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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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***“Calm mind
brings inner
strength
and self-
confidence,
so that’s very
important for
good health.”***

- Dalai Lama

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

9 Ways to Calm Your Anxious Mind

By Melanie Greenberg

Anxious thoughts can overwhelm you, making it difficult to make decisions and take action to deal with whatever issue bothers you. Anxiety can also lead to overthinking, which makes you more anxious, which leads to more overthinking, and so on. How can you get out of this vicious cycle? Repressing anxious thoughts won't work; they will just pop up again, sometimes with more intensity. But there are more effective techniques you can borrow from Mindfulness-Based Stress Reduction and Cognitive-Behavioral therapies.

Following are 9 strategies to help you get unstuck and move forward:

1. Attempt Cognitive Distancing

Try to see your anxious thoughts as guesses, not facts. Your mind is trying to protect you by predicting what could happen, but just because something could happen doesn't mean it will. Look at objective evidence: How likely is it that the negative outcome will actually happen? Is there anything good that might happen instead? And which do you think is most likely to happen, based on past experience and other information you have about the situation?

2. Try Cognitive De-fusion

Stop being fused with your thoughts. Think of your thoughts as moving data passing through your mind, rather than the objective truth about a situation. Our brains are

hypersensitive to threat and danger because this kept our ancestors alive in the wild. Some of your thoughts may just be automatic conditioned reactions generated by a brain that is oriented to survival. Choose whether or not to believe these thoughts, rather than just accepting them.

3. Practice Mindfulness

Practice observing your thoughts, rather than reacting automatically to them. Think of your thoughts as clouds floating by. Which draw you in and which make you want to run away? Is there a way you can untangle yourself and just observe your thoughts, rather than reacting?

4. Focus on Direct Experience

Your mind makes up stories about who you are, and about your safety and lovability. Not all of these stories are accurate. Sometimes our minds are biased by negative past experiences. What is your experience in the present moment? Is this something that is actually happening or something that might happen? Notice that they are not the same thing, even though your mind may treat them as the same.

5. Label Things

Label the type of thought you are having, rather than paying attention to its content. Watch your thoughts and when you notice a judgment (e.g., how good or bad the situation is), go ahead and label it as Judging. If you notice a worry (e.g., that you are going to fail or experience a loss) label it as

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RELATIONSHIP HEALTH

Change in Relationships: What to Do When Your Partner Changes

By Margarita Tartakovsky, M.S.

Your once sort of neat partner becomes a sloppy mess. Or they start spending more time on the golf course. Or worse, when you first met, they wanted to have children, but now say they're not interested.

What do you do when your partner changes in small or big ways?

Here, Terri Orbuch, Ph.D, clinical psychologist and author of *5 Simple Steps to Take Your Marriage from Good to Great*, offers her insight on change in relationships.

Myths about Change

It's a myth that people or relationships don't change, Orbuch said. In fact, it's inevitable. Relationships go through different developmental stages and situations, such as job loss, health problems, financial issues and family conflict. So, it's natural for changes to occur.

Another myth, according to Orbuch, is that change is bad. So many of us hear the word "change," and we automatically assume the worst. But change can be positive and an "exciting influence on your relationship."

"When you add something new, which is what a change really is, you can add romance and passion to your relationship." Orbuch recommended that readers switch their approach and realize that all change doesn't have to have negative implications.

Dealing with Small Changes

Small changes can be anything from your partner taking on a new hobby to being increasingly disorganized. Small changes can become small annoyances, too.

And interestingly, some of these changes aren't changes at all. Your partner probably has always been a bit on the sloppy side; it's just that now you're noticing this habit. You're simply seeing your partner differently (which usually happens after the honeymoon period has passed). Also helpful is taking "responsibility for how we're seeing the annoyance or situation," Orbuch said.

Orbuch's long-term study of married couples found that it's important to sweat these small annoyances before they turn into big obstacles. If certain things bother you, bring them up using "I

statements and addressing "them in a positive, [non-defensive] and respectful way."

For example, you love watching previews at the movies but always end up missing them thanks to your partner's late arrival. Instead of unleashing a storm of frustration, you might say, "I'm having a difficult time with standing at the movie theater and missing the first 10 minutes. Is there some way we can change that, so I can see the previews because I love to watch them?"

Dealing with Big Changes

At the core, big changes represent a direct contradiction to your own thoughts or values,

"Health is the greatest gift, contentment the greatest wealth, faithfulness the best relationship."

- Buddha

which is what makes them so difficult to swallow. For instance, your spouse might have wanted kids before you got married but now has changed his or her mind. Or your partner once held conservative beliefs and now is becoming more liberal. Or you both dreamed of raising kids in a rural area but now your partner prefers an urban lifestyle. Or your spouse who's the CEO of a company wants to go back to school to become a teacher.

Orbuch encourages couples to "discuss how much this difference or big change impacts each of you separately and impacts your relationship." This helps to figure out if you're OK with the change and how you're going to deal with it.

Reaching a compromise is one way. "Compromise can mean different things to different people." It might mean going with your partner's desires this time, your desires or meeting in the middle, she said.

There are "endless possibilities." In other words, there are tons of solutions. For example, a wife

may be deeply worried about being pregnant and giving birth. So, the couple might consider everything from surrogacy to adoption. Or maybe she's worried about being a good mother. So, they try being foster parents first, and she realizes that she is a nurturing person and wants to have kids of her own.

Another way to deal with a big change is to "work on accepting the difference" and "not taking it personally." For instance, your spouse leaning toward liberal views isn't an affront to your more conservative philosophies. And it's fine for some topics to be taboo for a couple. It's something you don't talk about so much because you know it brings conflict.

If You're Stuck...

If you're stuck, take some time to self-reflect, Orbuch suggested. Often, we're so adamant about a certain point of view but we aren't really sure why. Exploring what an issue means to you is important.

She also recommended getting a third party involved, whether that's family, friends or a therapist. They can help you "ask different questions and think about the issue in a different way...We create different meanings as we talk to others."

For instance, say a husband doesn't want to have kids anymore, which is all he can articulate. After seeing a therapist, he realizes that it has little to do with wanting kids and more to do with his own insecurities about his job and providing for his family. His own childhood, which consisted of little affection, also makes him question whether he'll be a good father. "There are so many issues tied to the possibility of not wanting children," Orbuch said. Together, you can try to work through these issues. But it takes communicating, possibly "unpacking the baggage from childhood," support and empathy.

Lastly, "Look at the importance of the relationship and the importance of this issue." In other words, "Make a determination about how important this issue is to you versus your relationship." Of course, this isn't a decision to be made quickly or lightly, Orbuch added, but one you make over time with thoughtful consideration.

INNER HEALTH

Why Laughter Keeps You Young ...and Healthy Too

By *postworksavvy*

It's no longer a secret that laughter keeps you young. Researchers studying the process of aging know that laughter improves blood circulation – to the head and to the heart. Laughing is good for you.

A good belly laugh every day improves mood, improves physical health, and improves emotional health. Best of all, it's free to everyone.

Physical Health Benefits

Laughing heartily and uncontrollably provides a physical release. Several muscles are exercised including the diaphragm, the abdomen muscles and the shoulders. Blood circulation is increased for all major body organs including the brain. Laughter even provides some exercise for the heart. Increased blood circulation stimulates facial muscles so you might even look better!

Some researchers report that laughter can reduce pain. Increasingly, medical experts use laughter therapy in cancer care and with other chronic illnesses.

When we laugh, stress hormone levels are reduced, and levels of healthy hormones are increased. The body's immune system improves with the release of endorphins, those natural 'feel-good' chemicals.

These physical effects account for the cleansed feeling that happens after a good laugh.

Laughter to Manage Stress and Emotional Health

It's hard to feel anxious or sad when you are having a good laugh. Laughter distracts. It takes your mind away from daily problems and worries. When the endorphins reach your brain, stress levels are automatically reduced. You relax, and as you relax, you recharge. You start to feel good and your mind clears.

Laughter can also provide a new perspective. Very often I need my husband's light-hearted

view of the world to help me see situations differently. His easy laughter re-frames problems which helps me to see new possibilities – and sometimes, to find novel solutions.

Experts consider the social benefits of laughter as the most powerful way that laughter influences health. This winter I played bridge with a wonderful group of women. The bridge games often involve eating a meal together, sharing stories and lots of good laughs as we play. My bridge game is getting better. More importantly, new bonds of friendship are forming as we laugh at our mistakes and learn together.

Laughter creates and strengthens relationships. It is contagious. When you

“Always laugh when you can. It is cheap medicine.”

- Lord Byron

laugh, others laugh too – thus the quality of social interaction improves.

Learning to Laugh

You can learn to laugh at any stage of life. Even if you are going through a difficult phase of life, laughter will contribute to your overall outlook and keep you young and healthy.

1. Seek out funny people. Hang out with people who laugh often and laugh with them.
2. Adopt a playful point of view.
3. Do something silly just for the sake of doing it and for the sake of breaking your customary routines. Spontaneity can bring new rewards of fun.
4. Try a laughter yoga class. Laughter yoga is fun, and many laughter yoga classes are

offered – usually at no charge. Laughter yoga stimulates laughter and combines this with pranayama, a form of yogic breathing. It will leave you happy and energized.

5. Find your sense of humor, so that you can laugh at life's frustrations.
6. Lighten up. Learn to laugh at your own mistakes. By not taking yourself too seriously you will learn to laugh at your everyday foibles.
7. 'Fake it till you make it'. Researchers say that your body can't distinguish between real or fake laughing. You get the health benefits regardless of whether it is fake or real laughter.
8. Treat yourself to hilarious diversions – to funny movies, books, YouTube videos. Not just ordinary comedy but truly hilarious diversions.
9. Spend time with children. Children know how to laugh and how to play. If you hang out with children, you can discover their secrets and have lots of laughter as you make these discoveries.
10. Play with your pets. Laugh at their tricks and their habits. You'll discover how much fun you can have sharing their routines.

If you can't laugh, try smiling more. Sometimes life just feels too grim to laugh but a simple smile attracts others. Smiles are as contagious as laughter. They enhance relationships and you will feel good – even as the smile subsides.

Making a conscious effort to incorporate more humor and fun into daily life with your family will pay big dividends. Your outlook on life will change and the laughter you share will keep you young and healthy too.

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CAREER HEALTH

Job vs. Career: The Difference between a Job and a Career

By Lynn Mattoon

Job vs. Career – What is a Job?

While the terms “job” and “career” are often used to mean the same thing, they really are conceptually different.

If you work a part-time job in your youth in order to have extra spending money, it isn't likely you'd refer to it as a career. Why?

The reason is that a job is something you do without much concern for the long-term. You get a job to buy your first car, to have extra spending money, to learn about work, or to pay the bills.

When young people work part-time in retail sales jobs, they aren't thinking of it as a career.

The same goes for senior citizens who take on jobs after they've retired. It is simply work done in exchange for money. Jobs are important for people of all ages.

A job can put food on the family table. Some jobs even earn people high wages.

Job Vs. Career – What is a Career?

So, there must be a difference between a job and a career.

Why are jobs that students or senior citizens work not considered careers? The answer lies in the end goal.

Students are striving to become educated in a certain field where they will continue to learn and grow and advance by the work they do.

A finance major may work in retail sales, but she doesn't intend to build directly upon that experience. A retired person has no reason to build a career, often he or she has already done so, and therefore the work is just for the purposes of money or to stay social and active.

Most careers start with education. Many people work jobs because they don't have the education needed to enter careers, though jobs can certainly turn into careers, regardless of type of employment. Careers are about building on experience and advancing your job skills and knowledge.

You can apply for a job, but you can't apply for a career. A job is given to you; a career is made by you.

What's the Difference Between a Job and Career?

So, as you can see, while one can work very hard at a job and even be paid well to work a job, a career takes much more motivation and forward-thinking effort than a job. Due to this people usually care more about a career than they do about a job. They see personal goals as a part of their career, and it is often more a part of who they are when they are not working than a typical job. Careers are often vocations, such as teaching. We want the people who are teaching our children to think of it as a career, not just a job. We want them to have an interest in our children and care about the success of our children, rather than just coming in, practicing a required skill, and leaving for the day without feeling the desire to become a better teacher every day.

Do You Want a Job or a Career?

Whether a job or career is the right fit for you will depend on your stage of life. Jobs can help people start careers in many ways – experience, knowledge, learning about what they like and dislike. Eventually though, striving for a career is a very positive step because it means you want more out of the work you do than a paycheck. You want to develop your talents, really enjoy what you do, and care about how you spend your time each day. In addition, your earning potential is much higher in a career than in a job in most cases.

A career takes goal setting and education (through college, work experience, or self-learning). It is best to follow your interests, skills, and talents to find the career that will bring you success. Success includes money, but is also very much about personal happiness.

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worrying. If you are criticizing yourself, label it as criticizing. This gets you away from the literal content of your thoughts and gives you more awareness of your mental processes. Do you want to be spending your time judging and worrying? Are there less judgmental or worried ways to see the situation?

6. Stay in the Present

Is your mind regurgitating the past? Just because something negative happened in the past doesn't mean it has to happen today. Ask yourself if the circumstances, or your knowledge and coping abilities, have changed since the last time. As an adult, you have more choice about whom to associate with and more ability to identify, preempt, or leave a bad situation than when you were a child or teenager.

7. Broaden Your View

Are you focusing too narrowly on the threatening aspects of a situation, rather than seeing the whole picture? Anxiety makes our minds contract and focus on the immediate threat without considering the broader context. Is this situation really as important as your anxiety says it is? Will you still care about this problem in 5 or 10 years? If not, then ease up on the worry.

8. Get Up and Get Going

Worrying over an issue without creating a solution will not help you solve the problem. It may in fact make you less likely to act by feeding your anxiety. When your mind is stuck in a loop, you can interrupt it by getting up and moving around or doing a different task or activity. When you sit back down, you should have a different perspective.

9. Decide Whether a Thought Is Helpful

Even if a thought is true doesn't mean that it is helpful to focus on it, not all the time. If only 1 in 10 people will get the job you seek, and you keep thinking about those odds, you may become demotivated and not even bother applying. This is an example of a thought that is true but not helpful. Focus your attention on what is helpful and let the rest go!

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