



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

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A dream is just a dream. A goal is a dream with a plan and deadline. — McKay

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We have met the enemy... and he is us! — Pogo



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“The best bridge between despair and hope is a good night’s sleep.”

– E. Joseph Cossman

PHYSICAL HEALTH

White Noise, Pink Noise, or Brown Noise—Which Color Is for You?

By Lauren Phillips

Finding the right sleep noise can mean better sleep for years to come. Learn the differences between white noise, pink noise, and Brown noise, plus how to pick a sound machine that will have you sawing logs all night long.

If you’ve suffered through a sleepless night (or several), you’ve likely tried a slew of sleep aids or remedies. One of those was probably white noise, either through a white noise machine, a white noise app, a white noise fan, or another sound machine. If it worked and your sleep dramatically improved, great—but if you didn’t like the white noise and stopped using it, you may not have tried the right sleep noise.

White noise gets a lot of attention, but there are other sleep noises out there that offer the same benefits. Namely, pink noise and Brown noise offer the same broad benefits for sleep, just with different sounds that are often more tolerable to people who don’t enjoy white noise. Picking a sleep noise comes down to preference, but understanding what the options are can help you be sure you’re picking the best—there’s so much more out there than white noise if you’re willing to listen for it.

What is white noise?

White noise is a machine-generated sound that contains all frequencies.

“There’s been a lot of confusion about what white noise is,” says Sam Nicolino, a sound engineer, musician, and founder of Adaptive Sound Technologies (ASTI), which is behind the LectroFan and Sound+Sleep series of sound machines.

The phrase white noise has come to be broadly applied to all sorts of background noise, but white noise is a carefully constructed sound. It doesn’t occur in nature—it’s purely a mathematical construct, Nicolino says. Many sounds are similar to white noise, but they’re not quite the same.

The sound can be very staticky. “For most people, it’s very unpleasant,” Nicolino says—so if you tried a white noise machine and truly disliked it, you’re not alone or out of options.

The sleep benefits from white noise don’t come from the sound itself; they come from the sound’s ability to mask other disturbances.

“When you don’t have a sleep machine, every little noise that occurs in your sleep environment has the potential of rousing you,” says Rafael Pelayo, MD, a clinical professor at Stanford University’s Sleep Medicine Division, National Sleep Foundation board member, and long-time ASTI adviser. “Having a pleasing background sound can prevent you from hearing these little disruptive noises.”

Without disruptive noises, you sleep better. By increasing the level of background noise, a sound machine makes any sudden outside noises—think a barking dog, street traffic, or creaking pipes—less jarring, so people can learn to sleep through them, Dr. Pelayo says.

White noise is popular because it’s uniform, but what happens when you can’t stand white noise? It may be time to check out pink noise or Brown noise.

What is pink noise?

Pink noise is white noise with fewer high frequencies.

To create pink noise, Nicolino says sound engineers take white noise and filter out high frequencies. “Pink noise sounds kind of like rain,” he says. Like white noise, though, pink noise isn’t exactly like any noise from nature. Listening to a rainfall sound machine isn’t pink or white noise—it’s simply ambient sound recording on a loop.

What is Brown noise?

Sometimes called Brownian noise, Brown noise is white noise stripped of more high frequencies; it consists of lower frequencies than even pink noise.

“Brown noise can sound like uneventful ocean surf,” Nicolino says. It has more bass notes than white noise, making it more pleasant to listen to. And, unlike white and pink noise, Brown noise

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RELATIONSHIP HEALTH

Basics of Communication

By Will Meek PhD

A large portion of our lives is spent communicating with others. Sharing your thoughts and understanding another person's feelings are essential skills for functioning in any society in the world. It is no surprise then that difficulty with communication is the #1 issue that brings people to couples counseling, and is at the core of many other things that we struggle with. The following is a simple model of communication that can help illustrate how communicating with others works, all the places it can go wrong, and what we can do to be better.

Overview

The necessary pieces for any type of communication are a sender, a receiver, and a message. For human communication, each person has an added step of either coding or decoding a message. The two basic ways of coding messages are putting it in some kind of language (speech or writing) and/or nonverbally communicating it (body language, tone, etc). The receiver then interprets (decodes) the words and nonverbals, hoping to arrive at an understanding of what the sender means.

To put it all together, an example would be Person A notices she is hungry so she puts her hand on her stomach and says, "Wow, I'm getting huuuuungry." Person B sees and hears this, and interprets it to mean that Person A is hungry. Simple right?

Communication Problems

The way we encode and decode messages is based on how we learned to communicate in earlier stages of life. Without getting overly complicated about it, all words are just symbols that represent certain things, and every person can have a slightly different understanding even at the individual word level. Furthermore, the actual number of words we know and the complexity of language changes with more experience, and the ways we code and decode messages are determined by our culture, family patterns, and other experiences. Communication problems can then emerge at every step of the above model because no two people have had the same life experiences that shape communication patterns.

Sender Problems: The most common problem that we can make as message senders is coding our thought, feeling, or need in a way that has a low chance of being understood by the receiver. Consider how you might code the message of feeling hungry differently to a 3-year-old, someone

who doesn't speak the same language as you, and your best friend. Those should look and sound completely different. Thus, choosing the best way to code a message is important to make sure the receiver gets a good understanding.

Another common problem is that sometimes our thoughts, feelings, or ideas are extremely complex, and we may not even have a good sense of them ourselves. Thus, sending messages outward about things we don't understand well within ourselves also has a low likelihood of being understood by the receiver.

Receiver Problems: The biggest problem that happens when we receive messages is in decoding things inaccurately, which can be caused by 1)

"To effectively communicate, we must realize that we are all different in the way we perceive the world and use this understanding as a guide to our communication with others."

- Tony Robbins

not really attending to the sender, 2) not having the skills necessary to decode the message, or 3) adding your own meaning to the message that was not really intended by the sender. For the first, if you don't pay attention completely to the message (including the nonverbal aspects), you can miss critical elements of it, and then have a misunderstanding. For the second, if you don't know certain words or the message is too complex, then there is a low chance of really understanding it.

For the third, we can automatically add things to the message that makes us miss what was intended. From the earlier example, suppose Person A is truly just hungry, but Person B was late making dinner and decodes the message as criticism and takes offense. There would likely be a conflict after that, and it would be due to a misinterpretation from the receiver (and also a poor reading of the context from the sender). Think about how much this happens in text and emails.

Two-Person Problem

Without exception, all communication problems are two-person problems. Yes. Anytime there is a

misunderstanding, it is the fault of both the sender and the receiver.

Let's go back to the example from the last section. Person A could have thought ahead and remembered that Person B gets touchy when he is late in making dinner, and Person A could then have said something like "Wow that smells amazing! I can't wait to have some, I'm starving!" instead. Person B could also have been better at decoding the message and knowing that Person A really means no harm but was just speaking a truth that she was hungry and meant nothing more by it, and thus would not have taken offense. The point is that no single person is 100% at fault for any communication problem.

How To Communicate Better

So how can we get better at communicating based on all of this? I don't think we need to learn a bunch of tricky ways to phrase things or subscribe to rules like using "I Statements." Instead, we just need to have a better awareness of how messy communicating is, and being more thoughtful about sending and receiving messages.

1. **Be aware** of your communication errors. We are all susceptible to sending confusing messages and to "missing the boat" in terms of what someone else was trying to tell us. When we are aware that all of us can make all of the communication mistakes in this article, we can adjust how we send and receive messages.

2. **Choose your words (and actions) wisely** based on who the receiver is. As much as we would love for our partners, parents, and employers to just automatically be able to know what our needs and feelings are, or interpret all of our questions and comments with complete accuracy, they can't. We can become better senders by thinking about how the specific person at this specific time would receive a message, and then deliver it in that form.

3. **Check-in** with the sender when you are decoding messages to make sure you have the right understanding. After hearing something, especially if it strikes you strangely, ask the sender if you are hearing it correctly instead of trusting your interpretation completely. Think about how many arguments can be prevented with just that one!

INNER HEALTH

I Challenged Myself to Give One Compliment a Day and It Made Me a Happier Person

By Sarah Stiefvater

A few months ago, I was at a Sephora with my mom. As we were checking out—she bought something and I didn't, because #budget—I told the woman working behind the counter, "Your eye makeup is so cool. I love it." Previously ambivalent, she smiled and said that I made her day. As we were walking out of the store, my mom expressed how unlike me it was to talk to a stranger (true)—and how nice it was that I randomly complimented said stranger.

That's the entirely selfish way I came up with a little challenge for myself: To give out at least one compliment every single day.

Think about the last time someone complimented you, whether it was on your outfit, your eye makeup, or your latest work presentation. It felt pretty good, didn't it? You left the interaction walking a little taller, didn't you? Now think about the last time you complimented someone, whether it was on their outfit, their eye makeup or their latest work presentation. That felt great too, no? Dang right, it did.

Studies have continuously shown the positive effects compliments can have on a variety of aspects of our lives. Professor Nick Haslam of the University of Melbourne told HuffPost Australia, "Compliments can lift moods, improve engagement with tasks, enhance learning and increase persistence." He went on to explain, "Giving compliments is arguably better than receiving them, just as giving gifts or contributing to charity has benefits to the giver."

There's one catch: The compliment absolutely has to be genuine. "Faux compliments are likely to have the opposite effect as genuine ones. People who receive them will often feel they are insincere and not well-intentioned, and that undermines any positive effects they might feel about being praised," Haslam said.

Before I embarked on my daily compliment challenge, I set a few ground rules: My compliment had to be sincere (see the reasoning above). It also couldn't be in response to a compliment given to me. That second part was particularly tough, since we as women—yes, I'm going to generalize here—have a hard time saying "thank you," instead of deflecting or reflexively complimenting back.

Initially, I had to resist the urge to compliment just for the sake of meeting my daily quota. After a few weeks, though, it was second nature, largely because I started to become more aware of my surroundings, which resulted in having more things to compliment

"We all live with the objective of being happy; our lives are all different and yet the same."

- Anne Frank

people on. Just because I didn't say I liked your dress the last time you wore it doesn't mean I didn't like it; I probably just didn't notice it.

Even if I did notice these types of things, I often didn't say anything out of sheer laziness. Now, when I love an article written by my co-worker, I'll shoot her a quick note to say so. When I know that my friend just had her eyelash extensions redone, I'll tell her that she looks like a beautiful doll (in a non-creepy way, don't worry). My experiment has also encouraged me to step out of my comfort zone. Telling a stranger in line at Sweetgreen that I love her earrings? Me?!

Here's the thing: I challenge you to find one person who doesn't like being complimented. No matter how curmudgeonly you are, when someone says something nice to you, it's really hard not to be at least a little psyched about it. The "happier" part for me comes in when I see someone's face light up and they say I've made their day. I recognize that I haven't done anything earth-shatteringly radical, and maybe we'll both go on to have a kind of crappy day, but it's an extremely low-lift way for two people to share a brief moment of kindness. It's totally simple and a little silly, but another person's happiness at being told you like something about them is contagious.

So yes, my motivations might've been (and might still be) a little selfish, but I don't see anything wrong with that, so long as someone else is getting something out of it too.

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"If a person's basic state of mind is serene and calm, then it is possible for this inner peace to overwhelm a painful physical experience. On the other hand, if someone is suffering from depression, anxiety, or any form of emotional distress, then even if he or she happens to be enjoying physical comforts, he will not really be able to experience the happiness that these could bring."

- Tenzin Gyatso, 14th Dalai Lama

CAREER HEALTH

How to Handle 5 Extremely Annoying Coworker Situations

By Catherine Newman

Expert advice for tactfully handling awkward, irritating situations in the workplace.

Unless you're working all by yourself, human interactions are required, and occasional flare-ups are inevitable. "Part of your job is building relationships," says workplace consultant Lindsey Pollak, author of *The Remix: How to Lead and Succeed in the Multigenerational Workplace*. "And when those relationships go awry, part of your job is repairing them." Ideally, we are always bringing our most compassionate, flexible, and improvisational selves to these situations. "You're so passionate about cucumbers!" I once told an editor after she flew into a rage about a cookbook sidebar. Another time I said, "It makes sense we're all so stressed, being ER doctors," to make a room full of deadline-cranky publishing folks laugh. And yes, sometimes it feels like I'm doing more diplomatic untangling than actual work, which is why I called on some experts. Beyond following the Golden Rule—which is always a good general practice—these were their suggestions for talking your way out of common office conflicts.

You share a work area with someone who is extremely messy.

Try as you might, you're probably not going to change this person's habits, says Pollak. So think through what your desired outcome is. Are there ways to separate the shared space better? Maybe you can place a vertical ling system between your desk area and theirs so the mess is not as much in view. Or try saying to your coworker, "I don't want to micromanage, but I find the clutter so distracting. Could we work on this together?" A gentle nudge might be just what they need to tidy up.

You had a fight with a coworker, and now it's awkward.

Can you let it go and move on? Then do. Or as Pollak puts it, just ignore the awkward. Time (and a little compassion) heals most wounds, and it will likely heal this one as well. But if a bad vibe is lingering, try to figure out what's unresolved—and how to resolve it. Is there an apology you need to give or get? Set up a coffee date and make whatever reparations you can: "I still can't believe I said you were obnoxious! It came out wrong, and I'm so sorry." The worst thing you can do, says career expert Jill Jacinto, is avoid your coworker. "You want to be mending the relationship, rebuilding it. Say simply, 'What do you think is the best way to put this behind us?' and let them help guide the conversation."

A coworker often stops by your desk to chat. You don't want to be rude, but you need to work.

Try standing up when they walk over so they don't sit down and get comfortable, suggests John Daly, PhD, a leadership consultant and professor of communication at University of Texas at Austin. Also, wearing headphones sends a clear visual cue that you don't want to be interrupted. Have a couple of positive phrases at the ready: "I'd love to chat, but I've got to get these emails out," or "I'm dying to hear more! Can we check in over lunch?" Focus on what you can offer, not on what you can't, says Pollak. And when you do chat, think of it as an investment—five minutes a day to maintain the relationship.

A coworker constantly complains about their job. But you like your job! How can you avoid getting sucked into the negativity?

In this case (as in most others), a little courtesy and compassion can help a lot. Pollak recommends saying, "It sounds like you're having a hard time, and I really sympathize. But I wonder if you should have a conversation with a career coach." If the problem is the office environment—and not just the person's attitude—you could suggest a visit with HR instead. But either way, you want to shift the burden to a third party better suited to help. "You've been talking to me about this for a long time—maybe you need some fresh advice" is a friendly way to redirect their complaints. Support your coworker without contributing more than a sympathetic ear to the conversation. Avoid fanning the flames or roasting in feelings you don't share.

One of your coworkers always interrupts you and co-opts your ideas in meetings.

Raise a hand to signal "I'm not done yet," or avoid eye contact with a likely interrupter and keep speaking, says Daly. You could also connect with a buddy before the meeting and ask them to stick up for you. "I think Clara wasn't finished speaking yet," your supporter might say, or "Yes, I think that's a version of the idea Clara was sharing earlier." If you feel the need to follow up after the meeting, try saying, "I'm not sure you're aware, but sometimes you get so excited about ideas that I feel interrupted. Could you keep an eye on that?"

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White Noise, Pink Noise, or Brown Noise...

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is named for Robert Brown, the discoverer of Brownian motion (which creates the sound), Dr. Pelayo says. (For the grammatically attentive, this is why Brown noise is often capitalized.) "People seem to prefer the lower-toned sounds," Dr. Pelayo says.

How to pick a sleep noise or sound machine

Most sound machines—such as the sleep fan—emit only one sleep noise. This works if you like the noise, but it can limit options.

Some sound machines, such as the LectroFan from ASTI, offer many different sounds. In creating the sounds, Nicolino says, he and his team extended white, pink, and Brown noise to create several different noises, ranging from white noise to a very deep Brown noise. This sound machine is, in effect, a white noise machine, a pink noise machine, and a Brown noise machine all in one, great for someone who can't stand staticky white noise or who wants different sounds for different situations.

Beyond the noise itself, you should consider whether the sound machine or app you're looking at loops. Some—especially those that feature nature recordings—loop the sound, which can disrupt sleep.

Other things to consider include volume control, sound quality, and the ability to both sense and hear deeper sounds, as you would with a deep bass. (If you do find lower tones more conducive to sleep, a sleep noise app may not work; only larger machines can create those two-sense sounds). Many people use fans for ambient noise, but those can also make you cold. (This option allows users to block airflow if they like the sound of a sleep fan).

At the end of the day (or night, in this case), it all comes down to personal preference. "People are going to choose a sound simply on what they like," Dr. Pelayo says. "Once people settle into a sound spectrum that they like, they stick to it."

Fans of nature sounds will gravitate toward those, rather than the vaguer white, pink, or Brown noises. (This sound machine offers non-looping ocean, rain, and fireplace sounds). Fans of whirring noises will stick with, appropriately, fans. And people who like white, pink, or Brown noise will find a machine that works for them and their needs.

The important thing, Dr. Pelayo says, is that you don't force yourself (or your partner) to listen to the sound. (Don't let disagreement on the merits of white noise be the cause of your sleep divorce). Focus on finding a noise that works for both of you, then give it a little time—most people adapt to a new sleep noise within two to three days, Dr. Pelayo says, though some may adapt immediately. (True insomniacs with a long history of irregular sleep may need much longer). Once you've found your perfect sound machine and noise, you'll likely want to stick with it for life.

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