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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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**“True  
enjoyment  
comes from  
activity of  
the mind and  
exercise of  
the body; the  
two are ever  
united.”**

**- Wilhelm Von Humboldt**

# 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

### 5 Common Workout Excuses Keeping You Out of the Gym—and How to Beat Them

*By Karen Asp*

The toughest part about committing to—and sticking with—an exercise program is getting your mind to go along with it. Learn how to jump over five mental hurdles and confront common excuses that could derail your best intentions.

Nobody ever said adopting a regular exercise program or consistently working out would be easy. What is the biggest obstacle most people face? Their mind. Experts often say fitness is 90 percent mental and 10 percent physical, and they're totally right. Whether you're a world-class athlete, a workout newbie, or somewhere in between, your mind—and the excuses it comes up with—is often your biggest enemy. Below, experts weigh in on five common mind blocks or excuses not to work out that could be holding you back, with tips for overcoming them so you can make fitness part of your regular routine.

#### **Excuse #1: I'm too tired to exercise.**

**Solution:** If you're truly feeling under the weather, then it's probably best to skip exercise. But if this fatigue is a daily feeling, know that it's probably from a lack of exercise. When you sit too much or don't move enough during the day, there's not much oxygen being distributed through your body, which can make you lethargic, says Tina Martini, fitness trainer in San Diego, California; chef; and author of *Delicious Medicine*.

As soon as you get moving, endorphins begin to kick in and you feel more energized. Do this repeatedly, and you'll increase your overall energy. Until you get to that point, though, schedule exercise for when you naturally have the most energy, says Julie Driver, a London-based Pilates instructor. For some people, that may mean trying a morning workout before the day wears them out, while

others might feel more energetic later in the day. No matter when the exercise happens, remember that a small amount of activity is better than nothing, so commit to doing at least ten minutes or moving through a few stretching exercises. Chances are, you'll feel so good that you'll keep going.

#### **Excuse #2: I don't have time to exercise.**

**Solution:** Lack of time was the number one reason a whopping 42 percent of participants in a recent Freeletics survey cited for not working out. It might seem tough to squeeze exercise in, but people often only have a perceived lack of time, as the same survey found that the average American has 89 minutes of free time a day.

Fortunately, you don't need to spend much time exercising—even a few minutes at a time spread throughout the day or a little exercise at home will work—but you do need to create time for it, Driver says. Schedule it into your day planner just as you would a doctor's appointment or a haircut and then build more activity into your day by taking the stairs versus the elevator, holding walking meetings, or pacing as you talk on the phone.

Bottom line? "Ask yourself if your health is really a priority," Martini says. "People always find time for the things that are the most important."

#### **Excuse #3: I'm not an athlete—how can I possibly exercise?**

**Solution:** No doubt you're great at walking, which means you can move, and that's all that's required.

"You don't need to be an athlete to exercise," Driver says. Find activities you love doing, do them at an intensity that feels comfortable, and progress at your own level. Most importantly, don't compare yourself to others as you get

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**Volume 23 - Issue 8**

# RELATIONSHIP HEALTH

## 11 Ways to Build Solid, Strong, Lasting Business Relationships

By Deborah Shane

It takes a dedicated amount of time and energy to build good, strong, lasting business relationships today. They are such an integral and necessary part of success, but people don't seem to want to put in the work.

Alert: lasting business relationships just don't happen and develop without the dedicated, consistent work.

Our business network should be a qualified, selective group of people we count on, tap into and rely on for support, direction and insight. We have to find that balance of being givers and takers. We can't just give or take, we need both. Far too many people don't ask for help when they need it and that can be fatal in small business.

Selectivity, consistency, and engagement are essential for finding great people and growing relationships with them.

Here are ways to build lasting business relationships in today's professional world.

### 1. Be Authentic

This is pretty simple. Be who you are and accept others as they are. It's easy to create a false persona, especially online, but that is not the way to start a relationship and short lived when we start qualifying people and companies. Find people and companies you feel a natural connection and ease of communication with and things you both have in common. The authenticity of connecting personality, beliefs, and point of view can accelerate relationships.

### 2. Identify Shared Goals and Values

We seek out people in life we like, share similar goals and values with. Are they honest, kind, knowledgeable, helpful? How do they treat others? This is about moral character. Do we respect them? I have sadly seen too many people present themselves one way only to take advantage of people, once they have their trust. We may not always share the same point of view with everyone, but the shared values are a must.

### 3. Develop Mutual Respect

I find this takes time, unless someone is referred to you by a trusted connection. We prove ourselves over time and through different activities and experiences. Join a chamber, professional group, or online community which are all great environments

to develop relationships. Be patient, selective, and watch people in action. Building mutual respect is an essential for growing relationships.

### 4. Share Some Vulnerability

We are human and sometimes that means sharing and supporting people through difficulty, challenge and change. Showing our vulnerability is part of our authenticity. One word of caution: this is best shared with a select few rather than more publicly. Use good judgment here.

### 5. "I've Got Your Back"

Let people know that you have their back as a way of showing loyalty to them. I have been at way too many events where gossip and unnecessary

*"What you get by achieving your goals is not as important as what you become by achieving your goals."*

- Henry David Thoreau

conversations go down among people that simply shouldn't be doing that. As tricky as this can be, I have selectively addressed certain people directly and respectfully asked them to reconsider those conversations and choose not to continue interacting with them.

### 6. Make Meaningful Connections for People to Network with Each Other

The greatest compliment in business is a referral. We should be thoughtful, have the right motives and be connecting people for the right reasons. Not all referrals work out. It takes two to make it happen and work, so don't be doing all the work.

### 7. Get More Personal

If you really want to get to know people, ask them to go for coffee, so that you can talk more personally, one on one. Be willing to share experiences, ideas, points of view and simply learn more about each other's story, family, and professional history.

### 8. Plan Something Fun to Do Together

All work and no play makes us dull! Be willing to go out and do something fun together that

may not have anything to do with work. Music, art, entertainment, meet ups and community events are all fun things to do to see different sides of people. Not to mention some random and memorable conversations and laughs that can come out of it.

### 9. Let Go of Expectations

Always go into relationships with an open mind, realistic expectations and never assume. People are only who we think they are based on what our interactions have been with them. One of the best pieces of advice I got from a client was: accept the way people are and not as you want them to be. If we have preconceived expectations of people, then we are setting ourselves up for disappointment.

### 10. Schedule Brainstorming Time

Block out dedicated time to brainstorm, engage and do business together. Best to set a regular time, a time limit, and an agenda for what you want to accomplish in it. Leave some time for unexpected discussion.

### 11. Offer Something Before Asking for Something

Trendwatching.com came out with a trend brief that highlighted "serving is the new selling". They put a name on what we were already knew was the trend shift in sales and marketing, and now it is the norm in business, social media, and content marketing.

When we educate, help, and inspire others with our experience and expertise, we are building the foundation for trust that underlies relationships that endure. When we blog, create content, speak, do a workshop, webinar, write an e-book, go to events, we are serving and helping.

When we get more serious and engaged on LinkedIn, Facebook, Twitter and other social media where community gathers and exchanges ideas, we are serving and helping. Serving and helping builds trust like nothing else.

Trust is the one ingredient that builds strong, long-lasting business relationships.

If you put in the time and work, you will be rewarded.

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# INNER HEALTH

## Exercise for mental health: How much is too much?

By Maria Cohut

Many studies suggest that exercising can help people deal with mental health issues and boost well-being. A new observational study – the largest of its kind to date – confirms this, but it also extends a caution: too much exercise may negatively affect mental health.

Recently, researchers from Yale University in New Haven, CT, have analyzed the data of 1.2 million people across the United States to gain a better understanding of how exercise affects a person's mental health, and which types of exercise are best for a mood boost.

More importantly, they also asked how much exercise is too much.

The researchers found that different kinds of team-oriented sports, cycling, and aerobic exercise are the most beneficial to mental health. They report this finding, and others, in a paper now published in *The Lancet Psychiatry*.

"Depression is the leading cause of disability worldwide, and there is an urgent need to find ways to improve mental health through population health campaigns," notes study author Dr. Adam Chekroud.

"Exercise," he adds, "is associated with a lower mental health burden across people no matter their age, race, gender, household income, and education level."

"Excitingly, the specifics of the regime, like the type, duration, and frequency, played an important role in this association. We are now using this to try and personalize exercise recommendations, and match people with a specific exercise regime that helps improve their mental health."

### Almost any kind of exercise can help

The study participants were recruited from across the U.S. and had all participated the Behavioural Risk Factor Surveillance System survey in 2011, 2013, and 2015.

For their analysis, the researchers used not only demographic information, but also data about the participants' mental and physical health, as well as their health-related behaviors. The only specific mental health disorder that the researchers took into account, however, was depression.

As for the types of exercise included in the study, the researchers looked at many different kinds of

activities, including performing childcare, doing housework, cycling, going to the gym, and running.

The volunteers provided estimates of how often they had faced poor mental health during the past 30 days. They also reported how often they had exercised over the same period, and for how long.

Dr. Chekroud and team adjusted the results of their analysis for any potentially impacting factors, including the study participants' age, race, and biological sex, as well as their marital status, income, education level, and body mass index (BMI).

On average, the participants reported experiencing 3.4 days of poor mental health per month. However, compared with people who did not engage in any type of exercise, those who did exercise had 1.5 fewer days of poor mental health per month.

***"Movement is a medicine for creating change in a person's physical, emotional, and mental states."***

*- Carol Welch*

Moreover, the difference was even more obvious when it came to people with a previous diagnosis of depression, as those who exercised had 3.75 fewer bad days per month than their non-exercising peers.

Any and all types of exercise seemed to help manage mental health issues. However, the ones that appeared to be more useful were team sports, cycling, aerobic exercise, and gym-based exercise.

Nevertheless, even activities that may not usually be thought of as "exercise," such as doing chores around the house, were linked with better mental health.

### How much exercise is best?

The scientists also found that the association between better mental health and exercise – which amounts to a 43.2 percent reduction in

instances of poor mental health – was greater than the association between it and other modifiable factors.

People with a college education experienced a 17.8 percent reduction in bad mental health days compared with those with no college education; those with a healthy-range BMI experienced a 4 percent reduction compared with people with obesity; and people with higher earnings saw a 17 percent reduction of poor mental health days compared with participants with low-salary ranges.

Dr. Chekroud and colleagues found that an important factor for mental health was how often people exercise, and for how long. Also, the researchers noted, there really is such a thing as too much exercise.

Of the cohort whose data they analyzed, the team saw that those who exercised two to three times per week tended to have better mental health than both those exercised more infrequently, and than those who exercised more often.

The researchers found that the participants who benefited most in terms of mental health were those who exercised for 30-60 minutes three to five times per week.

People who were physically active for over 90 minutes every day also saw some improvement in their mental health. However, participants who exercised for over 3 hours actually had worse mental health than those who did not exercise at all.

"Previously, people have believed that the more exercise you do, the better your mental health, but our study suggests that this is not the case," says Dr. Chekroud.

However, "Doing exercise more than 23 times a month, or exercising for longer than 90-minute sessions is associated with worse mental health," he adds.

This, the researchers believe, may be because people who exercise for many hours at a time and who do so frequently may be exhibiting obsessive behaviors associated with poor psychological and emotional outcomes.

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# CAREER HEALTH

## 5 Secrets To Climbing The Career Ladder

By Dawn Rasmussen

Do you think it's time you moved ahead in your career? Many of us land a job and are extremely grateful to be employed, but always harbor a dream that someday we will move up within the organization.

But opportunities usually just don't fall out of the sky, and getting the right alignment of the sun, moon, and the stars requires some hustle on your end to make it all happen. But first, think about things from the boss' point of view. If you were in the big cheese's chair, what would you look for in your employees when determining whether or not to promote them? There are always going to be those tricky political situations where supervisors promote their favorite "pets" and of course, the gooey people who rain down praise and platitudes to their superiors in an attempt to score favor (sickening, isn't it?). Trying to get yourself ahead in either one of these situations is extremely tough considering how much you might have to compromise your principles to curry favor with the boss. Here are five tips for climbing the career ladder:

### 1. Get To Know Your Boss

We book business with who we know and like... the same thing goes for marketing yourself. Make yourself likable, and spend time making your boss' job easier. Proactively keep them regularly updated versus waiting until they request a status report from you. Set up regular meetings to keep them up-to-speed with opportunities or liabilities that you see. By acting as someone on "their side," you can gain their respect and maintain your integrity instead of buttering them up with empty platitudes.

### 2. Keep A Running File Of Your Accomplishments

Then communicate them. We all know when we are doing a good job at the office, but other than leaving us with that warm fuzzy feeling inside, these don't do you any good in the office unless you share them. You don't have to be a braggart. It could be as simple as forwarding a kudos you received from a client to your boss with a short note: "Thought you might like to see this... was a tough client to win, but glad we won them over because it was worth \$\_\_\_\_\_ in business to the company!" The boss suddenly has external feedback about the great job you are doing and also measurable quantification of your results. That, in most supervisors' minds, means that you absolutely rock.

### 3. If The Opportunity Arises, Propose A Job

Being on the inside, sometimes you can spot a staffing need before your boss (who is concerned with bigger picture issues) can. Sometimes the opportunity is a result of being understaffed or simply because the superior can't see the simple need right in front of them. Being proactive and formulating your proposal to be a problem-solution fix is a great way to move up. Be sure to do your due diligence, so you can present the idea as a profit-center and not as a cost (which is immediately where the supervisor will go). The more detailed you can be and have estimated outcomes, the more receptive they will be. This could even be your opportunity to design your dream job!

### 4. Step Up. And Up. And Up.

No, this is not a StairMaster... Fact of life: the go-getters are the ones who move up. Remember the saying, "The early bird gets the worm?" It still holds true. Be early to work, dependable, and get projects done on time or early while not compromising on quality. But beyond that, you need to always be the one who raises their hand to take on a special project or tough task when you can tackle it competently. You'll earn esteem with your peers and the people that count. The boss who is likely looking for that go-getter to be the one to take a program or project to the next level, will be you.

### 5. Be Generous

We all hate the people who take credit for others' work. And we also hate the people who immediately resort to finger-pointing and blame-shifting when things go bad. Being generous can truly make you stand out as a role model. Nothing shoots you down in the workplace faster than dumping on others. Instead, share credit where it is due, and be accountable for your failures when they happen. Maintain your integrity at all times - this means being polished professionally (both in how you look and act), and always by doing the right thing. Honesty always is a workplace value that any employer would value... if you are true to yourself and true to them, and keep these five tips in mind, you will emerge on top as the most likely candidate tapped to step into a higher internal role.

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## 5 Common Workout Excuses Keeping...

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into this exercise mindset. "Everybody has to start somewhere, and small steps add up to bigger results," Driver says.

### Excuse #4: Exercise is so boring.

Solution: Find new ways to move. "When you feel boredom setting in, it's time to change things up physically and mentally," Martini says. From walking groups and dance classes to exercising with a dog (even if that means volunteering as a dog walker at a shelter), there are so many fun ways to get fit that it's worth experimenting to find ways that interest you.

Start by finding three new fitness-related activities in your area or think about activities you used to love as a kid. Schedule them into your calendar and then give them a try with an open mind. Note if there was one activity you really enjoyed and find ways to do it more often.

Consider, too, what environments stimulate you and make you feel excited. For some people, doing something outdoors, even if it's solo, keeps them stimulated while others are more motivated by indoor exercise classes. Love listening to music? You might consider adding music to your workouts or choosing fitness classes where music is a focus, as studies show that music can motivate you to move and even exercise longer in some cases.

### Excuse #5: Exercise feels like such a chore that I have no desire to do it.

Solution: If you think you need to over-exert yourself in the gym just to lose weight or get healthier, no wonder you feel like exercise is a chore.

"I hear this a lot, mainly because clients link exercise with punishment," says Jonathan Jordan, a personal trainer and nutrition coach in San Francisco. Yet rather than thinking about exercise as a negative, shift your mindset and focus on the things that exercise will help you do.

For instance, if you put a little time into the gym, you might be able to play your favorite sport without feeling so much pain or have the stamina to go hiking with your kids. Once you find that a few hours exercising translates to better performance in things you love to do, you'll probably quit complaining, as most of Jordan's clients have done. Even better, realize that exercise is a get-to-do versus a got-to-do. "Look at your life and think how different it would be if you couldn't use your body," Martini says. "Movement is a gift we give ourselves, not punishment."

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