



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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“For every minute you are angry, you lose sixty seconds of happiness.”

– Ralph Waldo Emerson

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

What kinds of exercise are good for brain health?

By Joyce Gomes-Osman, PhD, PT

My interest in reaping the brain-health benefits of exercise comes not only from my work as a physical therapist and researcher in this field. Also, my interest is driven from a personal place that unfortunately many of us have witnessed or will witness in our lifetime: a family member with disabling memory loss. In my case, it was seeing the crippling effects Alzheimer’s disease had on my grandfather, who passed away from complications related to his condition not so long ago.

What do we know about exercise and brain health?

As of today, we know: 1) adults 65 and older are the fastest-growing demographic group, reaching 20% of the world population by 2030; and 2) maintaining a sharp mind is a top priority for them. The idea that a healthy mind lives in a healthy body dates back at least 2,000 years, and the benefits of exercise beyond physical health is not a new idea either. The *New England Journal of Medicine* said this in 1887:

Exercise sustains and improves bodily health by expanding the lungs, quickening the circulation, and promoting growth in muscles and bones. But we know that besides doing all these things, exercise may be made to contribute to brain growth and to the symmetrical development of the mental faculties.

The key question that remains unanswered 133 years since that *NEJM* article is: what type of exercise should

we do, and how much of it is needed to specifically target brain health?

What is the ideal exercise for brain health?

The verdict is still out on an ideal exercise “dose” for brain health, because in short, it’s complicated. The long answer is that we are still learning about how exercise changes our biology, since not all exercise is created equal. Of course, it ultimately depends on who we are, for we are all different. The best exercise program for one person may be quite different from the best one for another. A wealth of studies both in humans and animals have linked the cognitive improvements following exercise (mainly aerobic, such as running and cycling) to the increased capacity of the heart, lungs, and blood to transport oxygen. As a result, generalized brain effects, such as a boost in the number of blood vessels and synapses, increasing brain volume, and decreasing age-related brain atrophy, have all been reported. Aside from this, more localized effects in brain areas related to thinking and problem solving have also been reported, such as a boost in the number of new nerve cells and increases in proteins that help these neurons survive and thrive.

On the other hand, in recent years cognitive improvements have also been demonstrated with other forms of exercise, such as low-intensity mind-body exercises (think some forms of yoga and tai chi) and resistance (i.e., weight) training. Because these exercises either do not work the heart as hard or do so in a different way, we know less about

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RELATIONSHIP HEALTH

How to Build Strong Friendships, One Step at a Time

By Ruthie Ackerman

Loneliness is just as dangerous as smoking 15 cigarettes a day and even more of a threat than obesity. This is why understanding how to form strong friendships – and maintain them – is key to a long and healthy life. Yet a recent study revealed that by age 25, most of us hit our peak in terms of social connections. As we grow into adulthood, establish careers, pair off, and have children, our friendships get put on the back burner.

We're making a big mistake; learning how to build friendships will pay dividends throughout life.

Be The Friend You Want To Have

The first step, says Miriam Kirmayer, a therapist and friendship expert, is to set the stage by knowing the expectations we have for our friendships. That doesn't mean sitting down to your first coffee and putting a list of everything you need in front of your potential new friend. But it does mean leading by example.

So, if you want your friends to be reliable, follow through when you make plans. If you want your friends to share about their lives, you have to share about yours too. It's a give and take. "Self-disclosure is crucial to healthy friendships because it's that kind of vulnerability that helps us to build trust," Kirmayer said. "It's also one of the most important ways we create a sense of closeness and comfort in our friendships."

"Self-disclosure doesn't have to mean sharing your deepest, darkest secrets the first time you meet. It can mean sharing your likes, dislikes, experiences and perspectives", she added, "which is essential for maintaining a sense of intimacy long-term."

"I speak with people in my work and a lot of what I hear is that people are so invested in showing the person they're interested in them that they forget to show up and own their place in the conversation," she explained. "It's all about striking a balance. Don't come on too strong. But it's equally detrimental to hold back and not share anything personal either."

Bond In More Area Than One

Finding common interests is also critical. Taking a yoga class together or even going for a walk helps to build bonds and is what differentiates a friendship from a colleague or an acquaintance.

The difference is that friendships take place in more than one context and conversations focus on different areas of your life. If you meet someone at work and you think it could turn into a real friendship, it's important to get together with that person outside of the office to test the waters. Can you talk about

"No matter where you are in your journey, that's exactly where you need to be. The next road is always ahead."

- Oprah Winfrey

something other than work with them? Do they enjoy the same hobbies and interests as you?

Remember These Three Words

A roadmap to a healthy friendship is paved with three things: "consistency, positivity, and vulnerability," Shasta Nelson, a friendship expert and author of *Frientimacy: How to Deepen Friendships for Lifelong Health and Happiness*, told me. "Take one out and you don't have a healthy friendship."

Positivity means positive feelings. It's when you're left feeling good because of someone's kindness, laughter, gratitude or affirmation, Nelson said. Once you meet someone and know you feel good around them, the next step is consistently interacting with them, building a shared history, and making memories. "It's the repetition or regularity that develops patterns, rituals, and expectations in our relationships," she continued. The third piece is vulnerability. "It's allowing someone else to hear our ideas,

know our opinions, validate our feelings, and listen to our experiences."

Where strong friendships sometimes slip up, is that we're not honest about what we need and what we're capable of giving at any one moment in time. "One friend won't meet all your friendship needs," said Kirmayer. "Putting all your eggs in one basket sets you up for heartache and puts a lot of pressure on one relationship."

Pave The Way For Open Communication

We talk a lot about healthy communication in the context of our romantic relationships, but it's important with friendships too. "It's important to share with a friend when you need more effort or time or support. Or when your feelings have been hurt," said Kirmayer.

You should also share your limitations - and be open to feedback. Tell your friends when you're less able to be present. Don't just say, "I'm busy," because that could be seen as a blow-off. Explaining to your friend that you're going through a tough time at work or with an illness in your family goes a long way to building a connection.

Not only do we have fewer friends as we age, but we tend to have less quality time to spend with our friends, which is why it's important to sneak in small ways to keep up the momentum: doing errands together, going to an exercise class, grabbing a coffee. Technology can play a role too, both in getting friendships off the ground and staying in touch with friends new and old, Kirmayer added.

Technology isn't a replacement for those in-person conversations and connections, but it can create a genuine connection, which is what strong and healthy friendships are based on.

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INNER HEALTH

8 Ways to Make People Feel Like a Million Bucks

By Dr. John C. Maxwell

Ranking among the greatest Christmas movie classics, *It's a Wonderful Life*, tells a beautiful story about the priceless value of relationships.

The story follows the life of George Bailey, a man who sacrifices his dreams to travel the world, instead choosing to stay in his hometown and run the family-owned business after the sudden death of his father.

Throughout the movie, George's humanity draws us into his life. As we watch him grow from a child to a young man, and then to a husband, father, and business owner, we see how George continually places the well-being of others ahead of his own interests. Yet, we can sense his frustration at being pent up in a small town, working long hours, earning a modest salary, and living in an old, renovated house.

When life's circumstances push George's business to the brink of bankruptcy, his frustrations boil over, and he contemplates taking his own life. At this crucial moment, a guardian angel is sent from heaven to prevent George from committing suicide. Through a series of supernatural events, the angel convinces George of the beauty of his life—even with his present troubles. With a renewed sense of gratefulness, George goes back to his home.

Upon his return, George's family and friends rally around him in an overwhelming outpouring of support and generosity. In a show of goodwill, they take up a collection and donate it to George. With his business secure and his financial situation saved, George uncovers a note left by his guardian angel:

"Remember George: no man is a failure who has friends."

Winning with People

Like George Bailey, most people can trace their successes and failures to the relationships in their lives. As a leader, you can't be a loner. Your success is tied to inspiring a shared vision. In this article, we'll explore 8 practices whereby you can win with others.

1. Let People Know You Need Them

When your dream is bigger than you are, you only have two choices: give up or get help. Inspire others to join in the dream by letting them know they are needed. Every person has a longing to be significant, to make a contribution, to be a part of something noble and purposeful. Invite people into a vision, allow them to participate in making the vision a reality, and show them how their efforts are part of making a dream come true.

2. Create a Memory and Visit It Often

"Memory is the treasury and guardian of all things."

~ Cicero

Instead of accepting life's lot, take responsibility for pursuing dreams worthy of memory. Exercise creativity to push for memorable achievements even when times are tough. Commemorate defining moments through mementos, and use the mementos as symbols to celebrate accomplishments and perpetuate memories.

3. Give Others a Reputation to Uphold

"Treat a man as he appears to be and you make him worse. But treat a man as if he already were what he potentially could be, and you make him what he should be."

~ Goethe

"Do not set aside your happiness. Do not wait to be happy in the future. The best time to be happy is right now."

- Roy T. Bennett

Form a high opinion of people and back that opinion by equipping and empowering those around you for critical assignments. When interacting with your people, don't allow them to be distracted by past failure; instead, steer them toward a promising future. Paint a picture of the potential you see inside of a person, lead them toward the realization of that potential, and hold them accountable to be their best.

4. Share a Secret with Someone

"Conceal a secret from your friend and you deserve to lose him."

-Portuguese Proverb

A Sicilian proverb says, "Only the spoon knows what is stirring in the pot." When you allow another person to know what is stirring within you, giving them a "taste" of a plan or idea, you instantly make a meaningful connection with them. Sharing a secret with someone includes that person in your journey and enriches your own experiences.

5. Do for Others What They Can't Do for Themselves

"You have not lived today until you have done something for someone who can never repay you."

~ John Bunyan

As a leader, you have the precious responsibility of taking your people to places they could never reach on their own. You can do this in three ways: connection, invitation, and transmission of information. First, take the time to connect your people into strategic relationships they would never otherwise form. Next, you'll be able to offer opportunities for people to join a team that will achieve more as a unit than any of its members could individually. Finally, share your ideas, and by doing so, you'll impart knowledge that others do not possess.

6. Find the Keys to Their Heart

"Coaches who can outline plays on a blackboard are a dime a dozen. The ones who succeed are those who get inside their players and motivate them."

~ Vince Lombardi

Uncover the passions inside those you lead by asking questions about each person's dreams, values, and strengths. Accept and appreciate the fact that every individual is different, but constantly search for common ground to serve as a point of connection.

7. Practice the 30-Second Rule

Within the first 30 seconds of a conversation, look to say something encouraging to the person you're speaking with. By doing so, you'll give others the Triple "A" treatment: attention, affirmation, and appreciation. When you add to others, they'll be drawn to you.

8. Write Notes of Encouragement

Encouraging notes have a personal touch and represent an investment by the writer. Such notes are remembered by the recipient long after the writer has forgotten them.

Nineteenth-century writer Walt Whitman struggled for years to get anyone interested in his poetry. In the midst of his discouragement, Whitman received a life-changing letter from an admirer of his work. The note read: "Dear sir, I am not blind to the worth of the wonderful gift of *Leaves of Grass*. I find it the most extraordinary piece of wit and wisdom that America has yet contributed. I greet you at the beginning of a great career." It was signed by Ralph Waldo Emerson.

If you want to reach the top, don't run over others. Likely, the only way you'll reach the top is to be carried there by others.

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CAREER HEALTH

8 Easy Ways to Improve Your Mood at Work

By Laura Fisher

The average person spends 90,000 hours of their life at work. Unfortunately, over 50 percent of the workforce reports feeling stressed out, burned out, and dissatisfied with their day-to-day. Even for those who like their jobs, not every day is peachy. Whether it's because of things going on in your personal life, a particularly stressful period, or you're just feeling down, some days feel like a true slog even if you consider your work to be your true calling.

The good news is, there are some easy steps you can take to increase your day-to-day happiness at work, whether you are working at home or outside the home. Some are easy to implement this very moment and some require a little planning ahead, but all are manageable no matter what your professional situation. So, instead of reaching for the cookie jar for a temporary boost next time you're feeling a little blue at your desk, try one of these proven and sustainable methods for increasing your overall level of happiness at work.

1. Take a short walk

Taking a break for a stroll in the middle of your workday is a triple threat: It can help increase your creativity and boost your thinking power, give your body a much-needed break from sitting, and raise your overall level of happiness. An Iowa State study showed that just the physical act of walking has a significant positive impact on mood, even if you don't expect it to. So even if you're skeptical, next time you're losing yourself in a mound of paperwork or feeling hopeless about the monotony of your day, take a walk around the block or up and down the stairwell if the weather isn't cooperating. Even after a short 5 minutes, you might just return to your desk feeling refreshed and re-invigorated.

2. Watch a short, funny video

We know that laughing just plain feels good, but did you know that it can also energize you and make you more productive? Don't feel bad about taking a few minutes to watch a short clip of a cat in a shark costume chasing a duck or whatever gets you giggling. It's an easy way to break up a long task without actually leaving your desk.

3. Organize your workspace

A neat and well-organized workspace is proven to increase a person's ability to focus and overall productivity. It can also lead you to feel like you're more in control of your environment, which is one of the barriers to happiness in traditional workspaces. So, get on the Marie Kondo bandwagon and declutter your desk, cubicle, and wherever else you get things done. If you're feeling extra ambitious, tackle your computer desktop and email inbox.

4. Play uplifting music

Whether you do it to tune out distracting noise or to create a certain vibe for the day, listening to music while you work can do more than just make your cubicle a more bearable place to be. A study from the Montreal Neurological Institute and Hospital shows a direct link between listening to music and the release of dopamine, the feel-good neurotransmitter that's tied to pleasure of all sorts. Listening to tunes may not be right for when you are learning a new skill or processing complex information—but for those repetitive daily actions

or relatively easy cognitive tasks, go ahead and turn up your earbuds to tune out the rest of the environment.

5. Chat with a coworker

Last year, our office went through a remodel and I was forced to move from my spacious, single office into sharing one with my co-worker. Initially annoyed at my loss of privacy, I immediately noticed that my general level of happiness was increasing. Why? I like my co-worker and consider her a friend. By sharing an office, we were able to easily interact throughout the day, peppering our productive stretches with breaks to catch up, share stories, or just have a quick laugh together about the ridiculous email that just came through from HR. Forming positive relationships at work and engaging with those people throughout the day is a fantastic way to make work feel less... work-like. Obviously, you can't spend all day socializing with others in person or online, but finding time for a quick chat to break up your day is easy and accessible. Who knows—you may even get inspired to jump back into that project you've been putting off with renewed enthusiasm.

6. Take healthy lunch and snack breaks

Eating well and staying hydrated are crucial for keeping your mood on an even keel throughout the workday. Does that mean snacking on sugary foods every hour on the hour? Sadly, not (although it doesn't hurt to treat yourself to something indulgent every once in a while). Instead, make sure you take adequate lunch breaks to clear your head and nourish your body with a balanced meal. If you find your focus and mood lagging again by the afternoon, reach for a healthy, midday snack. Stick to filling, whole foods or nutritious snacks, such as low-sugar snack bars, to keep you satisfied while helping you meet daily nutritional needs, so you can say goodbye to your usual afternoon mood dip.

7. Find meaning in your work

Less than a third of people report feeling truly engaged at work, and this could be a big predictor of your day-to-day happiness. While finding meaning in your role is a little more daunting than a 5-minute distraction, it could be the key to feeling fulfilled and happy while at work. Tying your daily duties to the bigger picture will help you find deeper satisfaction and could lead to a greater sense of purpose in your life. Try connecting your work to the people you are serving as the first step in finding meaning in your to-do list.

8. Start looking for a new job

If your unhappiness at your desk is persistent, you may want to consider other options. Even just the step of beginning to look around and taking action instead of lamenting your current situation could increase your happiness. Looking at other roles might also help you identify what it is that you like about your current job and what you can't stand. You might find a little gratitude and realize that you could be happy where you are with some tweaks, or maybe you decide it's time to move on. Either way, it doesn't hurt to explore and see what other opportunities are out there.

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What kinds of exercise are good for...

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exactly how they promote these cognitive changes. However, I see this as an encouraging finding for two reasons. First, some sedentary people may need to start with a more gentle routine, eventually building up to more vigorous exercise practices; and second, many people already engage in resistance training for other reasons, such as building stronger muscles and bones.

What can I do now?

The reality is that less than 40% of adults 65 years old and older engage in at least 150 minutes of physical activity per week, and 20% don't do any type of formal exercise. While these recommendations were drafted by the Centers for Disease Control and Prevention (CDC) for physical health (and are not brain health-specific), a target of 30 daily minutes, five days a week is a reasonable goal, guaranteed to promote physical health. However, we don't yet know if this is the correct dose for brain health. So in the meantime, it seems that aerobic exercise, resistance training, and mind-body exercises are all associated with evidence specifically supporting benefits for brain health. You should maintain a diverse practice, using these exercises as the building blocks of your regimen.

Where is the science on exercise and brain health headed?

I am confident that through research we will learn the optimal dose of exercise to maintain our brain health, but as of now my educated guess is that the answer won't be a one-size-fits-all "prescription." I also hope that we will discover the answers to many other incredibly intriguing questions related to physical activity and cognitive health, such as: what are the exercises that people will do, and do these lead to any cognitive benefit, on an individual level? I would like to invite you to join this conversation. What type of exercise do you enjoy? Have you noticed any positive effects of exercise on your mental sharpness? Would you consider this experiment: embark on a month-long exercise routine and share with us what results you noticed on your brain health?

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