



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 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 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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“A vacation is having nothing to do and all day to do it in.”

- Robert Orben

PHYSICAL HEALTH

How Vacations Really Boost Physical and Mental Health

By Carla Clark, PhD

Multiple new research studies indicate there are many physical and mental health benefits to gain from taking a holiday, some reportedly remaining even two months after we have returned to the daily grind. However, research also shows that certain habits and attitudes can neutralize these benefits, and even leave you more tired, stressed out, unhealthy and overwhelmed than how you started out.

With the average vacation time a year typically being less than 20 days per year, thankfully recent scientific research suggests how we can get the greatest health benefits from this short and sweet holiday time and how to avoid needing a vacation to recover from your vacation!

The Benefits of Taking a Vacation

1) Life Satisfaction

Vacations can contribute to psychological wellness, where positive holiday experiences have spillover effects how individuals evaluate their overall satisfaction with social, leisure, family, love, work, spiritual, intellectual, culinary and travel life.

A Canadian study suggests these improvements in life satisfaction are influenced by holidays promoting improved work-life balance, decreased time pressure, and better mental health.

2) Physical Improvements

Improvements in sleep quality, mood, physical complaints, and blood pressure have also been reported to persist after returning from vacation and getting back to reality.

3) Mental Health

On top of vacations being a great emotional wellbeing and mood booster, another study reported the anxiety creating a tendency to focus on something causing us distress, instead of

thinking of solutions or getting over it, called rumination, lessens during vacations, and stays low even two weeks after vacation.

4) Creativity

Cognitive flexibility, i.e. the component of creativity that bestows the ability to adapt our thinking to face new and unexpected conditions in the environment, is boosted after a long summer holiday.

Ideas generated at work after a holiday were more diverse than before going on vacation, showing more ingenuity by avoiding a reliance on conventional ideas and routine solutions.

5) Career

A higher degree of job involvement coupled with decreased job stress and work burnout makes for a happier and more dedicated worker after returning to work.

How to Boost Vacation Benefits and Avoid Pitfalls

The Vacation Deprivation Survey, conducted for Expedia, indicates in 2013, 10% of Americans felt they could never relax while on vacation. Such negative vacation experiences have been shown to detract from overall life satisfaction.

And even for those who have the time of their lives when they are away, some habits can counteract the good those positive holiday experiences achieved:

1) Make the Most of the Pre-Vacation High

You can ride the pre-trip high, where research on the “rosy view” phenomenon suggests the pre-trip high may have an even more positive impact on one’s well-being, presumably even stronger than the actual experience itself or post-trip memories.

2) Don’t Let Pre-Vacation Workload and Homeload Get Out of Control

The rosy view phenomenon can counterbalance the all-too-common pre-vacation stress that comes with the piling up of

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RELATIONSHIP HEALTH

Seniors and Social Media: Staying In Touch With Family And Friends

By Amavida Team

While social media has long seemed like a thing solely for the “young folks,” seniors these days are changing that perception. The Pew Research Center reports that seniors age 65 and older are joining social media at an accelerated rate and have become the largest growing demographic of adopters (even over Gen X and Millennials). It's estimated that by 2020, approximately 50 million seniors will be on a social media platform.

“Social media has completely changed the communication landscape,” says Heather Battey, Executive Director at Amavida, a senior living community in Fort Myers, Florida. “People of all generations and ages can now share interests, connect and communicate with just the click of a button. And while pop culture likes to poke fun at the older generation as being clueless to these new forms of communication, the truth is that seniors have seen the value of social media and are wholeheartedly embracing it.” So much so, in fact, that research shows more seniors use social media every day than read the newspaper.

The Benefits of Social Media for Seniors

It makes it easy to communicate. No matter where a senior may live – across the street, state, country, or world - staying in touch with friends and family members is incredibly important (as it is to all of us). Social media allows seniors to see and talk to the people they care about at any time – without having to hop in the car or fly on a plane. Skype, FaceTime, and other video chat software allow Grandma and Grandpa to see their new grandbaby, easily, without having to worry about nap time or tantrums. They can also stay in touch with what everyone is doing in real time, so they can stay in the loop. Instagram, Facebook, and other picture-sharing sites can let you scroll through (and interact with) the posted photos of all your friends and family, so you can see how your daughter is enjoying her vacation with the family.

Social media allows you to reconnect with long-lost friends and family. Social media sites let us find and follow long-lost cousins, old school friends and other people you lost touch with long ago. And sometimes, it's easier than you think to find them. For example, your high school may have a Facebook group you can join to share old photos and reminisce. Some people have put

together private groups for their family members in order to share news within a cultivated circle.

Make new friends. Remember the days when getting together with someone you met on the Internet was weird and worrisome? These days, making new friends (and even love interests for some) is as common and accepted as striking up a conversation with someone you met at a local hangout. Social media is filled with groups clustered around certain interests or hobbies. Depending on how IRL (that's “in real life”) you want to be, you can search for groups in your area that also have face-to-face meetups.

It's a great place to get medical information. We're not talking about googling your symptoms

“Life becomes celebration when friends keep in touch, so let's celebrate our life by keeping in touch with each other.”

- Anonymous

and seeing what you might have (which can throw even the healthiest of us into a tizzy). Instead, it can be used as a tool to seek out information on an illness or condition that a senior has been diagnosed with. Chronic health diseases like Parkinson's, diabetes or even Alzheimer's have a plethora of organizations and information available online. Not only can you learn about the disease as well as new treatments that might be available, but you can also connect with others who are living with similar conditions.

Connecting with others improves mental health. Surprised? While sitting in front of a computer screen might not sound inherently healthy, studies show that using social media to stay connected with friends and family helps reduce loneliness, isolation and depressive symptoms. Seniors who use social media regularly are generally healthier and perform better in cognitive tasks than their counterparts who don't use it. Studies have also shown that social media use is mentally stimulating and satisfies basic social needs.

It helps bridge the generational gap. If you've ever wished you were able to be more in touch with your grandkids, social media is a great way to do that. From sharing funny cat videos to learning about the hottest new music that kids enjoy to even (gasp) having conversations with them via comments or chats, social media is one of the best ways to reach out to the younger gen on their terms.

How to Use Social Media Safely

Whether you're a social media guru or just dipping your toe into the tech pool, it's important to take steps to keep yourself safe on the Internet. Facebook and other sites have privacy protections that allow you to limit who can view and share your posts and pictures. Generally speaking, you can be as visible – or invisible – as you want, without skipping social media altogether. You also have the option to block people who follow you if you don't trust or know them.

While the majority of people on the Internet have good intentions, there are some less-than-savory characters out there, so follow best practices. Don't put your personal information on social media (that includes your address and phone number), and don't share your information with anyone you don't know or trust. Sometimes, hackers can pretend to be someone you know (for example, they may make a profile using your grandchild's photos) in order to solicit money from friends or relatives. Be wary of any request you receive, and if in doubt, verify through another channel.

However, don't let the thought of a few bad apples ruin your enjoyment of the whole bushel. “Social media can open up a world of possibilities to seniors, no matter their health or ability level,” says Heather.

Why Wait to Live Your Best Life?

With all the advantages of moving to a senior living community, why wait to enjoy them? When it's financially possible, senior living takes away the stress and worries of retirement living and replaces them with life-enriching benefits to your health and happiness. If this is the kind of lifestyle you aspire to, don't put it off until you're no longer healthy enough to fully enjoy it.

INNER HEALTH

Want To Age Gracefully? Avoid These 7 Things

By Huff Post

Like the haves and the have nots, when it comes to post 50s, it's those who are aging and those who are aging *gracefully*. You know, the lucky ones who seem to be getting better and better with each passing year like a fine wine while some are just learning by trial and error.

Take heart you students of the School of Hard Knocks. The graceful agers aren't aging better, they're just aging smarter — and the secret isn't necessarily in what they're doing. It's in what they *aren't* doing. And as life expectancy continues to increase across the globe, there's no time like now to look and feel better.

Lucky for you we've rounded up some of the things the graceful agers are avoiding.

Wearing Too Much Makeup

As you age, you might be tempted to overdo the makeup to emulate a more youthful appearance. But there's nothing attractive about cakey foundation or spidery lashes. Makeup should only enhance your natural beauty not mask it. Mireille Guiliano, the author of "French Women Don't Get Facelifts" stresses the importance of keeping your makeup clean and natural. "Stop trying to dress like your daughter or younger self... go lighter on the makeup. Too much makeup as we age generally makes us look worse, not better. Think thrice about drawing attention to your sags and wrinkles," Guiliano wrote for Parade Magazine.

Eating Too Much Salt

High blood pressure is one of many conditions whose likelihood increases with age. In fact, nearly two-thirds of Americans over 60 have high blood pressure according to the NIH. A high sodium diet is a trigger. And since aging gracefully isn't just about your outside, we want to keep our insides healthy as well. Hypertension can lead to serious health complications like heart attack, stroke, and

a decline in cognitive functioning. So, don't go dashing any extra salt on your meals and try to steer clear of anything with more than 20 percent your daily recommended value of sodium.

Negativity

"I stay away from negative people, places and things. I always look positive and am thankful for what I have," centenarian Daisy McFadden told Forbes. But don't just take Daisy's word for it. Numerous studies have shown that positive people are less prone to mental decline and lead happier lives. As the Huffington Post reported, a 2011 survey found that older people who are happy have a 35 percent lower risk of dying than

"The longer I live the more beautiful life becomes."

- Frank Lloyd Wright

their unhappy peers. Positive people were also less likely to develop coronary heart disease, according to research at Harvard University. So, cheer up buttercup—that means no frowning (and fewer wrinkles).

Watching Too Much TV

Getting a little too comfortable on the couch is unhealthy at any age, but particularly as you get older. Not only will valuable time slip right through your fingers and before your eyes, but you may be shortening your life. An Australian study found that for every hour of TV watched after age 25, people lose 22 minutes from their life expectancy. If that wasn't bad enough, watching TV makes you vulnerable to several other aging pitfalls like a sedentary lifestyle and social isolation.

Excessive Sun Exposure

To some extent, there's no avoiding the lines and wrinkles that accompany aging. But if you're getting too many rays without protection, you may be severely damaging your skin. Studies have shown applying sunscreen can protect your skin from wrinkles, sun spots, and loss of firmness or elasticity. And as we know, there's no cure like prevention, so you're better off trying to prevent aging with a little SPF than trying to reverse it with anti-aging potions or Botox.

Stress

Life will always have its stresses, from family to work to finances. It's unavoidable and can cause a barrage of health problems like sleeplessness, depression, and heart disease. Some studies suggest stress can make you appear up to 10 years older. But people aging gracefully have learned to manage their stress. Whether it's meditation, exercise, or just taking a couple minutes for yourself every day to unplug from technology and walk away from your desk, it's highly beneficial for your insides and outsides to learn to tame your stress.

Overindulging

Sure you should live a little and enjoy the occasional indulgence. But moderation is key in aging gracefully. Whatever your vice may be, whether it's alcohol, fatty foods, sweets, or even soda, too much of a good thing can be a bad thing. Increased insulin and leptin, which control blood sugar and fat storage, are responsible for some major health conditions including diabetes, obesity, and high cholesterol. Eating a high-fat diet, consuming excess sugar, and not getting enough exercise are all culprits. A poor diet can also increase free radicals in your body, which can damage your DNA and age you.

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CAREER HEALTH

10 Tips for Finding a Job in a New City

By Alison Doyle

When you've decided you want to move to a new city, or you're relocating for other reasons, it can be a challenge to figure out the best strategy for finding a new position. Should you move first? Or, should you try to line up a new job and then relocate? What's the best way to get hired when you're here and the jobs are there?

How to Decide When to Start a Job Search

There isn't one answer to the question of when you should start job hunting if you want or need to move. One of the biggest factors to consider is your finances. Can you afford to go without a paycheck, pay for health insurance, and cover relocation expenses? If you have cash reserves, it can be easier to move first, get settled, and then start a job search. If you don't, you will need to start looking for a job before you move.

Another factor to consider is the type of job you're looking for. It's quicker and easier to get hired for lower-level positions than it is for jobs further up the career ladder. If you're at a mid-career or higher-level position, it's going to take longer to get hired. You should plan your job hunt accordingly, and be prepared to conduct a long-distance job search. Keep in mind that you may be able to negotiate a start date that gives you the extra time you need to move and get settled.

Once you've decided when you want to start looking for a new job, the next step is to figure out how to get hired. Review these tips for finding work when you're relocating to get started.

1. Give Yourself Plenty of Time to Find a Job

Job searching isn't always as quick or as easy as you think it's going to be. Even if you're going to wait to start a job search, start organizing it ahead of time. Update your resume, start checking out job listings and companies you're interested in working for, get a list of references ready to use, and have an interview outfit ready to wear.

2. Think Local for Job Opportunities

When you know the city where you want to work, you can target positions there or within a radius of that location. Use advanced search options to find openings where you want to work. In addition to using the job search engines, check Craigslist frequently - new jobs are posted on the site all the time.

Consider your personal circumstances, as well.

3. Sign Up for Job Alerts

Save yourself a step and sign up for email alerts to let you know when new jobs that match your criteria are listed. You'll be able to directly set up alerts on company websites for major employers, as well as on job listing sites. You'll receive an email as soon as a listing is posted, and you'll be able to get your application in right away.

4. Be Available to Interview

It's important to have the flexibility to be able to get there quickly when you're invited for an out-of-town interview. Most employers interview and hire on a tight schedule, and the company may not be willing to wait. If you can't be available when the interviews are scheduled, you may not

be considered for the job. Unless you're being actively recruited, be prepared to pay your own travel expenses. You may want to line up the best modes of transportation in advance, so you're prepared to book travel when you get an email or call.

5. Don't Count on a Relocation Package

Employer relocation packages can make a move go very smoothly. If you're offered one as part of your compensation package, it may cover all the expenses moving entails. There may be even some extra cash included to help you get out of a lease or make a deposit on new housing. Whether you'll get one, or not, depends on the company and the job for which you are hired.

6. Get a Local Address at the New City

A local address on your resume and cover letter can help your application get selected. Some employers don't consider out-of-town candidates because the logistics can be complicated.

7. Tap Your Connections

Who do you know in the place you're going? Do you have family, friends, professional or college connections there? Everyone you know, and everyone they know, may be able to help you with your job hunt. Put the word out, very quietly if you're still employed, that you're looking to relocate. To get job leads and other assistance, here are some of the people who can assist:

- Facebook Friends
- LinkedIn Connections
- College Alumni Network Contacts
- Networking Connections (attend as many in-person events as you can)
- Professional Associations and Contacts

8. Take Your Job With You

Do you love your job? There may be a chance that you can take it with you when you move. Employers who are thrilled with the work you do and would hate to lose you, may be willing to let you work remotely. That's especially the case if you're available to travel back to the office for meetings. Zoom, Skype, and other services let you virtually attend meetings also.

9. Request a Job Transfer

It's obviously not feasible if you work for a small organization, but if you work for a large company with offices in your new location, transferring may be an option. You may be able to transfer to the same or a similar job, or you may be able to get a different position with your current employer.

10. Consider a Temp or Seasonal Job

One work option for when you can't wait to move is to consider working as a temp or taking a seasonal job until you can line up a permanent position. Depending on the time of year and location, there may be plenty of short-term jobs you can do until you get hired full time.

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How Vacations Really Boost Physical...

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homeload (e.g. packing, tidying, arranging pet care, etc.) and workload needed to finish work on time. However, this is not always the case and women, in particular, are at higher risk of missing out on vacation benefits due to generally having a larger increase in homeload (on top of an increased workload) when compared to their partner.

3) Plan an Easy Return to Work

High work demands after vacation have been shown to eliminate positive vacation effects and speed up the fade-out process. Preparing in advance for a gently easing into work, and preventing overwhelming workloads, is a good move.

4) Choose Leisure Goals Wisely

Many people make goals on holiday they don't keep like, "I'll run on the beach every morning" or "visit every touristic sight there is to see". Well, research suggests if you set more attractive and realistic travel goals and take actions to implement them, you are more likely to experience higher levels of subjective wellbeing from your vacation.

5) Leave Narcissism at the Door

Particularly in men, higher levels of narcissism are linked with larger differences between what one expects from a holiday and what is actually experienced. Researchers suggest this may be due to when something doesn't go to plan, the positive vacation illusions of narcissistic individuals are burst, challenging their sense of control over events in their lives.

6) Workaholics...Work a Little Less Please!

If you work compulsively, you might get a greater boost in wellbeing during your holiday, but when you return, the drop in wellbeing is much greater than for non-workaholics. Being a workaholic is associated with many nasty problems with physical and mental health and best avoided anyway, but making an active choice to change workaholic habits could generate an even greater vacation-induced wellbeing boost than ever experienced.

7) Make Healthy Eating Choices

These findings should be taken with a pinch of salt due to the absence of a control group. Nonetheless, one study found a very small, but statistically significant, weight gain of 0.3 kg after the vacation period that persisted 6 weeks after vacation. They suggested that cumulatively, year on year, this could contribute to obesity. Taking a healthy approach to eating and exercising habits while on vacation should do the trick.

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