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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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*“I am always
doing that
which I
cannot do,
in order that
I may learn
how to do it.”*

– Pablo Picasso

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

Exercise with A Friend

By Better Health Channel

We know that exercise is great for our minds and bodies, but sometimes it's challenging to maintain interest. That's why exercising with a friend can be a huge benefit. Here are eight reasons to get exercising with a friend.

1. It's more fun exercising with a friend

You're less likely to get bored when you have a workout buddy, especially a friend. While you're catching up, having a laugh, encouraging each other, you're also getting healthier. It's a win-win.

Chatting to a friend during exercise and breaks can help time pass quickly too. You'll have more options as well, such as a game of tennis or squash.

2. You can build new friendships

Exercising with someone you don't know well provides an opportunity to build a new friendship. You'll be starting with a shared interest - improving your health - which can make it easier to chat about other things as you work out.

Joining an exercise class can be a great way to meet people, get to know them better, and make new friends.

3. You're more likely to stick to your commitment

If you've arranged to meet a friend for a walk or booked an exercise class, you're more likely to keep that commitment. Not wanting to let your friend or exercise partner down can be a great motivator to show up.

And as your exercise becomes routine, perhaps after a few weeks, you'll both find it less challenging and will more likely stick to your commitment.

On those days when you don't feel like exercising, a pep talk from your workout buddy might be just the lift you need. You can support each other.

4. You're more likely to succeed in your goal

Having someone to motivate you can make all the difference to achieving your goal. In fact, research has found that people are more likely to lose weight if their exercise buddy is losing weight. Bonus!

But remember, exercise is still beneficial even if you aren't losing weight.

5. You'll work harder with someone else around

When you exercise with a friend who's around the same fitness level as you, you're more likely to encourage each other and to push a little harder (to increase intensity, for example) than you might do on your own.

A friend can bring out your competitive side and spur you on. When you're ready to give up, the sight of your friend powering on might be just the incentive you need to keep going.

6. It can be more affordable exercising with a friend

If you hire a personal trainer, or buy equipment, splitting the cost two ways will save you money.

You can also save on travel costs by car-pooling to get to the park, gym, pool or sports venue.

7. Your friend may have new exercise ideas

Your workout buddy probably has some skills and knowledge that you don't. Along the way, you might learn new skills - refine your running style, for example - or you could learn a whole new sport or activity.

Variety is the key to sticking with your exercise plan. Mix it up. You'll have more fun and less reason to quit.

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Volume 23 - Issue 7

RELATIONSHIP HEALTH

9 Signs Your Relationship Is Healthy

By Jenn Scalia

I used to be clingy, demanding, and controlling in my relationships. I used to try to convince people to love me as much as I loved them. I was stuck in a cycle of toxic relationships that kept me from being my best self. Because of this, I found myself divorced twice at the tender age of 32. Ouch.

My relationships were more about connection and comfort than they were about passions, shared values and future. When I found someone I liked who liked me back, I jumped on board.

I've come to learn that was a big mistake. Not only should you be connected with someone physically — but you should also connect mentally, emotionally, and intellectually. We must reach harmony on all those levels to thrive in a relationship.

What I learned from this is that it's so important to be selective about people you allow in your life and the relationships you allow to continue. Through all my suffering, heartbreak, embarrassment, and self-reflection, I am now able to create and maintain healthier relationships with myself and others. Now, I refuse to settle for less.

Here are 9 signs that you're in a healthy relationship:

1. There's peace in your relationship and your home.

Your relationship should be your rock. It should be where you seek comfort, peace and the freedom to be completely you. If you find yourself repeatedly feeling anxiety or stress at home, or like you're walking on egg shells around your partner, it may be a red flag that something is not right.

2. You're encouraged to be independent and grow.

It's crucial that in a relationship, each person has their separate friends, dreams, hopes and desires. You partner should not feel as if they need total control over you and vice versa, or like you need to do everything together. In addition, there should be encouragement and support on all levels.

3. Unquestionable, undeniable respect is shared between both partners.

You not only have respect for your partner, but you have respect for the relationship and everything you do is in line with that. You respect the other person's values and dreams. During conflicts, you avoid name-calling; you seek to understand rather than "win" a fight.

4. Intimacy goes beyond the bedroom.

Don't make the mistake of thinking that chemistry in the bedroom is the end-all be-all of a relationship. Go beyond that and you are sure to create something that lasts. There

"I think long-lasting, healthy relationships are more important than the idea of marriage. At the root of every successful marriage is a strong partnership."

- Carson Daly

are many other ways to connect with your partner on even deeper levels — spiritually, intellectually, and emotionally. Having the right combination of all of these will lead to a successful partnership.

5. You're not constantly worried about what your partner is (or is not) doing.

When you're in a healthy relationship, you're not busy worrying about what your partner is doing, if they're cheating on you, if they love you, or where you stand with them. You're too busy creating a life and having adventures together to fret about whether or not your connection is valid.

6. You discuss issues with your partner, not your best friends.

I see so many relationships spiral downward because of miscommunication, or worse — no communication. If something is wrong in your relationship, it's your right to be able to approach your partner with your concerns and

feelings. Instead of complaining to your friends, talk about it with your partner and attempt to fix what's bothering you.

7. You can see yourself with that person 30 years in the future.

Most people get into a relationship and see the future as just a few years down the road. Maybe getting married and having kids within a five-year span (sometimes less). Looking past the immediate future can really give you insight into whether this is the person you want to be in your life forever. Look ahead to when your children are grown, you've gotten gray or bald, and gained a few pounds. If you can't visualize a life with this person long-term, then it may be time to reevaluate.

8. You're not trying to change your partner and vice versa.

The biggest mistake people make when getting into relationships is to think that they can change their partner or worse, fix them. You must love that person unconditionally, as they are, how they are. Ask yourself if you can be with this person long term if they never, ever change. Puts things into quite a different perspective.

9. You get over things easily.

No relationship or person is perfect. No partnership is all rainbows and butterflies. There will be arguments, disagreements and disappointments. The key here is that you can work together to solve the problem. We all make mistakes, so have some compassion when your partner messes up and remember when you did. If you can resolve issues and move forward in your relationship, then you're on the right track!

If you find yourself reading this list and thinking how opposite this is from your current situation, I urge you to seek guidance. This doesn't necessarily mean leaving your partner, but being open to changing and looking at things differently. And if you do decide that your partner is just not the right person for you, then it's perfectly OK to let go — minus the guilt, shame and regret.

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INNER HEALTH

What Time Should I Wake Up - Scientists Explain Exactly When To Get Up

By TOMORROW TEAM

What Time Should I Wake Up - Whether you're a student or working a nine-to-five job, at one point in your life, you've surely dreaded the answer to the question, "What time should I wake up?"

People are more often concerned about the responsibilities and activities that are waiting to be done the next day versus the quality of their sleep. If you are not a morning person, waking up early is a challenge. However, being productive may have very little to do with your sleep patterns.

The key to being productive is consistent with your sleep schedule. Students at Harvard College were tested for 30 days to gauge whether sleeping habits affect academic performance. The test showed students with consistent sleep schedules fared better than those who slept at uncertain times.

It supports the theory that no matter what time you wake up in the morning, your body's sleep time should remain consistent.

Understanding The Body Clock

To fully optimize your sleep schedule, it's vital that you know your own body clock, also known as the circadian rhythm.

The circadian rhythm is the body's sleep-wake cycle. It is a natural system designed to manage your body's response to sleeping and waking. It is controlled by the part of your brain that perks you up when you are exposed to light.

The body clock is also responsible for secreting the hormone melatonin which helps us fall asleep. When your circadian clock is unstable, it significantly affects your ability to wake up earlier. Since a good night's sleep helps in maintaining brain and muscle functions as well as supporting a healthy immune system, you put your body at risk of sickness and infection if you do not stick to a good bedtime routine.

The circadian rhythm varies from one person to another. While there are early risers who take pleasure in waking up before everyone else starts their morning, there are also night owls who function at their best during the night.

It also changes as people age. For instance, teenagers need a longer sleep cycle than adults because that is how their bodies are programmed. On the other hand, adults are more prone to sleep and wake up early in the morning.

What Time Should I Wake Up: Sleep Cycles

When deciding when is the best time to wake up, take into consideration the natural sleep cycle in conjunction with the length of a night's sleep. Five sleep cycles govern our sleep time: four phases of non-REM (non-rapid eye movement) sleep and one phase of REM

(rapid eye movement) sleep. Each sleep cycle lasts between 70 to 100 minutes.

Sleep phases gradually progress from light sleep to a deep sleep cycle. You enter the first sleep cycle about 15 minutes after you go to bed. That advances to the fourth sleep cycle, where a very deep sleep occurs. The fifth and final phase is when you start to dream.

Professionals suggest the preferred time to wake should coincide with your sleep cycle to get the best results. This is defined by waking up naturally without the use of an alarm clock or the snooze button. For example, if you wake up during your phase of deep non-REM sleep, you might wake up groggier and more tired than when you fell asleep. To help you determine the ideal time for waking up in the morning, use an online sleep calculator.

The Basics For A Good Night's Sleep

Avoid using your phone

Artificial blue light from mobile phones and computers can confuse your brain into thinking that

"I'm always swimming forward like a shark. You just keep going and you don't rest. I love waking up knowing that I have a problem to solve."

- Nile Rodgers

it's still morning. To get the best out of your bedtime, avoid using your phone, laptop, and other devices two to three hours before falling asleep. You can use this extra time to wind down after a long day by meditating or reading to help wear you out.

Avoid caffeine and alcohol

Caffeine is a stimulant and perks you up. It can stay in your system for at least four hours. Caffeine will not only keep you from falling asleep but may also make you feel wired.

Alcohol, on the other hand, may get you to sleep fast but it will prevent you from reaching the deep sleep phase. Although alcohol has a sedating effect, it impairs the quality of sleep once it wears off. Even moderate drinking, such as having two glasses of wine before bed can affect the quality of your sleep and in some cases even interrupt it.

Do a morning workout

An early morning workout can significantly decrease your chances of waking up tired. In general, people who do regular exercise are proven to have less

daytime sleepiness. In fact, walking for at least 10 minutes a day can help you achieve better sleep quality. It is suggested, however, not to do any vigorous workouts when you're close to your bedtime.

Stretching and meditation are both great alternative evening workouts.

The Case For Waking Up Early

If you want to follow the steps of many successful people, you can start setting your alarm for 4:30 AM. Vogue's Anna Wintour, Michelle Obama, and Apple CEO Tim Cook are already up and starting their day before dawn.

Other noteworthy people up before dawn include Virgin Group founder Richard Branson, writer Anais Nin, Starbucks CEO Howard Schultz, and more. For them, it pays to wake up early - literally!

When it comes to being more productive, we've all found ourselves asking the same question: "What time should I wake up in the morning?"

Unfortunately, there is no catch-all answer. It is more dependent on your workload: have a lot on your plate and need to be highly productive? Then wake up early in the morning.

If you choose to avoid the snooze, here are some of the benefits these folks claim they receive from waking up early.

Boosts productivity

Successful people all over the world set their alarm early with the intent of doing more. While some are merely morning people, most of them want to get a good head start. A good morning routine can not only provide you with clarity for decision-making, but it can also help you avoid distractions.

May improve health

Waking up early may be good for your mental health. When you get out of bed early, you are giving your body the time it needs to adjust to the start of your day versus the high-stress hustle and bustle of rushing out the door. Waking up early can reduce stress, improve your creativity and decision-making skills, and fuel you with incredible positivity throughout the day.

Normalizes body clock

Early risers are not prone to sleep deprivation because they have already stabilized a healthy sleep routine. If you commit to a consistent sleep schedule, you won't have to ask the question, "What time should I wake up in the morning?" Your body's biological clock will make it easier for you to ditch the alarm clock and get out of bed on your own. Getting up early normalizes your body clock and gives you the internal alarm you need in the morning.

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CAREER HEALTH

The Most Enjoyable Jobs for Older Workers

By Maryalene LaPonsie

Older workers who are age 50 to 65 are a lot like millennials when it comes to jobs, says Becky Frankiewicz, president of staffing firm ManpowerGroup North America. “Millennials are just boomers 30 years ago,” she says.

When it comes to flexible work arrangements such as gig employment or freelancing, 92% of younger people between ages 18 and 24 are open to pursuing these types of jobs while 95% of boomers say the same. That’s according to ManpowerGroup’s 2017 #GigResponsibly: The Rise of NextGen Work report which surveyed 9,500 workers worldwide. What’s more, both groups have similar motivations when it comes to work: They want to be paid well and balance their work and home lives. Another study from BMO Wealth Management in 2018 found 59% of self-employed boomers say they voluntarily choose to be their own boss.

Michael Gretczko, a principal with Deloitte Consulting LLP, says his firm’s research shows workers of all ages have similar priorities. They want meaningful work in a positive environment with leadership they trust. However, older workers, in particular, want jobs that are flexible and offer a sense of purpose.

Given those priorities, the following jobs may be the most enjoyable for workers age 50 and older:

- Clergy
- Counselor
- Administrative supervisor
- Teacher
- Landscaper or handyman
- Health care worker
- A job that captures your imagination

Here’s why these occupations are among the most enjoyable to older workers looking for their next act.

Clergy

A top concern for older workers is having a job that provides meaning. “Retirement hits and while it was fun playing golf for a while, (people) want that sense of purpose,” says Amanda Augustine, a career expert for resume writing service TopResume. A 2017 survey of older workers by the think tank Urban Institute found no job scored as more enjoyable than that of clergy. Nearly two-thirds of seniors in this profession say they really enjoy what they do. This career ticks off a lot of boxes when it comes to what older workers like about employment. It provides social connections, offers a meaningful line of work, can be flexible and provides opportunities to help others.

Counselor

Counseling is another field that lets older workers share their wisdom while helping others. “What they like best is feeling like they are making a difference,” says Reem Yared, CEO of HelpAroundTown Inc., a free online jobs marketplace that connects neighbors with others in the community who can complete errands, odd jobs or other

tasks. Many counselors provide emotional support to individuals and families dealing with a variety of personal issues. However, there are also financial counselors and business coaches, which can be an option for those with experience in those areas.

Administrative Supervisor

Administrative supervisor is another that made the Urban Institute’s list of most enjoyable jobs for older workers. Of those in this profession, 46% say they like their line of work. This job provides social interaction without being physically demanding, two attributes that can be appealing to those who have passed age 50. “(Older workers can) use all those pearls of wisdom they’ve built up through their career,” Augustine says.

Teacher

Schools value experienced educators and are often willing to accommodate their work needs, Frankiewicz says. “We’re seeing a lot of activity around providing opportunities and flexibility,” she says. Retired teachers are often welcomed back as substitutes while postsecondary schools may look for experienced professionals to teach on a part-time basis. With the advent of online education, some teaching jobs may not even require instructors to travel to campus.

Landscaper or Handyman

Grounds maintenance and handyman workers have jobs that can be physically demanding. However, they can also be flexible and low-pressure ways to earn extra money using existing skills. “On my site, I have people who were managing big construction jobs,” Yared says. “In retirement, all they want to do are the handyman-type jobs.”

Health Care Worker

While not a specific occupation, the health care field is another sector to which seniors may gravitate toward. Nursing and caregiver positions can be a good fit for older workers who want to help others and have meaningful jobs. Even those who don’t have a health care background can be ready to work as medical assistants, physical therapy aides and other occupations after completing short-term training programs. When it comes to pivoting to a new career later in life, “it’s much more about what you can do than what you have done,” Frankiewicz says.

A Job That Captures Your Imagination

There’s a wide range of jobs that might be enjoyable for those age 50 and older. “The right job in the right organization is maybe more important than a particular occupation,” Gretczko says. Rather than limit yourself to the jobs that welcome older workers, consider your personal goals and needs. If you love your current career, you may be able to work part time or as a consultant. Retirement also provides an opportunity to move into a new field if you want to try something new. Any job can be an enjoyable job for older workers, and everyone needs to figure out what that occupation is for him or herself.

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Exercise with A Friend

Continued from front page

8. It’s safer to exercise with someone else

Having someone to spot you when you’re lifting weights (that is, someone ready to support you, if need be), or to go running with you, especially at night, means you have help at hand if anything goes wrong.

Finding someone to exercise with

There are plenty of ways to find an exercise partner. Here are a few suggestions to get the ball rolling.

Friends or Family

Start with friends and family who live nearby, or maybe your neighbor or a work colleague. Suggest a daily or weekly workout date, and make the commitment, helping each other along the way to achieve goals.

Join or Start A Walking Group

Walking groups are easy to find, or to start up from scratch. Check out the Heart Foundation Walking website for everything you need to know to get started. What about starting up a lunchtime walking group at work?

You can also find walks in your local area and throughout Victoria on the Victoria Walks website.

Charity or Fundraising Teams

Get fit and do a good deed at the same time while taking part in a charity event. Many charities host walks, runs, and triathlons to raise money and awareness for their causes.

Popular events include:

Mother’s Day Classic
Run for the Kids
Color Run
Million Paws Walk.

Neighborhood Boot Camps

Boot camps are a fun and affordable way to join a fitness group. Many personal trainers, as a side line, offer discounted boot camp programs at local parks and recreation centers. Search online for a ‘boot camp’ or ‘personal trainer’ in your area.

Search for your local registered exercise professional or registered fitness business for professional advice and ongoing support.

Sports Clubs or Groups

If a particular sport takes your fancy, there’s sure to be a club or group where you can share your passion, practice and play. Think soccer, AFL, tai chi, table tennis, darts or dancing. Search online for clubs or groups in your area. Having structure to your exercise helps to keep you committed.

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