



# 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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**“The secret of staying young is to live honestly, eat slowly, and lie about your age.”**

**- Lucille Ball**

## PHYSICAL HEALTH

### 8 Ways to Stay Young as You Age

*By Dennis Kravetz*

What does it mean to be “psychologically young”? It’s not about wrinkle creams, plastic surgery, or injections to make you look younger. It’s about having a positive mental attitude, staying cognitively and physically active, and having a high-quality life.

How long you live, and the quality of your life are, to a great extent, under your control. Apart from all the studies that show how lifestyle choices such as exercise and diet play a role in longevity, there’s also a good body of research that links positive attitude with the number of years people live. For example, one study involving 100,000 women found that women who were optimists were 30 percent less likely to die of heart disease than pessimists. Another study found that optimists were less likely to become frail. Frailty was defined as impaired strength or endurance, balance problems, as well as vulnerability to trauma and other stresses.

Want to live longer and stay younger as you age? Here are eight ways to stay psychologically young, add years to your life, and boost the quality of those years.

#### **Develop a positive mental attitude.**

How you feel about getting older can affect how long you live. This gets tested more as you age because of an emphasis on youthfulness in our culture. You must have goals and look forward to the future, irrespective of your actual age. Will you look forward to the future when you are 75 or 85 as much as you did when you were 25? If the answer is “yes,” your positive attitude will help keep you going.

#### **Don’t act your age.**

You are only as old as you feel. The key to psychological health is how you feel inside, not your chronological age or your physical appearance. Feeling old is a self-fulfilling prophecy. For example, if a person genuinely feels too old to

do a physical activity, such as hiking a mountain, she is apt to cut back on the activity. Once she does, her muscles will start to shrink from lack of use, and her bones may get smaller, and she may cut back her activities even more. Avoid this rut by continually doing things like exercise as you age. You are as young as you feel.

#### **Resist mobility aids until you need them.**

Don’t use a scooter or a motorized wheelchair unless you really need to. It’s too easy to become dependent on such mobility aids because they are easier than doing the work our bodies need and crave. If walking tires you out, walk slowly and walk often to build up your strength and endurance. The more often you exercise and use your muscles, the less tired you’ll feel. As activities become more difficult, resist the urge to give up. Instead, maintain or improve your existing fitness level by continuing to remain active or gradually ramp up to where you want to be.

#### **Continue working in retirement.**

Many studies have shown a correlation between early retirement and earlier death. A recent one showed that for every extra year of early retirement, workers lost about two months of life expectancy. Many people can’t wait to retire, because their jobs are stressful, and they don’t take enough vacations. But having a job gives you something to look forward to. You learn new things through work and develop social networks, important activities to have throughout life. Work, actual or volunteer, is in part what keeps people living to advanced ages. If your full-time career is too taxing, consider working part-time, switching to a less stressful job, or volunteering.

#### **When you have health problems, keep your chin up.**

Even if you have a disease or illness that’s impacting your life, having a positive attitude will keep you healthier and could

*Continued on back page*

# RELATIONSHIP HEALTH

## Why Having a Fitness Buddy Is the Best Thing Ever

By Mirel Ketchiff

*Not only is having one more fun, but an exercise partner can make you more accountable, motivated, and even fast-track your fitness goals.*

If you could only do two things to improve your health, we'd suggest exercising and hanging out with friends. The former is self-explanatory, but the latter may be even more important than you'd think: Loneliness is as harmful to your well-being as smoking 15 cigarettes a day, according to a new study in Perspectives on Psychological Science.

So, we say, why not combine the two: exercise with your friends. Besides killing two birds with one stone, you'll be reaping a whole host of benefits—like the eight below.

### You'll Enjoy Your Workout More

In a study of 117 adults, those who worked out with friends (or a spouse or co-worker) said they enjoyed the exercise more than those who got sweaty solo, say researchers from the University of Southern California. Makes sense: you like hanging out with your friends, you (mostly) like exercising—combine the two and you double your fun.

### You'll Be Less Likely To Get Injured

The gym mirror can only tell you so much. When you have a friend with you, she'll be able to give you quick form checks and tell you when your back is sagging during your plank or if you're leaning forward too much while squatting. And that can save you lots of pain later on.

### You'll Feel Even Less Stressed

People who exercised on a stationary bicycle for 30 minutes with a friend said they felt calmer after the workout than those who cycled alone, according to a study published in the International Journal of Stress Management.

Duos didn't necessarily have to chat during the workout to feel the stress-busting effects, so bring a friend along to SoulCycle, even if you know you'll be pushing yourself too hard to utter a word.

### You'll Push Yourself Harder

Worried that your exercise buddy is fitter than you? Good. People who exercised with someone they thought was better than them worked out up to 200 percent harder and longer than others, found researchers from

*“A buddy will keep you honest and add a dimension of fun to your workout.”*

- Bill Toomey

Kansas State University. That's because you're naturally competitive—when you're with a fit friend, you find it easier to really push yourself to keep up. (Although, there is such a thing as being Too Competitive at the Gym.)

### You'll Quit Quitting

When you're just dragging yourself to the gym in the morning or after work, it's easy to talk yourself out of it—less so when you know you'll be meeting a friend there. The same is true for slacking off during your workouts: You're not going to stop for so many “water” breaks when you've got a friend there to call you out.

### You'll Meet Your Goals Faster

This goes along with the two previous points: when you're being consistent and pushing

yourself harder, your performance will improve faster than when you're only attending the gym sporadically and slacking off when you do manage to get there.

### You'll Have More Sex

This one's only true if your workout partner is also your life partner. The physical symptoms you experience after working out—flushed skin, faster heart rate, adrenaline rush—actually mimic the effects of arousal. That might help explain why studies show that men and women feel more attracted to each other after doing an adrenaline-pumping activity (like exercising together).

### You'll Break Out Of Your Rut

When you work out alone, it's all too easy to fall back on the same-old, same-old exercises. But that's an easy way to fall into a fitness plateau. A friend might have suggestions for switching up your routine that you wouldn't think of alone, and that will keep things interesting and ensure all your muscle get worked out.

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*“Since you get more joy out of giving joy to others, you should put a good deal of thought into the happiness that you are able to give.”*

- Eleanor Roosevelt

# INNER HEALTH

## 5 Ways Your Inner Child Can Rock Your Life

By Scott Stabile

*A few weeks ago, at our family cottage in northern Michigan, my nieces, nephew and their friends – all little kids – played in the sand for hours. They poured buckets of water into dug out holes and made mud puddles. Over and over, all five of them, exclaiming each time a new puddle was made, as if it were the first they had ever seen. What fun they were having!*

You can learn so much about living a fulfilling life from kids. Especially from the kid you've known the best: yourself. All that time you spent as a child playing, creating, fighting and making up with friends can serve your adulthood in important, transformational ways.

Don't you sometimes wish you could be a kid again? Good news: You can.

You may be an adult now, but your inner child is alive and well within you, and it's got a lot of wisdom to share. Here are five habits, compliments of the kid inside, that will change your life in wonderful ways.

### 1. Forgive Fast

When I was a kid, my best friend Rachel was like a sister. We played together constantly, and we fought all the time. But we got over the fights quickly and then kept on playing. Kids move on from conflict easily. They don't tend to hold grudges and need long apologies. Without consciously realizing it, they're forgiving all the time, and fast. What a gift! Such freedom lives in forgiveness. Do you hold grudges? Do you struggle with forgiveness? If so, remember yourself as a child – all the fights, and all the quick make ups. It is in you to forgive fast, and to move on.

### 2. Have Fun

Who has more fun than kids? Sure, they don't tend to have the pressures and responsibilities of adulthood. Even so, kids everywhere – no

matter their circumstances – are always ready to have fun. With a stick. With a ball. With a wall. It doesn't take much more than a desire to play and have a good time. Like most everything, fun is a choice, an important choice for a fulfilling life. Are you making enough time for fun in your life? If not, find the time. Your inner kid is always ready to play!

### 3. Create Freely

Kids don't think too much about their creativity. They just express it, and find so much joy in doing so. How many imaginary situations did you put your dolls through when you were younger? How much coloring did you do – inside, outside and all over the lines?

***“Adults are just outdated children.”***

*- Dr. Seuss*

Children don't worry about being judged the way adults do. They follow their instincts and create whatever comes to their minds and hearts. Are you expressing your creativity? Doing so adds wonders to your life. You were a creative child. That creativity is still inside you. Don't hide it for fear of being judged. Share it with the world!

### 4. Pursue The Yes

When you really wanted something as a kid, did you ever shut up about it? Did you take no for an answer? Not me. I'm not suggesting we all become adult brats, but there's a lot to be said for pursuing a yes, especially where your dreams and desires are concerned. Don't be

so quick to settle for a no. Don't back down from going after your passions. As a kid, that passion might have been your favorite candy bar. Now, it's likely something much more worthwhile. Use the relentlessness of your inner child and pursue the yes in your life.

### 5. Speak The Truth

Last year, one of my nieces studied my head for a few seconds and said, “You're really bald.” She had a point. If you've been around kids in any capacity, you've probably heard them say some very funny, very truthful things. Children tend to say what they think, and without judgment most of the time. They're not yet programmed to hide their feelings and edge around their thoughts. Kids are honest. We adults could be more truthful too, never to intentionally hurt someone's feelings, but to connect with people in a deeper way. What are you holding back? How can you approach your life, and your relationships, more honestly? Call on your inner child to help you start sharing your truth.

Kids can be awesome. Adults too, especially those of us who allow ourselves to be kid-like some of the time. A lot of the time is even better! All the ways you were as a child are still within you, are still there for you to call upon whenever you want. Your inner child just needs an invitation from your inner adult to come out and play. And play it will, leading you to a happier, more meaningful life along the way.

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***“Every child is an artist. The problem is how to remain an artist once we grow up.”***

*- Pablo Picasso*

# CAREER HEALTH

## 5 Ways to Bounce Back From a Bad Day at Work

By Kali Hawlk

No matter how positive of a person you are, or how much you love your job, bad days happen to the best of us. When you're having one of those days where it seems nothing goes right, and life is just harder than it usually is, it can be tough to pull yourself out of the funk that so often follows.

It's important to know how to bounce back after a bad day at work so one crummy Monday doesn't turn into a crummy week. If you're struggling to find the bright side today, try one of these five ways to get yourself back up and running ASAP.

### 1. Don't Take It Personally

Bad days at work can be caused by a number of things – but if your bad day was set off by someone else's negativity, don't take it personally. If someone else was angry, upset, stressed, frustrated, or just plain mean, it's important that you not internalize their actions or behavior. Don't bottle up how a bad day made you feel. Communicating how you feel to someone else can help you work through how you're feeling, and it may also help to get feedback and perspective from an outsider.

### 2. Shake It Off and Don't Take It Home

When work sucks, it's all too easy to bring our stress and unhappiness home with us. To shake off a bad day, leave work at work. Try to establish an end-of-the-workday routine that helps signal the official end of the day. That way, when things don't go so great, your mind still gets to process that work is over – and now it's time to go home, relax, and do something that makes you happy.

Speaking of, another way you can bounce back is to....

### 3. Do Something That Makes You Feel Great!

Put an end to your bad day by seeking out things you know make you feel empowered, confident, and happy. That might mean doing a yoga routine when you get home. Maybe you can grab your favorite book and a glass of red wine and treat yourself to a quiet evening in. Or if you're extroverted, you may get your energy back by taking someone on a coffee date.

Just make sure you engage in healthy habits. You won't bounce back from a bad day if you overindulge in food or alcohol, and having an hours-long TV binge likely won't make you feel better. You need to bring yourself back up – not sedate yourself with activities that keep you sedentary and disengaged.

### 4. Vent or Rant if You Need To

And of course, sometimes you just need to vent and rant. That's okay! Get it all out, but put a time limit on the complaint session. Moan and whine for 10 minutes. Then be done, move on, and do something that makes you happy.

### 5. Evaluate What Happened

Hopefully, one or more of these strategies can help you bounce back after a bad day at work. But before you move on and put everything behind you, take a moment to reflect on what didn't go so great. If you can evaluate what went wrong, you can better understand how to avoid doing the same thing in the future.

This will help you be proactive, rather than reactive – and you may be able to prevent a bad day from derailing your week before it even happens.

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## 8 Ways to Stay Young as You Age...

Continued from front page

extend your life. One team of researchers analyzed 35 studies of populations with existing health conditions. The people who had optimistic outlooks during the duration of the studies had significantly less risk of dying than those with pessimistic attitudes.

### See aging as an opportunity.

Self-perception of aging has a greater impact on survival than blood pressure and cholesterol levels. That's what one recent study found when the researchers measured the functional health of participants aged 50 or older over the course of 18 years. The ones who lived longest demonstrated a positive outlook about their future and their ability to function effectively. Those who believed aging was no big deal were able to climb stairs, do housework, work full-time, go out socially, and do other activities associated with younger people. And they lived 7.5 years longer than those with less positive ideas about aging.

### Ignore negative stereotypes about aging.

A study out of North Carolina State University found that negative stereotypes have a negative effect on memory performance. People were exposed to negative words associated with aging, such as "cranky," "senile," or "feeble," or positive aging words such as "active," "accomplished," and "knowledgeable." Adults 57-82 performed more poorly on memory tests when they were exposed to the negative stereotypes before taking the tests. In contrast, when these same adults were exposed to the positive stereotypes, they performed significantly better and as well as people in their teens and 20s.

### Have goals for the future.

Draw up lists of things to do. This is important regardless of your age, particularly for those who are retired. While work itself can keep you younger, there is more to life than just work. Look forward to life in general. You must have personal goals and aspirations, as well as professional ones. These can be career goals, personal interest goals (e.g., take up a new sport, start a new hobby, read Shakespeare's plays), physical goals, cognitive goals (e.g., learning a language, taking up crossword puzzles), or nutritional goals. Goals help you grow and develop at any age.

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242



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