



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

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 return 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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PHYSICAL HEALTH

The Benefits of Joining a Gym vs. Working out at Home

By Paige Waehner

Deciding to exercise is easy. It gets more complicated when you have to do it, the biggest question being: Where are you going to exercise? It's easy to join a gym, of course, but it's also easy to pay for that membership while never using it.

It's also easy to set up a home gym and, of course, even easier to find a hundred other things more important than your workout. For example, laundry, playing a game on your phone, cleaning the lint from behind your dryer, etc.

Whichever you decide, you have to follow through and part of that is working out in the environment that fits your needs and budget the most.

Pros and Cons of Joining a Gym:

Pros	Cons
Variety and options	Cost
Motivation	Hassle
Focus	Other People
Energy	

Pros of Joining a Gym

If these matter most to you, you have your answer.

Options and Amenities

Exercise is so much easier when you have lots of options to choose from. If you're a cardio machine person, your choices abound: the treadmill, elliptical, stair climber, stair stepper, stationary bike, rowing machine...it goes on and on. You also have options for lifting weights. You have machines, free weights, cable machines, bands, and more. And then there's a big attraction - fitness classes. Sure, you can do online classes at home, but it's not the same as going to the gym and being around people. There may be other things, too, like a pool, hot tub, tennis courts, etc.

Motivation

Paying for a gym membership can be motivating, but there's also the boost you get from working out around other people. You can

pick up on that friendly competitive vibe that you won't get working out alone.

Focus

There's not much to do at the gym but exercise (well, there is the hot tub), which can help you stay focused on your workouts. No chores are staring you in the face, no kids interrupting you, and nothing to tempt you away from your workouts.

Energy and Community

There's something about being in a gym, sweating along with everyone else, that gives you kind of a boost. We often draw energy from others and it can even push you to work harder. You don't want that guy next to you running faster than you, right?

Cons of Joining a Gym

Membership has its privileges, but it also has drawbacks.

Cost

No matter where you go, you're going to have to pay something to join a gym. Some high-end clubs can cost more than \$100 a month, while smaller clubs may only charge \$10. Still, you get what you pay for.

Hassle

Another thing you have to do if you're going to work out at the gym is to go there. Pack a bag, fill up your water, get dressed (you don't have to match, but you do need to wear clothing), drive there, park, go to the locker room, etc. So, your workout time may end up being longer, just because of the drive time.

Other People

Here's another thing about the gym: it's full of people. Sweaty, earphone-wearing, breathless exercisers who are all there to do their own thing. Sometimes that leaks over into your world in the form of talking loudly on cell phones, leaving sweat all over the machines, not putting away their weights or choking you with too much cologne or perfume. It's a gym. It happens.

“Take care of your body. It's the only place you have to live.”

- Jim Rohn

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RELATIONSHIP HEALTH

How to Travel with a Group of Friends (and Not Lose Your Mind)

By Heather Yamada-Hosley

Traveling with friends can be extremely fun. It can also be stressful, which causes tension. There's no way to eliminate those stressful moments, but I do have a few tips to help lessen them.

Choosing Your Companions

When deciding who you want to go with on a trip, it's important to choose people you get along with. Travel forces you and your friends to be together almost constantly. After spending so much time with someone, you'll learn a lot about them but the ability to have some space from them will be difficult.

You may find they have habits you never knew about—and which annoy you. That's okay, they're probably finding the same out about you! Don't let this deter you from traveling with friends, the shared experience can bring you closer and strengthen your friendship for a lifetime. All it takes is a little planning and some guidelines to make this possible.

Money

Once you've decided on a place, decide on a budget range. Money can be a sensitive topic and by agreeing beforehand on the level of luxury you're willing to pay for, you can avoid many conflicts later. What one person considers affordable may not align with what others think, so make sure to be specific.

For example, when I went on a week-long trip to the Amalfi Coast with three friends, we decided we were willing to spend 30-50 euros a night for a hostel. Not only did this make the search easier by giving us some parameters, but it also made it go more smoothly. Another good practice is to create a group fund for joint expenses such as taxi rides. At the start, everyone puts in the same amount and when the fund is empty, everyone pays in the same amount. Repeat until the trip is over, any extra funds can be equally distributed at the end.

Getting There

Another issue that can arise is everyone not being equally prepared. The easiest stage to address this is when you're packing for the trip. Make sure

everyone is on the same page on a few items:

- Are you carrying on or checking baggage? It can be frustrating to wait around for one person's bag when everyone else made sure to pack compactly into a carry-on.
- Size and weight of the airline's allowed carry-on. If everyone follows these rules, you should have no problem getting through security. Once I had to wait for about twenty minutes while everyone else in my group struggled to fit their bags into the size checker (and one of my friends had to pay extra and check her bag).
- Appropriate clothing for the planned

“Happiness is being content with what you have, living in freedom and liberty, having a good family life and good friends.”

- Divyanka Tripathi

activities. It feels terrible to be the only one without fancy clothes when everyone else wants to go out to a nice dinner. Or, more importantly, some places won't let you in if you aren't dressed correctly (such as some churches and other places of worship).

- Does everyone want to do all the same things? One of the most difficult parts of traveling with other people can be making decisions. Once you've arrived, hopefully, the accommodations have already been decided (although winging it can be exciting). Next, activities have to be discussed and agreed upon. I'll just say right off, it's okay if not everyone does everything together, but the group activities should be things everyone will enjoy.
- Everyone knows the country's money situation. The minute you arrive at your destination, you'll need to start paying for things (taxi, food, tips, etc.), so make sure everyone knows beforehand what kind of currency they'll need, and the exchange rate, so they won't be shocked later. Also, it can be helpful to know the tipping expectations.

Americans tip for pretty much everything, but in many countries, tipping is not normally expected or given. Lastly, be sure everyone has cash (changed into local currency) because in many countries credit cards are not accepted as frequently as they are in the United States. Bonus Tip: get a small change pouch to carry coins, many currencies have coins for the lower “dollar” amounts.

- Basic safety tips. Being safe is always the number one priority for me. Making sure everyone knows some tips for being safe in the destination can make the trip much more enjoyable. Exploring a street market for some unique gifts is fun; trying to calm down your friend after their passport has been pickpocketed is not.
- Details for departure. Be sure everyone in the group knows the date, time, and which airport to meet at.

Communication

This is the key to reducing much of the tension that can result from traveling with others. Whether you're on a trip with your best friend or a new friend, establishing a clear channel of communication will benefit everyone. Something as simple as saying, “If there's ever anything bothering you during the trip, please don't hesitate to tell me. I know we can work it out and have a great time,” can have a big impact on everyone's attitude.

Understanding Yourself

Lastly, knowing your own needs and how to manage them will make the experience more enjoyable for all, especially you! For example, I know I get grumpy when I'm tired or hungry, so when I notice I'm feeling grouchy I check to see if maybe I just need a rest or a snack. Your friends aren't mind readers (probably), so help them out and speak up when you need a break or aren't okay with something.

Traveling together can bond people quickly and those friendships can be strong and last a lifetime.

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INNER HEALTH

The Surprising Effect of Color on Your Mind and Mood

By Sally Augustin, Ph.D.

So now that windows can be opened, what colors should those planning to paint select? What have scientists learned about how our thoughts and behaviors are influenced by the colors we see?

The most important thing to know about colors, and our emotional response to them, has to do with colors' saturation and brightness. Saturation is how pure a color is. Less saturated colors are more grayish, so khaki green is less saturated than Kelly green. Brightness is, as you'd expect, basically how light a color seems. Colors that are less saturated but bright, such as a bright sage green, are relaxing, and those that are more saturated and less bright, such as sapphire blues, are more energizing to look at.

Colors are called "warm" (reds and oranges) and "cool" (blues and greens) for a reason: When we're in a space where the walls are painted in warm colors, we feel that the temperature there is warmer than we do in similar spaces painted cool colors. This makes warm colors good options for a vestibule in a cool climate—the temperature inside the building will seem even more comfortable as people enter from the cold—or in a room that's hard to heat. Cool colors are good choices in entryways to buildings in warm climates, and in rooms that have a tendency to be warm, perhaps because of sunlight flowing into them.

We are drawn to warm colors, such as reds and oranges, so they're good colors to put at the end of a longish hallway or to use to draw people toward a particular section of a large space.

Putting a light color on a wall makes that wall seem a little further away than it actually is, while darker colors on walls make them seem

slightly closer than their true position. So, you can use colors to change the apparent shapes of rooms—for example, pulling in the far walls of a long thin space. You can make places where lots of people will gather, such as family rooms, seem larger by painting the walls light colors and make boudoirs feel cozier by painting the walls darker colors.

Rigorous research has also revealed the special "powers" of particular colors:

Green

Seeing the color green has been linked to more creative thinking—so greens are good options for home offices, art studios, etc.

"The sky takes on shades of orange during sunrise and sunset, the color that gives you hope that the sun will set only to rise again."

- Ram Charan

Red

People seeing others in front of red backgrounds generally find those individuals are more attractive than when they see them silhouetted against other colors, so reds are great for a bedroom wall. Having a red surface in view also gives us a burst of strength, so reds are good choices for home gym areas, etc. Seeing red has been linked to impaired analytical reasoning, though, making it a bad option for offices.

Violet

People link a grayish violet with sophistication, so it can be a good selection for places where you're trying to make the "right" impression.

Yellow

Using yellow in a home can be problematic. Many people dislike the color, so if you have a lot of yellow rooms in your home or a yellow front door, you may be advised to repaint to get the best price for your home should you sell. An exception: Many people use yellow in kitchens—with no negative sales repercussions. Yellow may be accepted in kitchens because warm colors stimulate our appetite.

Blue

People are more likely to tell you that blue is their favorite color than any other shade. That makes it a safe choice. Seeing blue also brings thoughts of trustworthiness to mind; always a good thing.

Use color—don't opt out and live in a beige world. Humans are more comfortable in spaces with color than in those without. A beige world is under stimulating—and that's stressful.

Stride purposefully into your local home-improvement store and color your world.

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"The power of color is that it can completely alter your experience. You always want to ask yourself how you want to look and feel in a space."

- Shannon Kaye

CAREER HEALTH

7 Tricks to Make Email Less Overwhelming

By Zach Ferres

The average person spends up to 28 percent of his workweek going through emails.

That probably seems pretty marginal for some, but if you add on the extra workload that accompanies being an entrepreneur, you can imagine that the amount of time spent reading and replying to emails doubles or even triples – making it difficult to get much else done in the day.

To minimize the amount of time spent sorting through emails (so you can spend more time getting actual work done), consider introducing new practices into your weekly email routine. There are hundreds of self-help guides on the Internet -- each claiming to decrease email inefficiencies and increase workflow -- but those can be a bit overwhelming.

Luckily, I have read, implemented and refined almost every email hack procedure that exists, and compiled a process that can both help you save time and maintain effective communication.

1. Not all conversations are meant for email. Some email threads could easily be solved with a simple phone call. Keeping an eye out for opportunities to tackle issues in person or over the phone can save both parties a lot of time. Hopping on the phone is also wise if an email thread has led to a disagreement or a heated debate.

2. Create tags for your emails. One way to help organize your inbox is to create tags. For instance, you can label emails “NC” for not critical or “C” for critical. Then, you can set up filters that forward these to certain folders for prioritized reading.

3. Reduce unnecessary noise. If a long thread has begun with multiple employees CC'd, identify who doesn't need to be there and move them to BCC. Explain in your reply who was BCC'd and why. This practice can save your employees a lot of headaches and wasted time.

4. Adopt Twitter habits. Using the “@” sign to indicate action steps within an email thread can prevent items from getting lost. This enables employees to quickly scan emails to see if they're mentioned (e.g. I'm going to have @Jay from

my team set up a time for us to discuss the deliverables).

5. Get rid of the fluff in your emails. Every email you send should have a clear and concise direction. It should be well thought-out, friendly, short, and error-free.

6. Trust your team to get the job done. There is no need for receipt confirmations such as “got it” or “OK.” You should have the confidence in your team to assume these answers.

7. Learn how to boomerang. You can use the Boomerang app to preset when messages recycle into your inbox. Depending on the importance of the message, you can have them reappear in days, weeks or months. This will de-clutter your inbox and help you follow up on important email threads. You can even set up a boomerang for a to-do list and have it emailed to your inbox occasionally for fresh reminders.

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“Everyone wants to live on top of the mountain, but all the happiness and growth occurs while you're climbing it.”

- Andy Rooney

“People often say that motivation doesn't last. Well, neither does bathing – that's why we recommend it daily.”

- Zig Ziglar

The Benefits of Joining a Gym...

Continued from front page

Pros and Cons of Working Out at Home:

Pros	Cons
Saves money	Excuses
Convenience	Boredom
Variety	Space

Pros of Working Out at Home

For some people, home workouts are the best option, thanks to these benefits.

Lower Costs

There's no membership fee and you can outfit your home gym with a few resistance bands and an exercise ball and be set to go. You could even do bodyweight workouts that require no equipment at all.

Convenience

You don't have to pack a bag, drive anywhere, or arrange for child care. You could work out in your pajamas, if you wanted to...something they frown upon at the gym. You can also work out whenever you like, which is perfect if you need to split your workouts or want to work out at odd hours.

Variety

There's variety at the gym, but there's a different kind of variety when you work out at home. You can go outside for a walk or run. You can do exercise videos, streaming exercise classes, exergames, or use your smartphone to download workout apps. You can mix and match all you want—putting weights and cardio together, throwing in some yoga, whatever floats your boat. This is great for more impulsive exercisers who want to mix things up.

Cons of Working Out at Home

Don't let these derail your workout.

Excuses

When you exercise at home, there are approximately 4,987 excuses to skip your workout. If you're not very self-motivated, you might find yourself avoiding workouts with silly chores like filing your nails, ironing the sheets, or alphabetizing your book collection.

Boredom

At the gym, you have lots of scenery to distract you and, sometimes, we do need a distraction. If you don't have enough variety, you might just get too bored with your workouts.

Space

You don't need a ton of space to work out at home, but if you want a treadmill or other large piece of equipment, space is important.

Whether you should join a gym or work out at home often comes down to personal preference and your budget. If you're self-motivated and know you'll exercise no matter what, working out at home may be a good option. However, if you find way too many distractions (e.g., “I know I should work out, but I need to trim my toenails”), getting out of the house may be a better choice.

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