



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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“I’ve always believed that if you put in the work, the results will come.”

— Michael Jordan

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

13 Ways To Make Exercise Fun, Not A Chore

By Elizabeth Harmon

According to the President’s Council on Fitness, Sports, and Nutrition, less than 5 percent of adults actually participate in 30 minutes of physical activity each day. We may start the year with positive fitness goals, which we eagerly follow up by heading to the gym and nibbling on celery sticks. However, we can often find our well-intentioned plans unraveling after just a few weeks. The problem is, for many of us, exercise can be boring and repetitive. But it doesn’t have to be.

There are lots of ways to make exercise fun, whether you have five minutes or five hours to spare. To help, here are some of our top suggestions to put the fun back into your exercise routine:

1. Exercise with a friend

If you struggle to get out of bed in the morning for a pre-work gym session or come up with every excuse possible to avoid exercise after work, find a gym buddy. By going with a friend, you can have more motivation and can even have a laugh in the process.

2. Join a class

Breakaway from the gym and try something new. Join a class in your local areas, such as yoga, Pilates, aqua aerobics, dancing, spinning, kickboxing, or Zumba. Not only could you have fun, but you will make new friends in the process.

3. Exercise without realizing it

Did you know that just one hour of shopping can help you lose 175 calories? Or 191 calories for an hour of housework? Whilst we’re not suggesting you skip the gym and head to the mall, there are lots of activities you can do that won’t feel like exercise. Get outside and do some gardening, tidy out your shed, blitz your housework, and enjoy a calorie-busting spring clean.

4. Reward yourself

Give yourself something in return for the time spent pounding the pavements or lifting weights. Put \$1 in a jar for every workout you do. Every month you could use this money to treat yourself to a meal out or save up for a new piece of clothing.

5. Download some apps

Browse the thousands of fitness apps available to help you stay on track. Not only can you monitor your workouts, what you eat and how much you drink, you can also get tips, advice and most importantly, reminders. Some fun apps to take a look at include Runkeeper, MyFitnessPal, Water Your Body, Headspace and Calorie Counter.

6. Pump up the volume

Instead of exercising in silence, load your music player with upbeat songs that will help get you moving. There are lots of streaming music services, especially for this purpose, or have fun creating your own playlist, full of all your favorite tracks.

Continued on back page

RELATIONSHIP HEALTH

7 Things to Say to Your Spouse to Deepen Your Connection

By Wendy Rose Gould

Relationships go through seasons, and sometimes the winter is so frigid it may not feel like there's a spring warming in sight. Sometimes reconnecting is a matter of trudging through ongoing minor distractions; other times it requires back-breaking snow shoveling to sort through life's more trying stressors.

"Here's the thing; it's not the distraction or stressor itself that leads a couple to falter. It's how the couple copes with them," says Alexandra H. Solomon, a licensed clinical psychologist at The Family Institute at Northwestern University and author of "Loving Bravely". "Maladaptive coping strategies tend to come in two varieties: fight or flight. The 'fighters' cope with stress by becoming irritable, critical and impatient, while 'flighters' cope with stress by becoming withdrawn, silent or passive-aggressive."

Instead of defaulting to these coping strategies when times get tough — which leads to disengagement — vow to re-commit to each other and nurture positivity instead. "How", you ask? You can start by incorporating the following phrases into conversations with your partner. They will help keep you tuned in to each other emotionally, open the lines of communication and navigate conflict in a productive way.

"Tell me more"

The words "tell me more" rank right up there with "I love you," argues Linda Carroll, a licensed marriage and family therapist and author of the upcoming book "Loveskills". This phrase is all about remaining curious about your partner while also being engaged with the things they're telling you, whether it's trivial workday drama or a serious dilemma.

"One of the primary reasons relationships falter is because we start to think we know the other person, and the wonderful listening and attention we paid them earlier in the relationship begins to fade," says Carroll. "By practicing our listening — which is always about the other person and not about us — we remind them we are still here, and we are reminded that they are also still here."

"Something I'm struggling with right now is ..."

In the same way, it's important to invoke curiosity within yourself about your partner, it's also

important to let them in on what's going on in your world. "They need to know if you're feeling stressed at work, self-critical, or emotionally exhausted," says Solomon. "Understanding what's going on inside you helps them practice extra patience and resist the urge to take it personally if you're quiet or cranky."

"... is really bringing me joy right now"

This is a supplement to the above question and is a way to breathe happiness into your relationship. "Emotions are contagious, so let your partner ride the vibe of your good feelings," says Solomon. Also, an erotic connection is stoked by giving your partner the chance to

"You meet thousands of people and none of them really touch you. And then you meet one person and your life is changed forever."

- Love & Other Drugs

experience you engaged in what makes you feel alive and passionate. Let your light shine.

"How do you want to feel ...?"

This weekend, on your birthday, on this trip. This variation on the "what do you want to do?" question is all about learning more about what your partner wants to feel and nurturing your love for them on a deeper level, says Rachel Wright, a licensed marriage and sex therapist. "For example, if they want to feel loved, relaxed, and happy on their birthday, but you know they aren't big on attention, then you know not to plan a big birthday bash with everyone your partner knows," she explains.

"I am trying to understand your point of view"

Arguments are part of any romantic relationship, and the way you navigate them can either bring you closer to each other or create a wedge. Even if you don't agree with your partner's point of view, letting them know you're trying to understand can be monumental in making headway.

"If you genuinely mean this, it will take you a long way in a relationship, especially when it is suffering," says Katie Sandler, a licensed therapist and impact coach. "We aren't meant to always agree, but it is most important to try and understand your partner as best as possible so that you can meet in the middle and feel mutually supported. By getting through hard times in a constructive manner, it makes the future more enjoyable because you're better at navigating hard times due to successfully conquering them in the past."

"How can I show up for you this week?"

Whether you're in a chilly winter season or not, it's all too easy to slip into scorekeeping with your partner (e.g. I loaded the dishwasher last time, or I woke up three nights in a row with the baby). The problem with this is the "what have you done for me lately?" mentality, which can breed resentment.

"If both partners flip the script and focus on 'what have I done for you lately?' then everyone's needs get met, but through the lens of bounty rather than scarcity," says Solomon. "Ask it weekly, maybe on a Sunday evening as you prepare to roll into a new week."

"It meant so much to me when you ..."

We are hardwired to look for what's wrong, says Solomon, so we benefit from practices that help us see the best in those around us. She adds, "What we focus on, we get more of, so bringing your attention to what you appreciate will help you get more of that. Gratitude practices like this cultivate positivity in intimate relationships."

Many of these phrases can seamlessly be integrated into your daily and weekly conversations, but it's not a bad idea to come together on a regular — even scheduled — basis. Feelings, interests, and needs change constantly, so be intentional about consistently connecting with your partner so you can feel united, problem-solve together, and remind each other how much you care about one another.

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INNER HEALTH

5 Tricks to Becoming A More Patient Person

By Lindsay Holmes

Here's a riddle: What do traffic jams, long lines and waiting for a vacation to start all have in common?

Aside from the painfully obvious fact that they're completely unwelcome stressors in our lives, there's another answer: They're all situations where we could use a little extra patience.

In our defense, it's not really surprising or fault-worthy if we don't practice the virtue often. In a digitally obsessed world, we're used to having what we need immediately and right at our fingertips. Even further, we're constantly busy. Between rushing from work, to home, to kids' recitals or Zumba class, it's no wonder we don't really have patience. Our environment makes us think that we don't have the time for it.

However, despite our aversion, research suggests that if we practiced patience, we'd be a whole lot better off. Here are five ways we can learn to cultivate more patience -- and why we should want to.

Practice gratitude

Thankfulness has a multitude of benefits: Research shows it makes us happier, less stressed and even more optimistic -- and according to a March 2014 study published in the journal *Psychological Science*, it can also help us practice more patience.

"Showing that emotion can foster self-control and discovering a way to reduce impatience with a simple gratitude exercise opens up tremendous possibilities for reducing a wide range of societal ills from impulse buying and insufficient saving to obesity and smoking," Ye Li, researcher and assistant professor at the University of California, Riverside School of Business Administration, told the Association for Psychological Science. Getting rid of our need for instant gratification with a simple gratitude exercise? We'll take it.

Be mindful of what is making you feel rushed

Our mental to-do lists have a tendency of becoming like a traffic jam for our brains. Soon we're so occupied with what we have to do, we're intolerant of anything (like actual traffic) that gets in the way of it. "Our minds are constantly jumping from thought to thought, task to task, worry to worry," motivational coach and author Rob White wrote in a HuffPost blog. "We live interrupted lives, punctuated with distractions that come at us from all sides. Multi-tasking is the norm ... All this adds up to a state of hurry."

Mindfulness, or awareness of our thoughts, can do a lot of good when we have a

"Personality is like a charioteer with two headstrong horses, each wanting to go in different directions."

- Martin Luther King, Jr.

million things going through our heads. Write out your thoughts or what you have to do in order to get a tangible frame on what's making you so impatient, White wrote. "These steps alone will illuminate the insanity of the jumping mind and the value of slowing down," he explained.

Make yourself wait

Instant gratification may seem like the most "feel good" option at the time, but psychology research actually implies the opposite. According to one recent study, waiting for things actually makes us happier in the long run. And the only way for us to get into the habit of waiting (and as a result, reap the joyful benefits) is to practice. Start with small tasks: Put off watching your favorite show until the weekend or wait 10

extra minutes before going for that brownie. You'll soon find that the more patience you practice, the more you start to apply it to other, more irritating situations.

Embrace the uncomfortable

Too often we think we should be in a state of adjustment, and when we experience something outside of our comfort zone, we get impatient about the circumstances. But as Jane Bolton, Psy.D., a licensed marriage and family therapist, wrote in a *Psychology Today* blog post, we need to become comfortable with the uncomfortable in order to cultivate a little more patience:

So many of us have the belief that being "comfortable" is the only state we will tolerate. I remember a friend, about 25 years ago, who was in the process of changing a destructive habit. He had learned to say to himself, "This is merely uncomfortable, not intolerable." It helped him enormously to break his habit, and helped me begin to look at my own avoidance patterns (when it comes to impatience).

Do a little deep breathing

When all else fails, try taking a few big breaths. The simple exercise has the power to calm the mind and body. This relaxing effect can in turn help ease those impatient jitters that may come with agonizing traffic or an irksome individual. No additional tools required.

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"Patience is not just about waiting for something. It's about how you wait, or your attitude while waiting."

- Joyce Meyer

CAREER HEALTH

You Can't Be In a Bad Mood at Work!

By Julie Cohen, PCC

Who hasn't had one of those days? Maybe you're feeling under-appreciated by your boss. Or you fought with your 13-year-old about social media on your way to work. Perhaps you're sensing that your biggest client is considering a change. Or you dripped salad dressing onto your tie at lunch.

Whatever the reason—a long-term frustration or a short-term annoyance—no one is immune. Sometimes we're in a bad mood at work. After all, we are human.

All of us have moments when it feels impossible not to sigh, ignore, slam a door or even be short, sarcastic, annoyed or angry.

My advice: don't!

You can't be in a bad mood at work...unless you run your own business, interact with no one, rely upon no one and never need to provide anything for anyone. Bad moods are just not okay at work, because your mood impacts others and that impacts business.

That impact can be narrow or wide. You don't feel like answering the phone, resulting in a missed sales opportunity. You are short with your colleague when she asks for help on a project and she avoids you for future opportunities. You frown or roll your eyes at staff meetings when direct reports ask questions, hindering their growth and development.

It doesn't take long for your moodiness to negatively impact those around you and cause long-term damage to critical relationships. The times a colleague, boss, direct report or CEO loses it stick with us much longer than moments of respect and kindness.

Here are some tips to ensure that your bad moods don't impinge upon your workplace success:

- Pay attention to your moods and know your triggers. Understand when and how stress, difficult people, lack of sleep, challenging situations and unexpected life events impact your day-to-day interactions. Use this awareness to try to stop a bad mood before it starts.
- Learn to control your reaction to stress when you're on the job. When you notice your mood plummeting:

1. Go somewhere else. This may mean taking a walk, going into a conference room, the bathroom or out the front door of the office. Removing yourself from the environment can create a shift of energy and mood, and give you a few minutes to regroup and change your mindset.

2. Move your body. Research shows that movement can impact your feelings and mood. Jump, stretch, dance, smile, do push-ups for a minute. To quote Taylor Swift, "Shake it off!"

3. Choose a different mood. You can decide not to be frustrated, annoyed or angry, and respond accordingly. It may be hard and feel fake at first, but what you gain in not damaging relationships, trust or your brand will be invaluable.

4. Go home. If your mood feels like it's not something that you can change, fix or ignore, use your leave time to get back to a place where you can really contribute, or request to work from home for a few hours, if that's more feasible. No one wants to be around you if you can't be polite, personable or at least professional.

If you've already stepped on the toes of others at work, clean up your mess.

- Acknowledge your inappropriate behavior and apologize to whomever's path you crossed.
- Be clear about what you did and its negative impact.
- Apologize genuinely and assure the person it won't happen again.
- Then make sure it doesn't!

Most people will forgive you once, but if you're seen as the volatile, moody time bomb who causes others to walk on eggshells, it will take a toll on your employability, credibility, impact and relationships at work. So, think about this, and have a good day!

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13 Ways To Make Exercise Fun...

Continued from front page

7. Exercise while you watch your favorite TV show

Instead of heading back from work and flopping onto the sofa to watch your favorite TV show, head to the gym and catch up from a treadmill or cycle machine. This way, you can enjoy watching your program but get fit at the same time.

8. Play games

Who says exercise has to be lifting weights or running on a treadmill? Consider fun alternatives such as Wii Sport and Wii Fit games. These are a great way to have fun and exercise, either alone or with friends. One minute you could be playing golf or fishing, the next, snowboarding or competing at Wimbledon.

9. Try exercise videos

Feel uncomfortable exercising with lots of other people around? Why not try exercising at home? There is a wide choice of fun exercise videos to choose from, to help you stay motivated.

10. Get outside

If a gym isn't for you, get outside and take in some vitamin D. Find somewhere new to go for a walk, enjoy a long cycle ride, take a frisbee to the beach, or find a swimming pool near you.

11. Sign up to an event

Targets can easily be broken when you don't have any end goal. So, get online and look up some local events nearby. There may be charity fun runs, sponsored walks, or something more adventurous. Not only can you get fit, but you can also have fun in the process and may meet other people you can train with.

12. Revisit your childhood

Remember when you were younger and played with a skipping rope for hours or jumped around on a pogo stick or space hopper? Well, who says this is just for children? See how many times you can skip without stopping, or test out your hula hoop skills.

13. Book a fitness break

Why not take your exercise plan to the next level with a fit and healthy holiday? Look out for top surfing spots, hotels with luxury gyms and areas with beautiful walks.

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242