wives.

Sometimes Elizabeth gets irritated with me because I have scattered my work, exams, term papers, and lecture notes all over the house. Including a complete dominance of the dining room table that I see now as I look up from my laptop computer.

The spring term is now over, so I will soon be organizing and moving my work material to my office upstairs, which is in even worse shape. It will be interesting to see how my clutter habits change after retirement. I am expecting that they will improve when I have more time to organize.

***"People are always good company when they are doing what they really enjoy."***

*- Samuel Butler*

There has been much less investigation of women's retirement experience. It is reported that, as working couples age, men report greater marital satisfaction than women. Comparing men and women's retirement is somewhat like comparing apples and oranges. For instance, women are more likely to work part time. In Canada, it has been found that women have accounted for about seven in 10 of all part-time employees since the late 1970s. Women may have more interests outside of work and thus have less of an adjustment when retiring.

For, women, work during marriage is more complicated. While it is a source of money protecting them against poverty, family responsibilities remain. Their work outside the house is often combined with childbearing and child-rearing. Their mixed roles require moving in and out of the workforce and upon retirement they still have major responsibility for domestic chores. Having a discontinuous work history

prevents them from progress in paid work status. This raises questions about comparing men's and women's retirement.

Success with marital relations, at any time, requires flexibility and adaptation. It is reported that as couples age, they may become more similar in values and beliefs and spend more quality time together. Much of the quality of a post-retirement relationship depends on the relationship prior to retirement. If a couple gets along well and has similar interests, and hobbies, they will continue with their happy relationship. If a couple rarely spends time with each other and have used work as a way to escape being with their spouse, then retirement could come as a shock.

As men, we must be willing to consider altering sex-role expectations. It's important to remember that life is not certain and wisdom, which is about relationships, does not come automatically.

As I look out the side door, I see Elizabeth weeding buttercups. I think I'll end my story here and go out and join her. It's never too early or late to work on your post-retirement relationship.

How was your relationship affected by your retirement or your spouse's retirement? If you haven't retired yet, how do you expect your relationship to change after retirement?

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***"A successful marriage requires falling in love many times, always with the same person."***

*- Mignon McLaughlin*

# INNER HEALTH

## What Generosity Does to Your Brain and Life Expectancy

By Elizabeth Renter

*Research gives new meaning to 'it's better to give than receive.'*

There's a definite feel-good moment when you see the face of someone you're helping light up in acknowledgment of your compassion. But research shows these feelings are far from fleeting and that generosity affects our brains and our health, possibly even extending our lives.

Generosity and compassion have been a focal point of research for decades, and studies have consistently shown that improved mood, better physical health, and increased longevity are connected to giving - whether it's monetary donations or volunteer hours invested on the weekend. When it comes to your health, it truly is better to give than to receive.

### Generosity and Your Brain

The feel-good effects of giving begin in the brain. It's called "giver's glow," says Stephen G. Post, director of the Center for Medical Humanities, Compassionate Care and Bioethics at New York's Stony Brook University. The response, he says, is triggered by brain chemistry in the mesolimbic pathway, which recognizes rewarding stimuli.

Philanthropy "doles out several different happiness chemicals," Post says, "including dopamine, endorphins that give people a sense of euphoria, and oxytocin, which is associated with tranquility, serenity or inner peace."

This pleasure and reward system evolved some 1 to 2 billion years ago, and at its most basic level, is tied to the joy we receive from eating, sex, and social interactions. Viewing the brain with MRI technology during moments of generosity or selfless behavior has led scientists to uncover that even the thought of giving can engage this ancient response.

Some experts suggest that evolution isn't merely the survival of the fittest individual but is dependent on the group or community living and working together. This evolutionary theory of group selection could help explain why the brain responds to generosity in a similar way as it does to behaviors necessary for life.

### Mental and Physical Benefits of Giving

Numerous studies have attempted to capture the benefits of giving, and they've consistently shown that giving makes people feel good. Whether it's volunteering or donating cash, selfless action can help lessen the risk and symptoms of depression and day-to-day stress.

One study published in 2013 in the American Journal of Public Health found that giving time and assistance to others reduced the mortality risk tied to stress, a known risk factor for many chronic diseases. According to the study, which looked at 846 adults in the Detroit area, stress did not predict mortality for participants who had helped others within the previous year. But the link between stress and

***"You have not lived today until you have done something for someone who can never repay you."***

*- John Bunyan*

mortality was apparent in people who didn't lend a helping hand, even after adjusting for age, health, and other variables.

A larger, earlier study followed more than 2,000 residents of Marin County, California, and found that volunteerism reduced mortality rates more than exercising four times weekly and attending church regularly (another behavior tied to improved mental health and greater longevity). Subjects who volunteered for two or more causes had a 63 percent lower rate of mortality than people who didn't volunteer during the study period. **The findings were published in the Journal of Health Psychology.**

But volunteering isn't the only method of good-for-you giving. Charitable donations trigger the mesolimbic system in much the same way. Even thinking about giving money to

a meaningful cause engages this evolutionary reward system, according to research led by Jorge Moll of the D'Or Institute for Research and Education in Brazil.

### It Has to be Heartfelt

Whether you're giving time, money, or a helping hand, you stand to receive the stress-busting benefits of altruism. But your intentions, or how you feel about the action, matter.

"If it's a meaningful donation, it can have a significant impact," Post says, "but if it's trivial or just grudging or whatever, probably not."

This kind of meaningful giving, or even contemplating such heartfelt generosity, takes your focus off yourself and things that may weigh you down from day to day. Writing a check in hopes of lessening your stress without thought as to where the money is going likely won't be as effective as giving from the heart.

When you're able to give part of yourself in a selfless manner, the potential windfall can be significant, and it all comes relatively easily.

When giving selflessly, "people say their friendships are deeper, they're sleeping better and they're able to handle life's obstacles better," Post says. "On a scale of 1 to 10 - and 10's a really powerful drug like insulin in the treatment of diabetes - this stuff is probably up there around a 7 or 8. And the amazing thing is, you don't need to go to a drugstore for it."

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***"Generosity is paradoxical. Those who give, receive back in turn. By spending ourselves for others' well-being, we enhance our own standing."***

*- Christian Smith*

# CAREER HEALTH

## 5 Vital Questions To Ask Before Retirement

By Larry Light

Retirement is one of the biggest life changes you ever make. Think through all the smaller changes also likely to happen to you. Be prepared before the big day comes.

What is next? You spent your entire adult life working. Now it's time to move from your job into retirement. Better first define what "retirement" means to you.

If you saved a reasonable amount of money, your golden years probably offer lots of options. If you didn't save much, some type of retirement job is going to be part of your equation. In all cases, you need to know expected spending for your actual retirement lifestyle. You need to prepare a realistic retirement budget.

Beyond that, to get ready for retirement, ask yourself these five vital questions:

1. Are you prepared for when the phone stops ringing? If you plan that your retirement years will include hanging out with your old co-workers, think again.

When you leave your job, the phone will stop ringing. You're going to need other people and other activities to put you in touch with new people after you stop working. Sounds harsh, perhaps, but that's just life after your career.

You'll need to build new friendships, one of the most difficult things to do in retirement. Get ready now to work at it.

2. What are your living expenses? When you retire, you might have your employer-sponsored retirement plan kick in. More likely, as traditional pensions continue to evaporate (where you are guaranteed a fixed amount based upon your job's salary) in our economy: You plan on spending what you saved in your 401(k), your individual retirement account or just in your plain old bank account.

Eventually, you'll also qualify for monthly Social Security benefits. Think hard about when to take Social Security, especially early payouts (as young as 62) versus waiting until you're 70. Filing at the minimum age of 62 can slash your benefits as much as 25%.

3. How will you fill your days? You spent, believe it or not, about 2,000 hours working every year. If you include commuting, that time likely jumps to closer to 2,700 hours annually.

How are you suddenly going to fill that time? Write down what you plan to do and how much time you predict the task will take. If you're like many retirees, you soon find out that playing golf and doing chores around the house doesn't fill all of your free time.

4. Where do you want to live? Real estate is about far more than your home's equity. Many people think about selling the house and moving someplace else after retiring. For example, maybe your grandchildren live in a completely different part of the country and you want to be close to them. Make sure you think first about how to build a life for yourself in a new locale.

Do you know anyone besides family there? If you want to move to a less-expensive house, does it make sense to also move to a less-expensive state?

Details well under control in your homestead might also loom large in a new area. Concerned about your health? If you have or expect eventual medical issues, do you need to modify your new home beforehand?

5. Can you afford to retire? Finally, the big question. Your considerations while still working:

· You might be eligible for retirement, yet your employer might happily let you stay on.

· The longer you keep working, the less in savings you need for retirement.

· If you're older than 60, finding a new job that pays the same as your current gig might be difficult.

Really analyze whether you can afford to leave the work world yet. Chances are good you'll be glad you did.

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## 5 Scientifically Proven Health Benefits of...

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### 4. Travel boosts happiness and satisfaction

Most people tend to be happier when they're traveling and don't have to worry about work, of course. However, one of the more interesting takeaways from a Cornell University study is that people also experience a direct increase in happiness from just planning a trip.

The study found that the anticipation of taking a vacation is far greater than the anticipation of acquiring a physical possession. Thus, the benefits of traveling abroad begin well before the trip does.

### 5. Travel lowers the risk of depression

While people tend to avoid the subject in our society, depression is unfortunately a major problem. Millions of Americans struggle with depression on a regular basis and it's not uncommon for doctors to overprescribe medication for depression.

Luckily, healthier alternatives are available for escaping the hopelessness of a depressed state. According to research, travel may be one of them.

A study from the Marshfield Clinic in Wisconsin found that women who vacation at least twice a year are less likely to suffer from depression and chronic stress than women who vacation less than once every two years.

### Where will your travels take you this year?

So, there are clear, scientifically-backed health benefits of traveling the world. Mentally, physically, and emotionally, you can gain a lot from packing your bags and visiting places you've never been.

But where will you go? Thousands of places across the world are worth visiting.

For many, the notion of international travel isn't as mysterious and thrilling as it used to be. In a world accessible via YouTube, Google Earth, and virtual reality, many think they've already seen all the world has to offer, when they've only stared at a screen a few inches in front of their face.

If you want to enjoy the scientifically proven health benefits of travel abroad, you should start planning a trip. Whether you go to London, Cape Town, Lucerne, Auckland, or somewhere entirely different, boarding a plane and flying to a foreign destination where you're excited and intimidated is great for your growth and development.

Where will you go?

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