



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 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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**"Physical fitness
is not only one
of the most
important keys
to a healthy
body, it is the
basis of dynamic
and creative
intellectual
activity."**

- John F. Kennedy

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

Which Is Better for Your Health: Walking or Running?

By Jane Chertoff

Overview

Walking and running are both excellent forms of cardiovascular exercise. Neither is necessarily better than the other. The choice that's best for you depends entirely on your fitness and health goals.

If you're looking to burn more calories or lose weight fast, running is a better choice. But walking can also offer numerous benefits for your health, including helping you maintain a healthy weight.

Benefits of cardio

Walking and running are both aerobic cardiovascular, or "cardio" exercise. Some of the health benefits of cardio include:

- helps you lose weight or maintain a healthy weight
- increases stamina
- boosts immune system
- helps prevent or manage chronic conditions
- strengthens your heart
- can extend your life

Cardiovascular exercise is also good for your mental health. One study found that just 30 minutes of moderate-intensity exercise three times a week reduces anxiety and depression. It can also improve your mood and self-esteem.

Researchers from the study also say that it's not necessary to exercise for 30 straight minutes to experience these benefits. Walking for 10 minutes at a time three times a day resulted in the same mental health boost.

Is walking better than running?

Walking can provide a lot of the same benefits of running. But running burns nearly double the number of calories as walking.

For example, for someone who's 160 pounds, running at 5 miles per hour (mph) burns 606 calories. Walking briskly for the same amount of time at 3.5 mph burns just 314 calories.

You need to burn approximately 3,500 calories to lose one pound. If your goal is to lose weight, running is a better choice than walking.

If you're new to exercise or aren't able to run, walking can still help you get in shape. Walking is accessible for nearly all fitness levels. It can boost your heart and give you more energy overall.

Walking vs. running for weight loss

Speed and power walking vs. running

Speed walking is walking at a brisk pace, usually 3 mph or greater. Your heart rate is elevated during speed walking. You can burn more calories this way than walking at your usual pace.

Power walking is usually considered from 3 mph to 5 mph, but some power walkers reach speeds of 7 to 10 mph. Power walking burns a similar number of calories as running. For example, power walking at 4.5 mph for one hour would burn the same as jogging at 4.5 mph for one hour.

For an effective workout, try pace training. Increase your speed for two minutes at a time, then slow back down. Speed walking doesn't burn as many calories as running, but it can be an effective workout to elevate your heart rate, boost your mood, and improve your aerobic fitness level.

Walking with a weighted vest

Walking with a weighted vest may increase the number of calories you burn. To stay safe, wear a vest that's no more than 5 to 10 percent of your body weight.

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RELATIONSHIP HEALTH

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

By Alyse Kalish

You're surfing the blogosphere and you stumble across several sites on minimalism and simplification. Something in the message resonates deeply in you and you find yourself prepared to overhaul your home and life. Then the thought hits you, your spouse will never go for it.

Now what?

For starters, remember that every relationship has conflict. And every marriage has conflict as well, which is why knowing how to communicate with your spouse is so important.

John Gottman, one of the leaders in the field of marriage research, has discovered that the majority of marital conflicts are perpetual. They're continual and repeated. In fact, 69% of all marital problems fall into this category.

There are many areas in a marriage where you're simply not going to agree. Here are a few:

One of you wants to have children (or X number of kids), while the other says he or she is not ready or are happy with the current number of kids.

One of you wants sex far more frequently than the other.

You want to raise your children Baptist, while your spouse wants them to be raised Catholic.

Your spouse is lax about housework and rarely does his or her share until you nag, igniting anger.

One of you is a saver with money and the other is a spender.

Or one of you wants to work towards a more simple and minimalist type of life and the other doesn't.

Problems in marriage are inevitable. The question is – can you remain satisfied in your marriage in spite of differences? Can your marriage thrive when there are differences between you?

I believe the answer is yes.

The key is to continually work it out and be patient. Acknowledge the problem and talk about it. Your love for each other doesn't have to be overwhelmed by your differences.

Think of it this way – the times when there's tension between you and your spouse, it's like the elephant in the room. You both know it's there when you're

together. Rather than allowing the elephant to roam freely between you and take over your space, name it. Speak up. While this won't make the elephant leave completely, it will decrease its size.

In unstable marriages, elephants are likely to kill the relationship. Instead of coping, the couple gets gridlocked. You have the same conversation over and over, resolving nothing. You're spinning your wheels. And since you're making no progress, you both feel more frustrated, hurt or rejected. When this happens, resentment moves in and humor and affection leave – so does simplicity and passion.

Problems in marriage will happen. How you address them is up to you.

"The single biggest problem in communication is the illusion that it has taken place."

- George Bernard Shaw

Here are some ways to communicate better with your partner or spouse when you don't see eye to eye:

1. Be respectful.

One of the main things I see in couples on the verge of marital collapse is a lack of respect. When you reach a point where you no longer like each other, you're in trouble.

"Respect is defined as not trying directly or indirectly to change anyone." -Thomas Fogarty

Sadly, we often treat common strangers with more respect than people in our home. Respect is one of the key factors to a successful and happy marriage – respect for those around you, and most importantly, respect for yourself.

2. Clearly define yourself.

Defining yourself means you have a deeper awareness and understanding of your beliefs, wants, needs and desires. Marriage is a great place to clarify these things in your life – mainly because that's the way marriage is designed.

You live with another person who has his or her own view of the way things should be, just like you. For example, in your family of origin, tables may serve as great places to store piles of mail, magazines, and kid's artwork. But your spouse's family of origin believes tables are great places to eat dinner together, so they need to be free of clutter.

Neither way is necessarily "right," just different. You are allowed to live life the way you choose, but so is your spouse.

3. Understand the idea of over-functioning and under-functioning.

In every relationship, there will be one who over-functions while the other under-functions. It's a reality of relationships.

Over-functioning and under-functioning are positions that we occupy in response to how we do life. None of us is all one way all the time – we over-function in some areas of life and under-function in others. This is determined by what's important to you and what you value. For example, if your kid's grades are more important to you than they are to her, you're more likely to do her homework for her, or at least keep on her about it, because she can under-function, knowing you'll pick up the slack.

One thing to keep in mind – if you're over-functioning for someone, you are under-functioning for yourself. When you are faced with something you want to change and have a spouse who isn't on the same page, it's best to initiate a discussion about the change.

Share your thoughts – openly listen to theirs. It's very likely that together, you will be able to come up with a solution.

4. Live by what you hold dear.

When you are faced with a situation where you and your spouse see things differently, live according to your own integrity and values.

If you want to simplify and your spouse doesn't, simplify your life.

You want to eat healthily and your spouse only wants fast food? Eat healthy.

I'll leave you with this: At the end of the day, all you are responsible for is you.

INNER HEALTH

The Gift Of Giving: Why Random Acts Of Kindness Are Good For You

By Victoria Stokes

"That's my good deed done for the day." How often have you professed this to a friend and how did you feel when you said it? Chances are you felt pretty pleased with yourself because doing good for others actually makes us feel pretty great ourselves, so much so that scientists have nicknamed it The Helper's High.

Plus, get this. In an age that favors self-care, it's interesting to note that a 2007 study carried out by the University of Louisville found that contrary to popular opinion, we actually get a bigger buzz doing things for others than we do when we seek pleasure for ourselves. Good deeds, therefore, may be the best self-care of all.

What's more, science has also discovered good deeds pay massive dividends for our health too. Various studies have found altruism, when we put other people's needs before our own, has a massively positive impact on our wellbeing, helping to reduce stress, strengthen our immune systems and even lower high blood pressure. Truth is, anger and hostility have a hard time existing when we're being kind, and the absence of negative emotions can only mean good things for our health.

Make a difference

But what is it about good deeds – like giving up your seat on the bus for a stranger or buying a coffee for the person next to you in the queue – that gives us the warm and fuzzies? "Acts of kindness act as a reward system to people," explains psychologist Dr. Jolanta Burke. "We subconsciously know that doing good will make us feel better about ourselves, therefore, acts of kindness act as both motivation to make us feel better and rewarded." In essence, helping others boosts our self-esteem.

"Another reason may be due to the return on investment," Dr. Burke explains.

Kindness is associated with other beliefs such as karma, whereby people do well so that in the future they will be rewarded for it, which makes them feel better. It is also linked to morality; knowing what it means to do good and actually doing it are two different things. Subconsciously, doing good is associated with being a better, more superior person, therefore acts of kindness make us feel good about ourselves.

There's an element of social acceptance going on here too. "It can also be associated with status, for

some people," says Dr. Burke. "For example, being seen as a good person at work can enhance our group status. Interestingly, when we do something nice for someone, we like them more, so this bonding works both ways."

But, full disclosure, Dr. Burke warns that you shouldn't necessarily be doing random acts of kindness with your own satisfaction in mind. "Doing interventions with an intention to enhance our happiness can actually reduce it," she notes. In other words, it's got to come from a genuine place, not a selfish one.

Chain reaction

That's a tactic Karen, 34, uses when she's in a bit of a foul. "It's when I'm in my worst moods that doing something kind for someone else helps me the most. When I'm in that kind of mindset,

complimented their outfit, and even ran across the street to give them an umbrella when it was raining. But can this really spur a chain reaction of good deeds?

Dr. Burke is dubious. She explains that "People like to be seen as good-doers and for many, receiving is harder than giving." (True that. How often have you reluctantly accepted a compliment or told your friend you couldn't possibly let her pay your half of the brunch bill?) "Receiving creates guilt," Dr. Burke notes.

Thus, you have the motivation to keep giving it to others in order to reduce it. A less cynical view might be that the recipients of acts of kindness have enhanced levels of positive emotions, especially if an act of kindness was unexpected. Therefore, it allows them to act more altruistically, as giving to others is more likely to happen when we are in a good mood.

Random to regular

Psychology aside, we could all do with being a bit more kind to each other, so how can you make kindness a regular habit? "Firstly, I wouldn't overdo it, as it may become a chore for us and have the opposite effect," advises Dr. Burke. "However, if people want to make it part of their lives, I recommend that they select one day a week, which will become their Act of Kindness day and when in the shower, they come up with ways in which they can do good today."

See, "clustering your acts of kindness into one day is most beneficial," Dr. Burke explains. "The research recommends three big acts of kindness or five small ones done all in one day to see a positive boost to your wellbeing. Spreading all these acts of kindness throughout the week would not make as much of a difference to your wellbeing."

Truth is, we live in a pretty scary world where negativity and nastiness can often run riot and that's why we need kindness more than ever – and perhaps why it seems to have a bigger impact than ever before. The bottom line, being a little nicer to each other can't hurt. Mahatma Gandhi said, "Be the change you wish to see in the world", and kindness is definitely somewhere to start.

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"The most truly generous persons are those who give silently without hope of praise or reward."

- Carol Ryrie Brink

it's absolutely the last thing I want to do, but it definitely makes me feel better.

"Sometimes when I'm stuck in really bad traffic in the mornings and feel myself getting angry, I muster up a feeling of kindness in me and I let a couple of waiting cars out in front of me. That might sound mad to some people, but it switches my focus from being angry and irate and having no control of the situation, to actively doing something positive and kind that will make someone else's morning a little less stressful."

"Does it make the traffic go away? No, but it does make me a little less bothered by it and I feel good for having made someone else's day just that little bit easier."

Small gestures like these can create a lasting impression on the recipient. I polled some friends on the random acts of kindness they've encountered and they recalled with fondness the times when strangers paid for their parking,

CAREER HEALTH

How to Survive—And Thrive—During Slow Times

By Don Breckenridge

No matter what industry you're in, or product or service you offer, your business will have financial ups and downs. There will be times when sales are booming, and droughts when business is slow. Whether you're navigating tough economic times, a difficult moment for your industry or just a cyclical slump, as a business owner you'll need strategies for not only surviving the slow periods but thriving afterward.

So, when business is slow, don't panic. Instead, look at slow times as an opportunity to fine-tune the business, retrench and find ways of cutting costs. These things will help you weather downturns but also position your business for greater profitability and efficiency in the long run. Here's how to not only survive the slow times but make the most of them:

Closely monitor your cash flow. Look at what you're spending each month and make sure that your current expenses and planned expenditures for the next several months are in line with accounts receivable. You should be projecting your cash requirements three to six months ahead.

Take stock of your inventory. During downtimes businesses usually have an imbalance between sales and inventory—too few sales and too much inventory. Cull your inventory – if you usually stock 150 units of your slowest-moving products, cut the number to 100. Then, most importantly, watch what happens. If it looks like you can do a little more pruning, go ahead. You have to find the balance between having too much of a product and cutting back so much that you lose much-needed sales.

Convert your inventory. If you have excess and obsolete items, convert those to cash by returning them to the supplier if you can and running close-out sales.

Negotiate. Most things are negotiable so talk to suppliers, contractors, lenders, and your landlord to try to get better prices, short-term reductions, a longer payment cycle or the lifting of finance charges. You can also discuss bartering as a form of payment—exchanging some of your product or service for theirs.

Cut spending. Question your expenditures. For example, are you renting more space than you

need? Could you sub-lease some of it? Do you need that expensive piece of manufacturing equipment this quarter—can you delay the expenditure?

Put your marketing and advertising budget under the microscope. Look at the ROI for your various marketing initiatives and make sure every dollar you're spending is helping your bottom line, not hurting it. You don't want to stop advertising (you might appear weak to competitors or the general public) but you might be able to leverage less costly advertising, such as social media marketing, and pull back on more expensive marketing strategies.

Get customers to pay their invoices. Make sure the amount of time you allow customers to pay an invoice is in line with the standard collection time for your industry. Be diligent about collecting from customers whose accounts are overdue and offer discounts if you can, to encourage prompt payments. Invoice as soon as possible after a product is shipped or services delivered. Your goal is efficiency—a fast-moving collections system and timely payments from customers.

Differentiate, innovate, and customize. A recent study of small companies found they could grow during a financial downturn as long as they use a combination of strategies that includes differentiating themselves from the competition and innovating. More than half of small businesses studied regularly introduced new products and services and most of the high-growth business owners in the study employed customization too, working closely with customers to develop products and services tailored to their needs. That strategy let them keep in close contact with customers and learn about and address new market trends as they arose.

By making sure you have smart cash management and business practices in place, you'll be able to survive the slow times and maximize growth and income during the boom times too.

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Incline walking vs. running

Incline walking involves walking uphill. It can burn a similar number of calories as running. You burn more calories at an incline than just walking on a flat surface.

Look for a hilly area or walk on an incline on the treadmill. Increase the incline by 5, 10, or 15 percent at a time to practice incline walking. If you're new to incline walking, you can start gradually and work up to a 15 percent incline.

Benefits vs. risks

Running is a great way to get in shape and lose weight. But it's a high-impact exercise. High-impact workouts can be harder on your body than low-impact exercises like walking.

Over time, running may lead to common overuse injuries such as:

- stress fractures
- shin splints
- ITB (iliotibial band) friction syndrome

Runners have a much higher risk of exercise-related injury than walkers. Walkers have an approximate 1 to 5 percent injury risk, while runners have a 20 to 70 percent chance.

If you're a runner, you can take steps to stay injury-free. Don't increase your mileage too quickly and try to cross-train several times a week. Or, try walking instead. Walking offers many of the health benefits of running without the same risks for injury.

Takeaway

Both walking and running are excellent forms of cardiovascular exercise. Aim to get at least 150 minutes of moderate cardio exercise each week for your health.

Walking is a smart choice if you're new to exercise and hoping to get in shape. If you're looking to lose weight or burn more calories, try running.

If you're new to running, start with a program where you alternate between walking and running, such as Couch to 5K. Always check with your doctor before beginning a new exercise routine.

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