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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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***"It is the
supreme art of
the teacher
to awaken
joy in creative
expression and
knowledge."***

- Albert Einstein

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.

PHYSICAL HEALTH

Drama Kings & Queens: Why Some People Seem to Live for Crisis

By Kurt Smith, Psy.D., LMFT, LPCC, AFC

We all have one of those friends. The one who seems to thrive on drama and is always involved in one crisis or another. It may even seem like when everything is going well they go out of their way to either find or create some kind of crisis that requires everyone else to stop and pay attention. After a while, it can become exhausting.

Have you ever wondered if there is some underlying reason that drama seems to follow some people? It can't be fate or coincidence — can it? No, it's not.

The Psychology of a Drama King or Queen

The truth is there is a portion of this behavior that has a biological basis. Some people are just wired for more extreme emotions. They are naturally more exuberant or feel more deeply affected by difficult circumstances than others. But that's not the only factor. A tendency for strong emotions or not, the drama queen (or king) is also likely influenced by the life experiences they have had as they've grown.

For instance, children who experience neglect or who have a parent with mental health issues can be more likely to engage in attention-seeking behavior. It's understandable to a degree — children crave the love and attention of their parents. When that's not given, there are consequences to that child's developing personality and coping mechanisms. They may act out, have tantrums, or create problems at school. As these children grow, the attention-seeking behavior can begin to manifest as drama-filled situations and constant crises.

Many times these individuals, often unknowingly, are also trying to live in a state of distraction. When the drama dies down and things are calm there is more time to think. This can mean facing things in their lives they want to avoid and bury. Unfortunately, no amount of drama and distraction will keep underlying issues at bay for good. Eventually, they will need to deal with whatever problems they may have or have had. The anxiety that arises from these issues will typically produce a chaotic response that provides the needed relief.

Constant Drama Means Long-Term Problems

The strange thing is that friend who is always surrounded by drama or dealing with a crisis is also often very charismatic. These people tend to be extroverts and others can be drawn to them, especially those who suffer from self-esteem and self-confidence issues. The drama queen can influence the opinion of others by over-blowing situations and riling people up. At times this can be on the behalf of those who may not naturally stand-up for themselves. The consequences to this can vary — sometimes the results are positive and other times negative. Eventually, however, the constant engagement in over-blown, dramatic behavior will lead to problems.

People who seem to thrive in constant drama often have trouble maintaining long-term relationships. As time goes on, no amount of charisma can offset the frustration and exhaustion created by the drama queen's hectic and stressful behavior. In fact, many people who are drawn into this behavior can find their own anxiety levels rise to unmanageable levels.

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RELATIONSHIP HEALTH

Ways for Grandparents and Grandchildren to Bond

By Tracy McGinnis

National Grandparents Day is a day when we all remember the special bond that exists between young and old. Chances are you may not live as close to your grandkids as you'd like and may find it difficult to find ways to stay in touch and connected. Other factors such as health, work, or blended families may make staying close to the grandkids all the more challenging. Below are a few ideas to help get connected.

Connect with Parents

If you're looking to build a closer bond with your grandchildren start with the parents. Keeping in regular contact with parents and understanding what their schedules and needs are will help you be a better grandparent.

Psychotherapist and grandmother of seven, Dorteia Hoover-Kramer, Ed.D., RN, and author of *Second Chance at Your Dream*, says "Grandparenting over long distances involves good relationships with the children's parents since they assist with access, especially with pre-schoolers."

Send surprises

Just because you're a grandparent doesn't mean you need to spoil the grandkids with gifts every time you see them. Instead, let them know you're thinking about them even when you're not together by sending things in the mail for them.

"For very young children I send cookies every 4-6 weeks just as a surprise and I keep telephone contact on Sunday nights," says Hoover. For older kids, she suggests sending interesting newspaper articles from your hometown paper. "It keeps the grandchildren connected to my surroundings and allows them to read to their parents." Hoover says for older grandkids "contributions for either buying an iPod or sending listening material work well."

Get Creative

Artist and best selling author Lin Wellford says art is a fun and inexpensive way to connect with grandkids. Author of best-selling books on rock painting, Wellford says, "Going out to collect rocks is a big part of the fun." She adds, "With less time devoted to arts in school, it is important that parents and grandparents ensure children get exposure to creativity at every opportunity." You don't have to be a professional artist to find an art or craft to share

with your grandkids. Visit a hobby or craft store and find age-appropriate activities that will allow you to have some quiet time to enjoy an activity and conversation with your grandkids.

Make one-on-one time

If you're a grandparent to more than one grandchild you may find it challenging to devote quality time to each child. Grandmother and journalist Elaine Shimberg says, "One activity usually doesn't fit all, unless it's a family dinner, I enjoy smaller groups where you can listen more."

Shimberg has several grandkids and has a variety of bonding activities she does with her grandchildren. "I've done everything from form a

"Children are not things to be molded, but are people to be unfolded."

- Jess Lair

'second-sister' club with one granddaughter who is in the middle and feels left out, to listening to a 16-year-old talk about his confusion on picking colleges." The point to remember here is to be flexible and allow as much time as you can for one on one with your grandkids in addition to the group activities you may do together.

Reading

Take a trip to the library and see what books interest your grandchildren or sit down in a quiet corner in their room and let them choose from their home library. If you have time, read the book first yourself and then again with your grandchild, so you have an idea of what the story is about. After the story, you may find new things to talk about and places to explore. Ask your grandchild what they think of the story to help get the conversation going.

Get Connected

Don't be intimidated by technology. There are many ways in which the Internet has been able to bring so many of us together. Chances are your

grandchildren don't live as close as you'd like them to. Technology like Skype helps people connect with free video calls, so you can not only hear but see the grandkids you miss so much.

Quick ways to connect

The list of ways to connect with your grandchildren is endless and based on the unique relationships you share with your children and grandchildren. Below are some additional hints and tips on how to strengthen the unique bond between you and your grandchildren.

- Have them interview you on video.
- Share a favorite memory.
- Build a family tree.
- Attend a special event at school.
- Share a special talent with them.
- Go on day trips in your area to your favorite museum or zoo.
- Make a lunch date.
- Scrapbook together.
- Attend a sporting event.
- Listen.
- Let them know they are loved and appreciated.

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"What children need most are the essentials that grandparents provide in abundance. They give unconditional love, kindness, patience, humor, comfort, lessons in life, and most importantly, cookies."

- Rudy Giuliani

INNER HEALTH

Go Ahead and Watch. Cute or Funny Animal Videos Can Be Good for You.

By Elizabeth Heath

Remember the crazy cockatoo — the one dancing exuberantly while his human strums and sings Elvis's "Don't Be Cruel"? The two-minute video is made funnier still by the dancing cockatoo's straight-man feathered companion, who seems positively mortified by his partner's antics.

I either wasted two minutes of my life watching the dancing cockatoo video (and I confess, I've watched it more than once), or I practiced a little moment of self-care. Mental health experts would argue the latter.

The value of joy

We all need a mood boost now and then. And if some of us get those boosts — or positive emotions, as they're referred to among psychologists — from watching cute animal videos, experts say that's fine.

"Anything that's distracting from negativity and that gives you positive emotion — that makes you feel happy — is worthwhile," says Sonja Lyubomirsky, vice-chair of the Department of Psychology at the University of California at Riverside. It doesn't have to be cute, funny animal videos, either; eating chocolate or talking to friends are other ways people might find positive emotions. Those methods, however, have drawbacks: Eating too much chocolate is bad for you and friends aren't always available. Watching cute content online, Lyubomirsky says, "is easy and accessible," a quick in and out that gives us a little lift.

Positive emotions — joy, hope, and love are among them — have been shown to neutralize negative emotions such as fear, anger, and disappointment, says Lyubomirsky. That dancing cockatoo — or friend or chocolate — goes a long way toward keeping our chins up.

And the little bump we get from a funny video can do more than just balance out bad news: It can help us get things done. Research psychologist Acacia Parks, chief scientist at Happify Health, a digital mental health company, explains that to complete a task, we need both positive and negative emotions.

"Positive emotions have this adaptive ability to help us explore, think about the bigger picture and be creative," says Parks. "When you experience positive emotion, it lets you do things you can't do as well in a negative mood state."

Negative emotions, on the other hand, can help us focus on a repetitive task or get through something we don't want to do, Parks adds. "A negative mood can help me be focused and determined," she says. Negative emotions such as anxiety, annoyance, or even anger at ourselves for slacking off may help us, for example, meet the deadline to finish a paper, but we need the positive emotions to get out of the starting gate. "If I need to brainstorm and be creative, say, for example, write an outline for a paper, then I need to watch the dancing cockatoo," Parks says. The outline and paper example Parks uses could be any positive action that helps us feel ready to tackle

something we may dread, be it getting back on the treadmill, resuming a job search after a disappointing rejection, or reconnecting with an estranged relative.

Positive emotions are also thought to help people achieve flow, says Lyubomirsky, that nearly mystical state of mind where we're concentrating, creating, or performing at optimal capacity and enjoyment. So, whether it's painting a canvas, playing sports, or giving a lecture to a room full of riveted students, that dancing cockatoo may give us the positive juice we need to reach the peak flow state.

Feathers, paws, and positive emotions

The original dancing cockatoo video has been viewed more than 10 million times. Even allowing for repeat offenders like me, that's a whole lot of people watching a silly video that will not render them more intelligent or informed, help them find a job. Yet a quick online search for "happy animal videos" returns more than 2 trillion — trillion — feel-good results. Bears joyfully swimming in backyard pools. Puppies being rescued from sewer pipes. A heroic kitten with no front legs.

"Pets are humanizing. They remind us we have an obligation and responsibility to preserve and nurture and care for all life."

- James Cromwell

And my favorite genre: interspecies love. The orangutan and the bloodhound? The bear, the tiger, and the lion rescued from a terrible roadside zoo, and bonded for life? Come on! These are golden.

Yes, it's hard not to feel at least a little guilty about time spent passively watching videos online instead of being productive, but (negative) emotion is probably misplaced. "People have this illusion that there are positive emotions you're allowed to have and those you're not allowed to have," says Parks. But research doesn't support the theory that the satisfaction of working on a big, important project is a "valid" positive emotion and that watching a cat video is somehow cheating or taking a shortcut to feeling good, she says. "I'd discourage anyone from thinking that just because a video is short or silly, that it doesn't have value," she says. "The groundwork we lay with those good feelings lasts."

Going back to the example of the paper outline, Parks says, "I only need to be in a good mood for 10 minutes to write the outline. Then I can write the paper when I'm mad and motivated to get it done."

And no one is suggesting we spend our whole day watching cute animal videos to build up our positive

emotion bank. "My thinking is always that everything should be done in moderation for happiness or health," says Lyubomirsky. "And any feel-good activity can become addictive and take you away from important things in your life."

Protect your heart, and your wallet

Apart from the risk of spending too much time on silly animal videos, there's a greater menace — of being financially and emotionally manipulated by malware, phishing schemes, or scams. In researching this article, I came across a video of a man rescuing a fawn from a soccer net. (I swear, it was research!) Nick Lambe, director of GordAlex, a London-based technical and cybersecurity firm, says I've hence been branded a lover of baby deer. That means more, similar content is going to appear on my Facebook feed, and some of it might be placed there by people who don't have my best interests — for those of baby deer — at heart.

Lambe says that when it comes to watching videos, Facebook and YouTube are surprisingly well-vetted, meaning it's probably safe to ooh and ahh over puppy videos we find there. "It's difficult to create Facebook and Google content and ads with criminal intent," he says, thanks to those companies' security thresholds, "but that just means you have to be more cunning if you're a bad guy." He says the warning bells should go off if you receive ads that "deliberately create a sense of fear and urgency" regarding animal welfare. Scammers who have the technology to hone in on my weakness for baby deer could send me an urgent appeal to save 500 fawns at risk of slaughter. If I donated to save the baby deer, my money and data would be in the hands of the bad guys.

And while protecting your financial health from malicious baby deer videos is important, sensitive souls should also guard their emotional well-being. Repeatedly watching videos of animals in distress, even when there's a happy ending, could trigger feelings that are the opposite of positive. A baby elephant whose mother was killed by poachers is rescued and brought to an elephant sanctuary where he begins a new life. You might feel relief for the orphaned elephant but grieve for his mother, imagine all the other elephants felled by poachers and worry about elephants going extinct. These are probably not the emotions you're seeking when you scroll through Facebook.

The answer, say both the psychologists and the cybersecurity pros, is simply to stop looking. If animal videos are taking up too much space, either in your news feed or your psyche, scroll past them for a while. Clearing your browser cache will also help. Eventually, Lambe says, fewer baby deer videos will turn up.

In the meantime, enjoy those two minutes without guilt or shame.

The dancing cockatoo, the liberated baby deer, and the backstroking bears are here to help us when we need them.

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CAREER HEALTH

10 Side Businesses You Can Start With Almost No Money

By David Weliver

The fastest way to pay off debt or build savings is to earn more money. If you have the time and the grit, here are 10 side businesses anyone can start.

You can only cut your spending so much. The fastest way to a bigger bank account and eventually financial freedom is earning more money.

If you want to get serious about starting a business—perhaps online like “Money Under 30” and thousands of other successful blogs, courses, and membership sites—you should remember that growing an online business takes time.

If you're looking for a quicker win, you can just start pitching services and grab some business on the side. Here are ten businesses/side hustles you could get going pretty quickly without much of an investment.

1. Concierge service

If you live in an affluent area, you would be amazed at what some people are willing to pay to not have to do boring chores themselves.

From grocery shopping to dry cleaning runs to booking travel and doctor's appointments, you can become a personal assistant to the super-busy, and super-rich.

2. Mobile auto detailing

How many people do you know who have decent cars but drive around with buckets of junk in the backseat and French fries stuck to the floor mats? Gross.

With a vacuum cleaner you may already own and a few cheap bottles of automotive cleaning products, you can offer to come to anyone's home or work and make their car's interior look like new. Professional shops can charge up to \$100 or more for this service.

3. Dog walking or pet sitting

If you love animals, there are plenty of people who will pay you to watch after their critters for a few hours. Depending on your schedule, this could be a part-time gig or very full-time, and you could probably start working without spending a dime.

4. Fact-checking and research

Did you know that nearly every major magazine and many websites obsessively check and re-check every fact and source in their story?

Best of all, very few employ in-house researchers to do this critical task. Yes, it's tedious, but it only requires a laptop and a telephone!

5. Bookkeeping

Bookkeeping and accounting are perhaps one of the most in-demand services that small businesses will farm out to part-time freelancers. And you don't need to be a CPA to keep a company's books—most of this work is routine data entry and paying bills.

No experience? You can find evening or online training pretty easily.

6. Association manager

Every day, people form new professional networks, community associations, or groups of like-minded hobbyists. The only problem is groups like these take a lot of administrative work to maintain.

There are websites to build and update, newsletters to write, dues to collect, meetings and events to schedule, and mailing lists to maintain. Think you're up to the task? By creating templates and protocols, you could easily begin managing several groups and start raking in the dough.

7. Property manager

The grown-up version of classic teenage jobs like shoveling snow and mowing lawns, property managers help small to medium-sized landlords everywhere take care of their real estate. The responsibilities can vary, from simply taking calls from tenants and arranging for maintenance to doing the fixing and landscaping yourself. If you want to go full-service, you can even offer to show apartments, screen tenants, and collect the rent.

8. Sports or activity clinics

Were you a slugger on your college baseball team? Are you a great golfer? An artist or a musician? Start evening, weekend, or summer clinics for local youth to learn. Parents are always looking for enrichment activities for their children and are more than happy to pay you for a day—or several—without their kids.

9. Clutter consultant

Have a knack for organization? Another great business opportunity in more affluent areas, you can work as a clutter consultant to help people rid themselves of crap and regain their living space. FYI, this would pair nicely with a junk removal service!

10. An online blog, course, or membership site

Okay, you knew I'd have to include this one! If you've got something you love to write about, you can earn extra money—or even launch a full-time business—on the internet. Although I went the blogging route, it's getting increasingly difficult to just throw up a blog and start collecting advertising checks. Today's online entrepreneurs are finding faster (and bigger) success by creating smaller amounts of premium material and charging for that content as a course, ebook, or membership site.

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Drama Kings & Queens: Why Some...

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In addition, the highs and lows of drama ups and downs can have serious health effects on a person who lives in this state. The stress these fluctuations create in your body can produce excess adrenaline and cortisol that affect the functioning of other systems within the body. Add to that high blood pressure, sleep, and eating disturbances and you have a recipe for a cascade of potential health problems.

There is another issue those who are prone to drama-seeking behavior often face — depression. As those around them lose interest and patience for their behavior, or as they are forced to face the underlying issues they have tried to ignore, the drama queen becomes very susceptible to depression.

Depression is a serious affliction. It's much more than just feeling sad, or pouting because you're not getting the attention you want. Untreated depression can cause many additional problems in daily life, careers, and relationships. The most serious risk is the possibility of suicidal ideation or behavior. Chaos making can also be a sign of depression as well as a way to hide it

So, if your friend's drama and constant crises are starting to wear on your nerves, take some time to consider what may be inspiring their behavior. It could be that they are actually in need of some help with more than the latest drama.

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“Great occasions do not make heroes or cowards; they simply unveil them to our eyes. Silently and imperceptibly, as we wake or sleep, we grow strong or weak; and at last some crisis shows what we have become.”

– Brooke Foss Westcott

