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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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**"Together we
can change the
world, just one
random act
of kindness
at a time."**

- Ron Hall

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

Want To Keep Your Brain Sharp? Take Care Of Your Eyes And Ears

By Allison Aubrey

By age 40, about 1 in 10 adults will experience some hearing loss. It happens so slowly and gradually, says audiologist Dina Rollins, "You don't realize what you're missing." And even as it worsens, many people are in denial.

By the time someone is convinced they have a hearing problem, age-related memory loss may have already set in. But there's good news. Restoring hearing with hearing aids can help slow down cognitive decline.

Consider these findings: Researchers tracked about 2,000 older adults in the U.S. both before and after they started using hearing aids. The adults were participants in a big, national study called the Health and Retirement Study.

"We found the rate of cognitive decline was slowed by 75 percent following the adoption of hearing aids," says Asri Maharani, a researcher at the University of Manchester in the division of neuroscience and experimental psychology and an author of the paper. "It is a surprising result," Maharani says. The study was published this spring in the Journal of the American Geriatrics Society.

To assess cognition over time, researchers performed a battery of face-to-face tests with participants. This was done every two years from 1996 to 2014. One test to assess memory required participants to recall a list of 10 words, both immediately after the words were read aloud and then again after the participants had been distracted by other tasks.

"We weren't expecting that hearing aid use would eliminate cognitive decline. That's just not going to

happen" because age-related decline is inevitable, explains Piers Dawes, an experimental psychologist and another author of the study. "But the reduction in the rate of change is quite substantial. It's a very intriguing finding."

To put the findings in context, consider that the slower rate of decline equates to remembering less than one more word on the 10-word recall test. So, it's a small but measurable effect. And it adds to the evidence that hearing loss and cognitive decline are strongly linked.

It makes sense, says Rollins. Consider what people are getting when their hearing is restored: "Stimulating your ears stimulates the nerves that stimulate your brain."

When you get hearing aids, "we're giving your ears back what they're missing, and giving your brain what it needs to make sense of what you're hearing," Rollins explains. And this can help you stay more stimulated and socially engaged. Rollins was not involved in the study. She's in practice in Silver Spring, Md.

Rollins says people who have hearing loss might decline faster than those with normal hearing due to the loss of social stimulation. "Social isolation is a huge part of hearing loss, and people will notice their loved ones withdrawing from conversation, or not going to family or social functions like they used to."

Rollins fits a lot of people with hearing aids, and sometimes they come in only after their loved ones insist on it. "No one wants to wear a hearing aid," Rollins says. "Typically, there's convincing that needs to be done." There's still a stigma attached to wearing hearing aids. People think: "I don't want to look old!" But Rollins says the technology

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RELATIONSHIP HEALTH

The Science Behind Happy Relationships

By Sarah Treleaven

When it comes to relationships, most of us are winging it. We're exhilarated by the early stages of love, but as we move onto the general grind of everyday life, personal baggage starts to creep in and we can find ourselves floundering in the face of hurt feelings, emotional withdrawal, escalating conflict, insufficient coping techniques and just plain boredom. There's no denying it: making and keeping happy and healthy relationships is hard.

But a growing field of research into relationships is increasingly providing science-based guidance into the habits of the healthiest, happiest couples — and how to make any struggling relationship better. As we've learned, the science of love and relationships boils down to fundamental lessons that are simultaneously simple, obvious and difficult to master: empathy, positivity and a strong emotional connection drive the happiest and healthiest relationships.

Maintaining a strong emotional connection

"The most important thing we've learned, the thing that totally stands out in all of the developmental psychology, social psychology and our lab's work in the last 35 years is that the secret to loving relationships and to keeping them strong and vibrant over the years, to falling in love again and again, is emotional responsiveness," says Sue Johnson, a clinical psychologist in Ottawa and the author of several books, including *Hold Me Tight: Seven Conversations for a Lifetime of Love*.

That responsiveness, in a nutshell, is all about sending a cue and having the other person respond to it. "The \$99 million question in love is, 'Are you there for me?'" says Johnson. "It's not just, 'Are you my friend and will you help me with the chores?' It's about emotional synchronicity and being tuned in."

"Every couple has differences," continues Johnson. "What makes couples unhappy is when they have an emotional disconnection and they can't get a feeling of secure base or safe haven with this person." She notes that criticism and rejection — often met with defensiveness and withdrawal — are exceedingly distressing,

and something that our brain interprets as a danger cue.

To foster emotional responsiveness between partners, Johnson pioneered Emotionally Focused Therapy, in which couples learn to bond through having conversations that express needs and avoid criticism. "Couples have to learn how to talk about feelings in ways that brings the other person closer," says Johnson.

Keeping things positive

According to Carrie Cole, director of research for the Gottman Institute, an organization

"Once you replace negative thoughts with positive ones, you'll start having positive results."

- Willie Nelson

dedicated to the research of marriage, emotional disengagement can easily happen in any relationship when couples are not doing things that create positivity. "When that happens, people feel like they're just moving further and further apart until they don't even know each other anymore," says Cole. That focus on positivity is why the Gottman Institute has embraced the motto "small things often." The Gottman Lab has been studying relationship satisfaction since the 1970s, and that research drives the Institute's psychologists to encourage couples to engage in small, routine points of contact that demonstrate appreciation.

One easy place to start is to find ways to compliment your partner every day, says Cole — whether it's expressing your appreciation for something they've done or telling them, specifically, what you love about them. This exercise can accomplish two beneficial things: First, it validates your partner and helps them feel good about themselves. And second, it

helps to remind you why you chose that person in the first place.

Listen to the brain, not just your heart

When it comes to the brain and love, biological anthropologist and Kinsey Institute senior fellow Helen Fisher has found — after putting people into a brain scanner — that there are three essential neuro-chemical components found in people who report high relationship satisfaction: practicing empathy, controlling one's feelings and stress and maintaining positive views about your partner.

In happy relationships, partners try to empathize with each other and understand each other's perspectives instead of constantly trying to be right. Controlling your stress and emotions boils down to a simple concept: "Keep your mouth shut and don't act out," says Fisher. If you can't help yourself from getting mad, take a break by heading out to the gym, reading a book, playing with the dog or calling a friend — anything to get off a destructive path. Keeping positive views of your partner, which Fisher calls "positive illusions," are all about reducing the amount of time you spend dwelling on negative aspects of your relationship. "No partner is perfect, and the brain is well built to remember the nasty things that were said," says Fisher. "But if you can overlook those things and just focus on what's important, it's good for the body, good for the mind and good for the relationship."

Happier relationships, happier life

Ultimately, the quality of a person's relationships dictates the quality of their life. "Good relationships aren't just happier and nicer," says Johnson. "When we know how to heal [relationships] and keep them strong, they make us resilient. All these clichés about how love makes us stronger aren't just clichés; it's physiology. Connection with people who love and value us is our only safety net in life."

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INNER HEALTH

Feel Happy and Stress-Free: 7 Simple Tips to Stay in the Now

By Henri Junttila

"No yesterdays are ever wasted for those who give themselves to today." ~Brendan Francis

Anyone can be mindful for a moment or two, but developing your mindfulness muscle means that you have to take things to a higher level.

In today's world it's all too easy to get distracted from what's truly important. Wherever you go, and whatever you do, you see messages designed to get you to perform a specific action and distract you from the fact that you are already whole.

There are no reminders to be mindful unless we create them.

The responsibility is in your hands. Staying in the present moment can dramatically reduce stress, increase your happiness, and give you bursts of insight that might change your life.

Ever since I've started becoming aware of my thoughts and staying in the now, my life has improved significantly, and I know yours will, too.

Here are a few down-to-earth tips on how to become more mindful:

1. Notice your tendencies.

You and I, we both have our unique tendencies that distract us from the present moment. I'm a worrier, so I tend to think about the future and try to solve problems before they even happen.

What are your tendencies? What kind of thoughts tend to rob you of the now?

These questions will help you become more mindful about what is going on in your head, which in turn leads to mindfulness.

A few examples of tendencies that are very common are: anxiety, worry, regret, guilt, fear, pleasure seeking

A great tip is to write down your tendencies and how they tease you out of the now. Grab a piece of pen and paper, and just do it.

2. Practice acceptance.

Once you start becoming mindful of your tendencies, it's crucial that you don't judge yourself. Practice acceptance and embrace who you are.

The tendencies you have are there for a reason. They are signposts pointing to the areas of your life that need attention.

If you're a chronic worrier, you need to start noticing whenever you begin drifting to the future.

Become mindful, observe your thoughts, and breathe.

We believe our thoughts to be the authority on life, but that couldn't be further from the truth. Our thoughts are just thoughts.

3. Focus on your breath.

Your breath is a powerful and simple way to anchor yourself in the present moment. Whenever you are having a hard time staying in the now, take deep breaths, and focus on your breathing.

You could even count your breaths. Something I like to do is count to four on the inhale and four on the exhale.

It focuses the logical part of my brain on counting and allows me to focus on my breath. After a while I can release the crutch of counting and just be.

"It's all about quality of life and finding a happy balance between work and friends and family."

- Philip Green

4. Question your thoughts.

Your thoughts aren't always right. In fact, they are rarely right, especially if they make you feel bad.

Question your thoughts constantly. When you start to feel negative emotions, use it as a reminder to examine what thoughts are causing the commotion.

Most people walk around all day letting negative thoughts cause negative feelings. We both know that nothing good can come out of this.

It takes discipline to be mindful, but the rewards are peace and happiness. Even researchers are discovering the power of emotions. Negative emotions not only have the power to make you feel bad, but can affect your physical health as well.

Whenever a negative thought arises, take a step back, and look at if the thought is true.

5. Use reminders.

Another great way to stay anchored in the now is to use reminders. It can be as simple as tying a white string around your wrist.

Each time you look at the white string, you are reminded of the present moment. Are you in the now, or are you somewhere else?

There are no limits to what you can use as a reminder. If you want to take this even further, you can add a new reminder each week.

Start using external reminders such as red cars, billboards, and so on. If you keep doing this, you will be astonished at the results.

6. Be determined.

Increasing the time you spend in the present moment can be a lot of work. If you're serious about becoming more mindful, you have to be determined.

There will be times when you feel like you want to throw in the towel. You will face challenges, obstacles, and problems.

But if you're determined, you will get through them. They are nothing but teachers on your path.

When you make becoming more mindful one of your main goals, you simply cannot fail.

7. Follow your passion.

I have noticed that the more I follow my passion and my hearts deepest desire, the more I am able to stay in the now.

I enjoy every second of every minute when I'm working on something I love. My heart buzzes with joy and I feel amazing.

Writing is one of my passions. I love helping people improve their life. It makes me come alive, and it keeps me in the present moment.

Inspiration flows effortlessly, and it's almost like I am channeling someone else as I am writing. Find your passion and go after it.

Becoming more mindful is done step-by-step. You do not have to go all-in. You only have to increase the amount of time you spend in the present moment each and every day.

If you do that, it's impossible for you not to become a mindfulness master.

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CAREER HEALTH

12 Non-Caffeinated Ways to Wake Up at Work

By Kevin Daum

Some days, I am just downright sleepy. Maybe it's the late-night writing, constant travel, or my busy social schedule in New York. But every so often, even with a good night's sleep, I get to the middle of my day and I just feel ready for a nap. I find myself dozing off at the computer mid-Zzz... oh, sorry.

I suppose I could have coffee or an energy drink, but the caffeine makes me moody and just postpones my crash until later. Then I really feel like a snoozer. Well, whether or not you believe caffeine is healthy, there's no need to ride the stimulant roller coaster. Here are a dozen surefire, natural ways I have found to wake up and feel revitalized.

1. Go Outside

All those fluorescent lights, computer screens, and conditioned air can take their toll. Go and spend 15 minutes walking around outside. Rain or shine, cold or hot, the fresh air and change of scenery will help you break the monotony of a sterile environment.

2. Get Physical

People might think you strange to start exercising in the middle of the office, but elevating that heartbeat will pump some oxygen through your body and right to your brain. Try jumping jacks, skipping rope or a little yoga. You can even go run up and down the office stairs. Just go until you break a little sweat.

3. Be a Brainiac

If you can't stimulate your body, stimulate your brain. Try a crossword or play Sudoku. Better yet, grab a co-worker for a quick bout of Battleship so you get those competitive juices flowing.

4. Just Chill

Give yourself a brisk awakening. Try drinking super-cold ice water; add lemon. The more you drink the better. Splash a little on your face. You can also put ice against your wrists and temples, or suck on an ice cube.

5. Chow Down

A little mastication can wake you up, so have a snack. Avoid a heavy, carb-filled, sugary snack. Instead, choose an aromatic protein and a fruit. Try spicy beef jerky and some cucumbers with chili powder, or watermelon with a little cayenne pepper.

6. Pump Some Adrenaline

Nothing like a good fright to keep you alert and attentive. Watch some horror or action movie trailers to give you a nerve-shattering boost.

7. Move That Body

Perhaps the position in which you are sitting is a bit too relaxed. Reposition your chair. You can change it, sit in it backwards, cross your legs in the seat, or just remove it and stand up while you work.

8. Oil It Up

Keep a lotion or essential oil on your desk. Make sure it has a strong, bright scent like citrus, peppermint, or jasmine. Rub it on your hands and temples. If it's real strong, put a little on your upper lip to awaken your senses and keep it from disturbing your neighbors. Stay away from lavender, though; it's known to make you sleepy.

9. Dance! Dance! Dance!

Put on your headphones, punch up your favorite dance tunes and dance hard for five to 10 minutes. Sure, some people may laugh at you, but the embarrassment will also help you wake up.

10. Make 'em Laugh!

Grab a co-worker and trade jokes for five minutes. The laughter releases endorphins and will get your body moving. If you don't know any jokes, watch some funny videos to get things going.

11. Go Online Shopping

The rush of buying something new is always good for a perk up. Make an early birthday or Xmas list, or better yet, buy someone you like a gift. Thinking about doing something nice for someone else is sure to get your blood flowing.

12. Call Your Mom

It sounds strange, but a conversation with your mother is bound to wake you up. Possibly it's the deep emotional connection to the woman who woke you for years. Regardless of your current relationship, either the stress or the charm of calling her will get you going. Besides, she probably thinks you don't call her enough anyway, so it couldn't hurt.

If these tips aren't doing the job, perhaps it's not sleep you lack but just more energy for your day. In that case, here are 10 ways to supercharge your energy at work.

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Want To Keep Your Brain Sharp? ...

Continued from front page

has improved a lot in recent years. And often, hearing aids are a lot less noticeable and are covered up by hair.

Cost is another obstacle. With a price tag of \$4,500 and upwards for high-end aids, they're not cheap. Less expensive options are available, but insurance plans typically don't cover the full cost. Some plans offer no benefit for hearing aids, and, in general, Medicare does not cover the cost, either.

But when people decide to get fitted with hearing aids, this step can improve quality of life. This is the case with Rollins' patient Lucien Johnson, 92, who was fitted with hearing aids a few weeks back.

"I was tired of screaming," his wife, Carrie Johnson, tells us. And it was frustrating for Lucien as well.

"Sometimes she thought I was ignoring her," Lucien says. But, really, he just didn't hear her speaking.

The Johnsons say they're communicating better now. Lucien went in to see Rollins for an adjustment recently. "I need some fine-tuning," he told her. "But so far, so good."

Another common condition as we age is the deterioration of vision, often because of cataracts.

New evidence shows that restoring vision by having cataract surgery can also slow cognitive decline. A companion study carried out by the same researchers and published in the journal PLOS One this month evaluated the outcomes of about 2,000 older adults who had cataract surgery. They were all participants in the English Longitudinal Study of Ageing, which is carried out similarly to the U.S. Health and Retirement Survey. Participants are given periodic cognitive assessments.

"We found the rate of cognitive decline was slowed by 50 percent following cataract surgery," explains Maharani. As with the outcome in the hearing aid study, restoring good vision can't eliminate cognitive decline, but this study suggests it can significantly slow the process.

So many factors influence healthy aging, including lifestyle habits such as diet and physical activity. But Maharani and her co-authors say it's important to know that steps to correct vision and hearing loss can play into the equation as well.

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