



VALUES - BASED QUALITY OF LIFE™ Newsletter

Because Making Smart Choices About Your Money Impacts 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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“Once you replace negative thoughts with positive ones, you’ll start having positive results.”

- Willie Nelson

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.

PHYSICAL HEALTH

This is How Much Exercise You Need to do for Your Age

By Joe Vesey-Byrne

The information published in the ebook *How to Live to 100* was written by Lindsay Lyon, Kimberly Palmer, and Philip Moeller.

While inactivity can be reversed by taking up exercise, having a life-long program will have much better health benefits.

Think of it as saving, by being healthier now to give you a better life in the future.

The 20s

Although this is the decade when you can fill your body with junk and will still function, this is a huge waste of the time to build your fitness base.

The muscle strength you build up in your 20s can stay with you into old age.

The book also recommends these activities for at least 30 minutes:

- Lifting weights
- Pushups
- Lunges

Twenty-year-olds should aim to exercise for two to three hours per week, a comfortable 8 reps at least, and no more than 12.

According to Pamela Peeke, assistant professor of Medicine at the University of Maryland, four or more hours of exercising per week can reduce a woman’s risk of breast cancer by 60 percent.

The risk of colon cancer can be cut by 30-40 percent if you complete three to five hours of cardio per week.

The 30s

Diversify your sports program. If your 20s was when you became really good at one thing, then in your 30s it is time to try something new.

This is advice of Kark Knopf, the coordinator of the Adaptive Fitness Program at Foothill College, and the author of *Kettlebells for 50+*.

This advice is important because one sport or form of exercise will overwork certain parts of your body and neglect others. For instance, swimmers who only swim can later have posture problems, no matter how much they exercise in the pool.

Exercises for your 30s should mix upper and lower body strengths, so if you’re already doing some of these, try the others:

- Cross training
- Cycling
- Running
- Swimming
- Yoga
- Tai chi
- Dancing

Stretching is also important, and Knopf suggests heel to toe walks.

The 40s

According to *U.S. News*, your 40s are when you can preserve your strength and fight belly fat.

Peeke says that while many people stop weight lifting in their 40s, this is exactly when they should up the amount they do.

Muscle strength drops in both men and women - specifically for men this can be by as much as five to eight percent.

Keeping this lean muscle and your metabolic rate high requires regular strength workouts. This will keep your calories burning away, and the fat away too.

- Weight lifting
- Consistent exercise

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RELATIONSHIP HEALTH

The 5 Most Important Rules of Turning Work Relationships Into Real Friendships

By Alyse Kalish

If you're lucky, you don't hate your co-workers. In fact, if you're really lucky, you probably like them a lot, and maybe you even want to turn the relationships into full-on friendships (ah, scandalous!). After all, you see these people all day, every day, so it only makes sense you want to take it to the next level.

It's normal to want friends at work—and it's actually crucial to your career success. Because as I said, you spend most of your time on the job, so when you don't like the people you work with, it makes getting through the day a lot harder. When you enjoy each other's company, you're bound to have many happier (and productive) days.

But before you start making friendship bracelets, there are a few rules about getting buddy-buddy with your colleagues.

1. Don't Push the Boss-Employee Relationship

I'm going to get real for a second: No matter how much you and your manager have in common, and how much fun you have together, he or she is still your boss.

This doesn't mean you can't talk about non-work stuff or spend time together outside of the office—it just means you have to be a bit more cognizant of what you choose to discuss. The same goes for being friendly with your direct reports.

Regardless of your company culture, you 100% need to remember that you want this person to respect you—and that a few, small choice comments can erode respect all too quickly.

Avoid romantic relationships with a boss or direct report. Remember Steve Easterbrook, CEO of McDonald's, who lost his job in 2019 over a consensual relationship with an employee. The relationship violated company policy.

2. Do Be Considerate

Your work buddies may live in the same neighborhood as you, or they may live in a town you've never heard of. They may be married with kids, or they may cringe at the thought of a family.

Friendship doesn't discriminate, but how you choose to hang out can. If, for example, your co-worker can't do happy hour with the rest of the team because they have to pick up their children, be open to suggesting ideas that happen during the

workday—say, substituting happy hour for lunch at your favorite restaurant. Or, if you know they don't drink, plan to grab coffee rather than drinks.

Acknowledge the fact that while everyone may want to hang out, they're all coming from different places, with different priorities and different backgrounds. So rather than writing people off because they don't want to do exactly what you want to do, be flexible. You'll make way more valuable connections that way.

3. Don't Be Clique-y

Having a group of friends in the workplace is great! But you know what's not so great? Being the adult who started a middle school clique in a

"Happiness is an attitude. We either make ourselves miserable, or happy and strong. The amount of work is the same."

- Francesca Reigler

grown-up office.

By only hanging out with a few people and not making the effort to get to know others, you're likely alienating your other colleagues—and honestly, probably making your job harder in the process. (Josie's far less likely to do that favor for you if she discovers that you invited everyone but her to grab a coffee.)

So, every once in a while, break the routine of only hanging out with your favorites and get to know the rest of your team.

4. Do Be Yourself

You may feel inclined to act a certain way in order to fit into the company culture and make friends.

But real, honest friendships form when you're yourself, not pretending to be someone else (I know, am I a Hallmark card or what?). Plus, if you want to bring the relationship to a second location—a.k.a., leave the office—you don't want people to be confused by the way you act when you're not sitting at a desk. Finally, putting up a face is just plain exhausting—and on top of

everything else you have to do, a waste of energy.

As a result of being yourself, you may not click with everyone you work with, and that's OK. As long as you find yourself in the company of people who like you for you, you'll enjoy your job more.

5. Don't Rush It

Like any friendship, the ones you make at work take time. You may be only a few months into your new role and wondering why you don't have close friends yet.

Or, you may be desperate to invite everyone you work with to your birthday party—before you've established your reputation as a hard worker first. (What I'm saying is that you want everyone to know that you're great at your job before you let them see you totally relaxed.)

If you're feeling a little lonely, cut yourself some slack and give it time.

If you're more than a few months in and still struggling, you should ask yourself some questions, such as: Are you attending optional social events? Have you asked anyone to grab coffee? Are you sitting at your desk all day with your headphones on? It could be that you work in an unfriendly office (and if so, I'm sorry!), or it could be that you're unintentionally sending the message that you're not there to make friends.

As long as you follow these (highly recommended) guidelines, you're on the right track for forming meaningful connections with your colleagues—connections that won't just make even the worst job bearable, but your life outside work better, too.

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"Everybody has a calling. And your real job in life is to figure out as soon as possible what that is, who you were meant to be, and to begin to honor that in the best way possible for yourself."

- Oprah Winfrey

INNER HEALTH

12 Amazing Health Benefits of Hugging, According to Science

By Perri O. Blumberg

Want to boost your mood or cheer up a friend who's feeling down in the dumps? Just give them a squeeze. You may smirk at the idea that a simple embrace can turn your day around, but hugging can do just that on multiple levels—emotional, physical, and biological. From reducing stress to providing pain relief, the benefits of hugging go beyond making your heart flutter.

"Touch is an essential nutrient, just as much as water," says Patrick Quillin, Ph.D., author of *12 Keys to a Healthier Cancer Patient*. "[Hugging] has been shown to improve overall health with measurable reductions in pain, mood disturbance, and fatigue." In fact, Quillin says that hugging may even be able to reduce the need for pain medication. How incredible is that?

With that amazing fact in mind, brush up on the incredible wellness benefits of hugging here, and then go out and embrace the ones you love!

1) It relieves stress.

Scientific research shows that regular human contact, like daily hugging, can markedly decrease the amount of stress someone experiences. "A study performed in 2014 verified being embraced in a hug once a day significantly decreases symptoms of stress," says GinaMarie Guarino, MA, LMHC, founder of PsychPoint.

Along with seeing a decrease in their stress levels, participants in the study "were also more mentally healthy and prepared to face daily stressors because they felt emotionally supported," Guarino said.

2) And it reduces anxiety.

Nothing feels better when you're experiencing anxiety than a warm embrace from someone who cares about you. And that's not a coincidence, says Jamie Bacharach, certified medical acupuncturist and head of Acupuncture Jerusalem.

"It has been observed that there is a link between hugging and diminished levels of anxiety and stress," she says. "People who hug and practice other displays of intimacy are less likely to suffer through intense feelings of stress than those who don't."

3) It can keep children healthier.

"The presence of a warm, loving, and affectionate adult can buffer against the toxic effects of childhood abuse and neglect," says Amy Ricke, MD, of Your Doctors Online.

In a 2013 study published in the journal *Proceedings of the National Academy of Sciences of the United States of America (PNAS)*, researchers examined the link between childhood abuse, parental warmth, and future risk for the development of heart disease. And according to their conclusions, touch and affection had a protective effect against coronary artery disease and even death.

"Child maltreatment not only leads to a host of damaging psychological consequences, but also leads to an

increased risk of heart disease, high blood pressure, obesity, and other chronic inflammatory diseases," Ricke says. "Physical affection in the context of a loving relationship can reduce these negative health risks in adulthood."

4) And it prevents people of all ages from getting a cold.

Just clasping your arms around someone's body can actually help protect them from getting sick. "One study found that people who received hugs more frequently were less likely to become infected by illness," Bacharach says. "After being intentionally exposed to the common cold virus, individuals who received frequent hugs were less likely to become sick than those who did not do any hugging."

5) It can reduce pain.

Bacharach also notes that people with chronic pain can find relief through hugging. "Hugs help release endorphins, which activate opioid receptors in the brain to minimize pain and discomfort," she says. In

"Optimism is a happiness magnet. If you stay positive good things and good people will be drawn to you."

- Mary Lou Retton

fact, a 2014 study published in the journal *Holistic Nursing Practice* found that therapeutic "touch treatments" reduced pain in patients with fibromyalgia.

6) And it can help with neck and shoulder pain, in particular.

According to Jeep Naum, DO, a family practitioner from Wheeling, West Virginia, hugging "stimulates the secretion of dopamine in the brain, which further enhances the feeling of relaxed well-being."

What exactly does that look like? Naum explains, "The muscle contractions of the head and neck stop; the resting tone of the muscles normalizes; the pressure on the nerves and blood vessels decrease; blood flow improves; muscle range of motion improves; and the pain resolved."

7) It helps your body produce more of the "love hormone."

The hormone oxytocin is sometimes referred to as the "feel-good" hormone because its presence in your body makes you, well, feel good. And if you want more of that feeling—and let's be honest, who doesn't?—then hugging is a good way to go about it. "Hugs are a

great way to produce lots of the hormone oxytocin," says Anna Cabeça, DO. "Hugging or 'heart-to-heart' physical contact can improve coherence, decrease cortisol—the stress hormone—and increase oxytocin."

8) It can lower your blood pressure.

In addition to all those warm and fuzzy feelings you get from a rush of oxytocin, the hormone can also help lower your blood pressure. A 2005 study published in *Biological Psychology* suggests that more frequent hugging between partners lowers blood pressure in premenopausal women. And, as Ricke points out, "Avoiding high blood pressure is a key factor in reducing risk for heart disease and a variety of other chronic health risks."

9) And it can also decrease your heart rate.

As mentioned, hugs can help manage stress and anxiety. The reason for that is because they help slow down your heart rate to a more relaxed state. "When under stress, the adrenal gland releases epinephrine, which causes an increase in heart rate, blood pressure, respiratory rate, and muscle tone," says Naum. "Epinephrine released excessively can cause cardiac arrhythmias and anxiety."

But hugging leads to relaxation, which "diffuses stress because hugging is an act of positive affection. In diffusing stress, epinephrine is decreased so your heart rate is decreased and blood pressure falls."

10) Hugging can help with conflict resolution.

A 2018 study published in the journal *PLOS One* found that hugging can help with conflict resolution, as well as decrease your negative mood. "According to research, a hug can lessen negative feelings during and after a fight, and increase positive feelings after a fight has occurred," Guarino says. Because reducing the amount of tension in your life can help lower stress and anxiety levels, this is just another example of hugging's powerful role in improving your well-being.

11) It can ward off an existential crisis.

When it seems like nothing could allay those big-picture worries of purpose and mortality that pop in your mind on occasion, try going in for a hug. "Even fleeting and seemingly trivial instances of interpersonal touch may help people to deal more effectively with existential concern," Sander Koole, lead researcher on a series of studies on connection, said in a statement in 2013.

12) And it helps you forge close relationships with your pet.

Though there aren't specific studies on the connection between hugging your pets and human health, experts agree that giving your animals a squeeze can be a big source of comfort for both parties. "Perhaps one of the reasons that pet owners have better health is the hugging and touching they get with their pets," Quillin says.

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CAREER HEALTH

The Best Email Etiquette Tips Every Professional Should Know

By Jill Gleeson

We've all witnessed the employee who accidentally hit "reply all," on a company-wide email, sending less than flattering comments about the boss to the entire office—including the boss—rather than just their friend. And how many times are we guilty of not replying to an email within a prompt time frame—or someone not replying to ours when we really need an urgent response?

The average American worker spends a quarter of the week digging out from under the seemingly endless number of emails which invade inboxes daily (and more if you count taking the time to respond to chats on instant messaging platforms, like Slack and Facebook Instant Messenger). It's not surprising that email etiquette breaches, if not serious blunders, can occur with dismaying regularity. Want to help keep your inbox a place of civility and courtesy? Here are the golden rules of business email etiquette, many of which can be followed in your personal as well as professional life.

Send Emails With Current, Clear Subject Lines

Aside from endless spam, there isn't much that's more annoying than having to root through 10,000 emails with the same subject line to find the one with the particular information you need. If your message addresses a new topic, make everyone's life simpler, and yourself a lot more popular, by starting a new email or at least updating the subject line.

Etiquette expert, author of *Modern Etiquette for a Better Life*, and founder of The Protocol School of Texas, Diane Gottsman, thinks that one of the biggest pet peeves executives and their team have is not knowing what they're responding to. "A month ago you, might have written 'Thanks for lunch' in the subject line. Now, you're talking about a new referral you want to send somebody, so start a new email. Then if they need to search for that email, they can do it by topic."

Suppose you're concerned a new email won't make it through the recipient's firewall, or it's possible they won't recall who you are from the last time you communicated. Gottsman says it's permissible to hit reply on your last correspondence. That way, the person can go back through your old correspondence and re-familiarize themselves with who you are. "But the key is to change the subject line," she says.

Prioritize Your Inbox Based on Urgency

Sometimes, when you're buried under an especially egregious pile of emails and it feels like you'll never see the light, you might need to take more than a day to get them all answered. Business etiquette dictates that emails should be returned within a day, but even Gottsman says, "Sometimes it takes two days to get back to someone. How quickly you need to respond really depends on the importance of the email and who the person is who sent it. There are going to be some people who are cold calling or pitching you. You don't have an obligation to return every single email you receive." Unsubscribe from those emails.

On the other hand, if you've sent a time-sensitive email and haven't received a prompt response, it's within the proper protocol to pick up the phone and call your colleague. Speaking of time sensitive, don't cry wolf—no matter how much you just want a response. "Don't sensationalize the urgency," says Gottsman. "Not everything is a 911 call. If you sensationalize a situation to get their attention, you're going to lose credibility. If it really isn't urgent, don't write 'urgent.' And if it's that important, you need to pick up the phone and call."

Face to Face Has Its Place

Before email, people discussed difficult matters face-to-face. Nowadays, the tough stuff, both personal as well as professional, is often handled through a computer screen. It might make uncomfortable conversations less so, but that doesn't mean it's the right thing to do, according to Gottsman. "You simply shouldn't give bad news over email," she says. "Anything very sensitive should still be handled in person or at least ear-to-ear. You don't fire someone over email. You don't give serious information over email unless it's absolutely necessary."

How Do You End an Email Chain?

They simply won't stop, for whatever reason. You're afraid to cut it off because you don't want to be insulting. Will you spend eternity doing this same dance, day after day? When will it ever end? Of course, the excruciating chain of events we're talking about is the nearly eternal email loop of "thank you" and "my pleasure" business correspondence that we can sometimes get stuck in because no one has any idea how to conclude it. Gottsman says, "You go back and forth once. You email, 'Thank you.' I email, 'My pleasure.' And that's it. It's like a handshake—somebody has got to let go."

Less Is Always More

And while we're on the subject of endless emailing, when you're included in a "reply all" email, be it personal or professional, don't automatically reply to everyone on the thread. Think of the other recipients. Chances are good that not everyone needs to read your response, and it can be not only distracting but annoying, to get notification after notification of new emails on your cell when they have absolutely nothing to do with you.

Keep it toned down in other ways too on business emails. Steer clear of emojis and too many exclamation points, which can seem juvenile. Stick to a classic, clean, easy-to-read font in black, and use professional greetings and verbiage. Also, be aware that humor often doesn't translate well across digital communication, or different cultures and generations. "Email is just an extension of yourself," says Gottsman. "Make sure you're spell checking, using proper punctuation, and not using lowercase letters at the start of a sentence. Because it is making an impression on the recipient, even if it's a personal email."

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This is How Much Exercise You Need...

Continued from front page

This second tip isn't a specific action, but keeping up regular exercise will help fight off stress, which your hormones kept at bay in earlier years.

The 50s

Aches and pains are inevitable with aging, but you can adapt your exercise program around them. So if you have sore knees, cut out running and take up swimming.

Try these exercises:

- Pilates
- Yoga
- Aerobics

The first two of these will help with back strength and stopping your posture from curving forward, as tends to begin around this age.

The American Heart Association recommends 30 minutes of aerobics, five times per week.

According to Knopf, there's no need to overdo in these sessions. Aerobics are just as effective in your 50s when done at a moderate exertion, and this will avoid extreme fatigue and muscle soreness.

The 60s

Continuing regular exercise will offset chronic conditions like diabetes and heart disease.

Moreover, having greater body strength will improve your chances when you take a tumble, avoiding hip fractures.

Good exercises to keep up are:

- Weight lifting (at least once, ideally two or three times per week for 30 minutes).
- Alternate between upper body and lower body.
- Zumba
- Water aerobics

These last two are suggested by Peeke for their communal nature. She recommends joining classes and working with a certified trainer after 60.

The 70s

From your 70s onwards, avoid rigorous workouts but keep active.

In classes Knopf runs for people in their 70s, he advocates performing exercises from earlier in life, but done with a chair if needed. He also recommends:

- Arm raises with resistance bands
- Leg lifts
- Aerobics (chair-based)
- Stretching

You are never too old to benefit from exercise.

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