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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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***“An optimist
laughs to
forget; a
pessimist
forgets to
laugh.”***

– Tom Nansbury

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

Preventing Injury During Your Workout

By American Heart Association

Walking is one of the safest ways to get more physical activity. Minimize your injury risk with these tips:

Get a Smart Start

Start low and go slow with supportive, well-fitting, cushioned athletic shoes. Increase your walking time or distance by 10 to 20 percent each week. Replace your shoes every 300-500 miles to avoid the wear and tear that can contribute to injuries.

Avoid Blisters

Studies have shown that synthetic fiber socks decrease blisters compared to cotton socks. (Cotton tends to absorb moisture and increase friction). Look for socks that are made with synthetic fibers such as Coolmax®, acrylic or polypropylene. If you buy new shoes, start with a short walk, so that new pressure points don't irritate your skin.

Skip the Shin Splints

Shin splints (pain on the front of your lower leg) can occur if you increase your walking distance and speed too quickly or add too many hills too soon. Prevent them by wearing athletic shoes with adequate support and cushioning and gradually increasing your walking mileage and pace. Be sure and stretch your calves (both straight and bent knee) after walking.

Nix the Knee Pain

There are many causes of knee pain, including osteoarthritis and other problems. If you experience knee pain when you exercise, talk to your doctor. You may need a new pair of walking shoes with better support or cushioning. You may also benefit from strengthening and/or stretching exercises targeting the muscles that support the knee and hip.

Happy Trails

Don't forget to look both ways when you cross the street – especially with many quiet hybrid cars on the road! If you're listening to your iPod, make sure the sound doesn't drown out street noise. Wear light-colored clothing with reflective strips if you're walking at dawn or dusk.

Walking on sidewalks is safest. If you walk on the road, walk against traffic, so you can see approaching cars. There is a slight grade from the middle of the street to the curb to allow for water drainage. Walking on the edge of the street forces the downhill leg to bend slightly inward, stretching your iliotibial band (a ligament that runs along the outside of your thigh). This could cause some irritation and pain. Alternate walking on different sides of the street so you don't have the same leg consistently on the downhill slope.

Concrete sidewalks are less forgiving than asphalt. Cinder tracks and dirt trails are even softer and gentler on your joints.

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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

This Is Probably the Worst Thing You Can Do Before Quitting, According to Managers

By Maggie Seaver

Should you quit your job? And if the answer is yes, how exactly should you handle it? Job search engine Joblist surveyed nearly 2,000 fully employed professionals to find out not only what motivates people to leave their current positions to pursue new opportunities, but also how people handle quitting affects their bosses' perception of them.

In its preliminary survey, Joblist polled 1,590 full-time professionals, asking them whether or not they were considering quitting their jobs. The results? Almost a fifty-fifty split: yes (47 percent) and no (53 percent). It then surveyed 995 people who recently quit their jobs what prompted the change. The top motivation was to seek higher pay, followed by wanting to leave a toxic work environment and hoping to find more opportunities for growth. But the catalyst for leaving is different for people who quit prematurely, before securing another role, namely, a manager who didn't resolve reported issues (48 percent); a bad work-culture fit (46 percent); poor managers (44 percent); and a toxic work environment (40 percent).

As anyone who's changed jobs knows, deciding to leave a current position is only one small part of the equation. Per this survey, the average timeline for quitting—from the initial idea, "I think I want to quit," to job applications, to interviews, to handing in notice—is eight weeks.

Within that eight-week (or longer) timeframe, do people leak their decision to leave? The majority of respondents (62 percent) admit to discussing quitting with at least one coworker. But when asked if they specifically discussed the job or interview process with coworkers, 61 percent said no, while 38 percent said yes.

It's hard not to need a sounding board or confidante during the job-hunting process,

and tons of people turn to coworkers for support, but the need to share news can backfire if it's not done right. The one thing that seems to leave the worst taste in a manager's mouth is overhearing a report talk about wanting to quit (41 percent of managers said this behavior leaves a negative impact). Similarly troubling to managers is overhearing employees talk about where they're applying and interviewing (less than half—42 percent—inform their boss of their intent to quit). Word to the wise, if you're ever seeking new job opportunities while already employed, keep your plans under wraps until everything is official—and don't let your manager be the last to know.

Before quitting, managers think the most highly of reports who do the following: consult them about quitting before handing in their notice, give two weeks notice or more, and quit for admirable reasons (like searching for new growth opportunities). Not every job or boss will allow this kind of courtesy—sometimes it's healthier to hand in your notice ASAP and get out of there. But when in doubt, keep gossip at bay and give your manager and coworkers time to make a coverage plan.

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"You can only become truly accomplished at something you love. Don't make money your goal. Instead pursue the things you love doing and then do them so well that people can't take their eyes off of you."

– Maya Angelou

Preventing Injury During Your Workout...

Continued from front page

Walking paths and hiking trails can be scenic and refreshing. Just watch out for uneven terrain, rocks, tree roots or hidden holes, which could cause ankle injuries. You may want to invest in lightweight trail running or hiking shoes, which provide additional support for walking in the great outdoors.

Injury 101

Listen to your body. If you feel pain, particularly if it increases or comes on earlier in your walk, limit your activity and contact your doctor.

If you experience an injury while walking, follow the **RICE** prescription and call your healthcare provider:

Rest

Rest the injured area. Get off your feet!

Ice

Apply a bag of ice to the injured area for about 20 minutes. Ice is nature's anti-inflammatory and can reduce tissue damage. Use a bag of frozen peas if you don't have an ice bag handy. Place a wet cloth between the ice pack and your skin. Repeat morning, after work and evening as long as you experience pain and/or swelling.

Compression

Use an ace bandage/wrap to secure your ice bag to the injury with some pressure. This can help control swelling.

Elevation

If your foot or knee is injured, sit or lie down with your leg elevated at/above heart level. This reduces swelling and can help promote faster healing.

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"You have to think it before you can do it. The mind is what makes it all possible."

– Kai Greene

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