



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.

Tom Boleantu, CEO

P. Geol. R.R.C.

(Registered Retirement Consultant)

Jeanette Boleantu, BMgmt

Wealth Advisor

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



The Expatriate Group Inc.
Canadian Expatriate Tax & Financial Services

1820 - 33rd Avenue SW
Calgary, Alberta, Canada
T2T 1Y9

Tel (403) 232-8561 • Fax (403) 294-1222
Toll Free N. America 1-888-232-8561

email: info@expat.ca

“To keep the body in good health is a duty, otherwise we shall not be able to keep our mind strong and clear.”

- Buddha

PHYSICAL HEALTH

7 Steps to Keeping Your Body Healthy

By Wellness Magazine

Your body is an amazing thing and will work well for you depending on how you treat it; your body requires effort and focus on your part to maintain optimum health, so that you can perform to your absolute best as much as possible. Very often injuries and illnesses manifest themselves through a lack of care for your body. Here are 7 steps to focus on to help you keep your body healthy and working the best for you.

1. Eat well. Getting the right nutrition is the best way of ensuring your body has the adequate amounts of fuel to keep you going. The main emphasis when it comes to eating healthily should always focus on balanced meals. The wise way to work at your best is to consume wholesome and varied foods that nourish you and meet your nutritional and calorie requirements. Your physical health, including bones, muscles, and joints require care and great nutrition.

2. Exercise daily. Your body is much like a machine and it needs to move. Exercise improves your cardiovascular fitness, your muscle tone and definition, and keeps your joints and bones strong. Exercise is also one of the best ways to clear stress and any mental/emotional stagnation. Choose activities that raise your heart rate and lung capacity even if this is just a brisk 20-minute walk. Walking is a great way of staying active daily, and maintaining some kind of formal exercise at least 3 times a week is optimum for your overall health and well-being.

3. Sleep like a baby. The quality and quantity of sleep are critical to your health and wellbeing because as you sleep your body regenerates. Ideally, most adults should aim for at least 6-8 hours of good quality sleep each night. The best way to ensure a good night's sleep is to effectively start winding down as the evening progresses, try to avoid using any mobile devices, turn your computer off, avoid any heavy/rich foods and caffeine after 6pm; reading a book or listening to calming music often helps

your body wind down in preparation, herbal teas like chamomile (or teas with a calming effect) are also beneficial.

4. Do things that you enjoy. Sometimes you can get so caught up in daily life that you put what you enjoy on the back burner. Life is about balance. Always make time in your life for things that make you happy. All work and no play can leave you more at risk of stress and health issues. Find time for some fun and play in your life.

5. Hydration. Staying hydrated is vital to your health. Your body can go for periods of time without food but not without water. Your body is comprised of around 75% water and forms the basis for metabolic processes, blood, body tissues, and digestive fluids, as well as being the main component in lean muscle, fat, and bones. Caffeinated and alcoholic drinks tend to dehydrate so these should be limited within health and wellbeing guidelines for optimum nutrition.

6. Stay flexible, bendy, and supplement the brain. Stretching is a key component to any exercise and training routine you do. Good flexibility allows you to perform tasks better and keeps your muscles, bones, and joints supple.

7. Listen to your body. Don't ignore warning signs and aches and pains. Your body speaks to you through signals in a physical, mental, or emotional form. Listening to your body means that you can recognize when you aren't feeling well and take the necessary steps to get yourself better. Many aches and pains in our body come from muscle imbalances. Make sure to stretch your body evenly, right vs. left, and front vs. back (e.g. quads vs. hamstring). Even if you have pain on only one side, you should always stretch both sides. When performing a stretch, proper position, and good posture help relieve tightness and increase overall mobility while minimizing injuries. Move as deeply into each stretch as possible before reaching a point of discomfort. Stretching should create tension during the stretches, and relief afterward.

Continued on back page

RELATIONSHIP HEALTH

Maintaining Healthy Relationships While Living in Self-Isolation

By Alexandra Deabler

Going from simply living together to spending every waking moment together can be taxing on a relationship.

For those wishing to avoid the drama that comes with constant cohabitation, psychologists Dr. Rachel M. Allan, a chartered counseling psychologist and Ruth Cooper-Dickson, a positive psychology practitioner, are sharing their tips to keep both yourself – and your relationship – healthy while in self-isolation.

Create individual and shared routines

For your own mental health, as well as that of your partner's, it is important to "maintain some structure to your days," Allan told Fox News.

"Get up in the morning if you are able to and go to bed at a reasonable time at night," she said, whether you are working from home or just living together.

However, more than just creating a schedule, Cooper-Dickson said you have to start by "coming up with your own personal day-to-day routines" under isolation.

"Come up with a plan for your 'normal' weekly work routine and how it can be adapted for isolation in the home. For example, if you usually went out for a coffee mid-morning, designate the garden as a no-go zone where you are explicitly allowed an hour of uninterrupted me time," she said, stating the importance of individual "protected time."

Allan said it is crucial to carve out this time for your own daily tasks, but also to create a blended routine.

"Build planned joint activities into your day-to-day routine. This can be as simple as scheduling a coffee or lunch break together during the working day if you are both working from home. These milestones give us something to focus on and create an experience of re-grouping after spending time on separate tasks," she said.

Spend time alone

As important as it is to have separate routines, so is carving out time to be completely by yourself, for the health of both yourself and your relationship, according to both Allan and Cooper-

Dickson, who conducted their research on behalf of Audley Villages.

But this actual self-isolation is not meant to cause distance between you and your partner, but rather strengthen the bond, Allan explained.

"Whether it is connecting with friends and family online, participating in work meetings, reading, learning, or otherwise, make sure you participate in activities separately from your partner as much as possible," Allan said. "This makes coming together for meals/coffee breaks/relaxation more rewarding, as you will have had time apart to engage with something outside your isolation bubble."

"A healthy outside starts from the inside."

- Robert Ulrich

Maintain open communication

Just because you're physically together, it doesn't mean you're spending that time talking and listening.

"With uncertainty often comes the need for control. When in isolation with another person, there is a risk of projecting anxiety onto the other person and this can include trying to control their behavior or constantly seeking reassurance from them," Allan explained. "This risk increased stress for the other person and adds pressure on the relationship."

To avoid this, she advises couples to "talk openly with your partner about your own anxieties, but be open to their feedback on how your ways of coping are affecting them during isolation."

Cooper-Dickson also said it might be hard to actively listen – especially when you are constantly together.

"Sit down to have a meaningful conversation

with your partner, no distractions or phones around. Be accepting of their points as well as your own. It will require you to be more non-judgmental in your approach, especially if you feel they are not coping as to how you might have expected in the current crisis."

Though, if talking it out in close quarters causes more anxiety, Cooper-Dickson suggested that it may be "easier for either of you to write down how you feel rather than talk through directly."

"Creating space for honest conversations will allow you to better communicate when you feel your needs for alone time are not being met."

Keep date night

It is just as crucial to keep the romance alive during quarantine as it is outside of it.

"During lockdown, it is important that romantic gestures and 'together time' are still very much celebrated," Cooper-Dickson said. "Get dressed up and have some make-believe fun. Set the table for a romantic dinner for two with candles and some music. Whether you are cooking or ordering take-out, enjoy some special quiet time together. Perhaps spend the evening just chatting over a drink or choose a movie to watch. Snuggle up over the popcorn."

"All the times before, with commuting and social distractions, where intimacy has taken a backseat, could now be a great time to rediscover the passion you have for each other."

© Alexandra Deabler. All Rights Reserved.

"Health is a state of complete harmony of the body, mind and spirit. When one is free from physical disabilities and mental distractions, the gates of the soul open."

- B.K.S. Iyengar

INNER HEALTH

Practicing Self-Care During Stressful Times

By Margarita Tartakovsky M.S.

When stress strikes, self-care often takes a backseat. “The ability to care for oneself is predicated on the ability to consistently go inward and listen with open, compassionate ears,” said Amy Pershing, LMSW, ACSW, a clinical director at The Center for Eating Disorders in Ann Arbor, Mich.

However, during stressful periods in our lives, we tend to focus outward. We diminish or disregard our inner life, ignoring our needs and limits, she said.

And yet, it’s during hectic or difficult times when we need to care for ourselves the most.

That’s when we need to move our bodies, get enough sleep, not skip meals, take a breather, and preserve our boundaries. That’s when we need to attend to our needs and engage in the activities that nourish us.

Practicing self-care not only helps us feel better, it also helps us function at our best. It replenishes our reserves, boosts our energy, and provides clarity. We’re able to do everything from making smarter decisions to helping others. In short, self-care supports our health and well-being.

Here are some ideas on practicing self-care in stressful times, whether you’re navigating work deadlines or a loved one’s illness.

Be honest with yourself

“Self-care for me means making sure that a stressful time is in the service of something important to me,” said Pershing, also an executive director of the Pershing Turner Centers, which offers treatment for eating, weight, and body image disorders, in Annapolis, Md.

Pershing evaluates her underlying reasons and motivations. For instance, she considers if a specific project that’s spiking her stress is her heart’s true calling or an external expectation.

She suggested readers ask themselves what they truly want to accomplish and define how “busy” they’d like to be.

Scale back

You might need to streamline your self-care practice, according to Ashley Eder, LPC, a psychotherapist in Boulder, Colo. “Allow yourself the flexibility to decide when your ‘relaxing’ activities actually contribute to your stress and scale them back temporarily until things ease up.”

Prioritize

Engage in self-care activities that you enjoy the most, Eder said. For instance, if you usually carve out time to watch your favorite sitcom and read the Bible before bed, you might skip the show in favor of meeting your spiritual needs. Or you might watch your show because you really need some laughs.

“Self-care is necessary to anything important we hope to do, any meaning we hope to have, and any difference we hope to make.”

- Amy Pershing

Address unmet needs

When you can’t meet a certain need it can be incredibly frustrating (on top of your stress). Silently acknowledge that you’d like to satisfy this need in the future, Eder said. “Addressing our needs – even when they can’t be met – is a meaningful form of emotional self-care that can help hold us over until the storm passes.”

Check in with yourself

For Pershing, self-care is all about listening. Her biggest tip, she said, is to sit still and pay attention. “I literally sit for five minutes – somewhere quiet and comfy – and do a quick check-in physically, intellectually, emotionally [and] spiritually, asking ‘What do I notice? What do I need?’ in each area.”

Ask for help

When her plate is too full, Pershing reminds herself to reach out. Specifically, she asks herself: “Can someone else do this piece?”

If not, she considers if she’s able to do it while maintaining the balance between movement and stillness (which, she said, self-care requires). If not, she considers if she can permit herself to let it go.

Decide what really matters

Eder also suggested considering if you can relinquish some of your responsibilities and really hone in on what’s important.

“Stressful times can be instructive if you let them be. What is most important for you to accomplish today? What can wait?”

Self-care is personal. What you choose to do will depend on your personality and preferences. “One person’s spa treatment is another person’s half-marathon training,” Eder said. “Your self-care practice might be active or restful, interactive or solitary, quiet or noisy,” she said.

Whatever you choose, remember, too, that self-care is not a luxury or needless practice.

“Self-care is necessary to anything important we hope to do, any meaning we hope to have, and any difference we hope to make,” Pershing said.

© Margarita Tartakovsky M.S. All Rights Reserved.

“Self-care is never a selfish act—it is simply good stewardship of the only gift I have, the gift I was put on earth to offer to others.”

- Parker Palmer

CAREER HEALTH

6 Healthy Habits to Help You Succeed in Your Career

By Jenny Darmody

You might think of habits as bad things, such as smoking or biting your nails. But some habits can help you achieve career success.

We all want the secrets to success. However, reading about hundreds of successful leaders talking about their habits can feel either too specific, too vague, or simply not replicable.

The truth is, if there was an easy recipe for success, we'd all have it in a flash. But each person's career success is unique and so, there are no quick steps to get there.

Having said that, there are a few habits and routines you can incorporate into your day that will help you on the road to career success, no matter what role you have.

The following is a mixture of day-to-day productivity tips that will help you achieve success in the short term, and also more long-term skills you can actively develop for your career.

1. Create a daily schedule

Having a daily routine doesn't mean making your working day boring and monotonous. It's simply a way to help you stay on track and to get through everything you need to do.

While the time for best focus can vary depending on the type of person you are and the environment you're in, a good general rule is to put tasks that require high levels of focus in the morning, while creative tasks or idea generation is best left to the afternoon.

Once you stick to a daily schedule, things will become easier and you will become more productive without overworking or burning out.

2. Include quiet time

You should consider quiet time an essential part of your day if you want to achieve career success. We have previously discussed the importance of mindfulness and switching off from work.

If you have trouble mastering the art of mindfulness, taking a break every day away from your desk and devices to embrace some quiet time will be key to keeping you productive and healthy.

This shouldn't just be something you try to do; it should be written down on your daily to-do list as something you have to get done and it should be considered as important as any of your other tasks.

3. Establish time management routines

Creating daily routines and to-do lists aren't as simple as that. You need to look at the way you regularly manage time and see if this can be improved upon.

Think of your time management system as a leaky pipe.

You might not be as productive as you could be, not because you're not working hard, but because you're unknowingly losing pockets of valuable time due to bad time management.

Take between two and four weeks to log how you use your time. At the end of the experiment, you will have valuable data to analyze and you might figure out the best way to restructure the same level of work to make you more effective.

4. Set goals and monitor progress

Similar to learning how to manage your time better, setting goals, and monitoring their progression is a solid step towards achieving career success.

It's important to take the time to make short-term, medium-term, and long-term goals that are realistic and achievable, but also challenging enough to push you to become more successful.

Write them down, either on a simple piece of paper or a virtual notepad such as Evernote or Trello, and give yourself deadlines to check in and achieve these. The deadlines will give you something to focus on and help you progress through your career.

5. Solve problems

It would be good practice to try to solve one problem a day, but sometimes there isn't a daily problem to solve. However, it's good to get into the habit of training your brain in the art of problem-solving, even when it's not your job to solve those problems.

If a question comes up in a meeting, or there's a new project on the horizon, train yourself to think about how you would solve that problem if the job lay with you.

Having strong problem-solving skills is not only highly valuable in almost any job, but it will be vital as we head further into the future of work.

Being able to look at abstract problems and figure out innovative solutions will become essential, and practicing this skill daily (or as often as possible) will fine-tune it for when you are faced with problems.

6. Practice active listening

Finally, one of the most powerful soft skills in your arsenal is your ability to listen, and it will strongly improve your chances of career success.

No matter how good you think you are at listening, take the time to learn to listen more because almost everyone could improve these skills.

Shut down your inner dialogue, ask questions of the other person, and be able to paraphrase what that person said to show them (or just yourself) that you were completely present and actively listening.

© Jenny Darmody. All Rights Reserved.

7 Steps to Keeping Your Body Healthy

Continued from front page

Stretching might not be the best answer for every situation. When dealing with injuries or joints and muscles that are particularly painful, consult your physician or physical therapist before implementing a new stretch.

DO

- Stretch opposite muscle groups (right vs. left, front vs. back)
- Perform the stretch correctly with good posture
- Maintain balance and control over your body
- Move slowly and gradually into a stretch
- Hold stretches for 15-25 seconds
- Breathe deeply throughout to help your muscles

DON'T DO

- Stretch only the "bad" muscle or joint
- "Cheat" for more range of motion
- Bounce your body to extend flexibility
- Hold your breath or hyperventilate
- Move swiftly or abruptly

Sometimes injuries, aches, and pains do surface and they require swift action. There are products on the market that can assist you and provide a cure to aid your speedy recovery. One such product is Back to Normal Arnica Cream, which can help relieve lower back pain, headaches, knee and joint pain, carpal tunnel syndrome, and plantar fasciitis, to name but a few. Arnica is a natural herb and it's the flowers of the plant that are used in natural medicine for joint soreness and pain relief.

Back To Normal LLC is a health and wellness company that creates products to empower you with the knowledge and tools to ease your pain in a natural way; its mission is to build happier lives through pain relief. Its Arnica Cream works to reduce swelling and help blood flow away from the injury. Are you ready to find out more?

How Back To Normal Arnica Cream can help you.

Back To Normal Arnica Cream is useful for people suffering from arthritis, fibromyalgia, multiple sclerosis, and other forms of neuropathy. These products are designed to offer quick relief from reoccurring pain with longer lasting pain-avoiding results. It uses multiple pain fighting strategies to stimulate blood flow to and from the swollen area to jumpstart the healing process; and it fights inflammation, which in itself is harmful to your body.

Arnica Cream helps to fight muscle spasms, relieve stress, and lubricate joints. You don't need to have an acute injury to gain the benefits; use on everyday aches and pains helps reduce pain and swelling also. This allows you to work and play longer. Apply this Arnica Cream to the affected muscles and then perform the prescribed stretches; your body will be able to release tensions and focus on healing.

© Wellness Magazine. All Rights Reserved.

242



BAI Bachrach & Associates, Inc.
Balance Achievement Integrity

© Bachrach & Associates, Inc.
All Rights Reserved.