



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

“Imperfection is beauty, madness is genius and it’s better to be absolutely ridiculous than absolutely boring.”

– Marilyn Monroe

PHYSICAL HEALTH

Bad Weather Workout Swaps

By Michele Stanten

The weather outside may be frightful, but it doesn’t have to put a damper on your fitness routine. Keep the momentum going with these tips and swaps.

Weather Forecast: Cold and Rainy

For stay-dry alternatives, we spoke with Seattle-based DVD star and gym owner Kari Anderson and Portland, Oregon-based fitness writer Sarah Bowen Shea. They both have to deal with more than 150 rainy days a year.

And your go-to workout is walking...

Go mall walking. Many malls open early so you can do laps before shoppers arrive, says Anderson. Some malls even have groups that meet regularly. Call the business office at your local mall for more information.

And your go-to workout is running...

Take an indoor cycling class. Indoor cycling can give you an equally intense lower body workout, says Shea, co-author of *Run Like a Mother*. The non-impact workout will also give your joints a break, and a competitive class setting might motivate you to push yourself harder.

And your go-to workout is riding a bike...

Lift weights. Cycling is a lower-body workout, and many cyclists don’t train their arms, shoulders, chest, and back as often as they should, says Shea. Rainy days are a perfect opportunity to mix up your routine. Grab a set of dumbbells and do some upper body moves such as front and side arm raises, curls, and kickbacks.

And your go-to workout is swimming...

Do Pilates. It, too, is a total-body toning workout and it gives you a similar elongating feeling. Search online to find a variety of DVDs.

And your go-to workout is boot camp...

Create a home version and recruit trainees. Mimic the moves from your regular class and use exercise equipment, chairs, and steps in your home to create stations. Then invite a classmate, your spouse, or kids to join you. “You become the coach,” says Anderson. “So you work harder!”

And your go-to workout is playing tennis...

Take a step class or other exercise/dance class that features quick footwork or speed and agility drills. All the side-to-side movement will enhance your game. You can also look for similar workouts on DVD, such as Anderson’s *Sweat Express II*.

And your go-to workout is playing golf...

Do yoga. The poses build strength and flexibility especially in your abs, back, and hips—key muscles used to swing a golf club. Practice it regularly and you could improve your game.

Weather Forecast: Snow and Ice

For suggestions to stay active in the winter, we went to American Council on Exercise spokesperson Chris Freytag, who lives in Minneapolis where winter temps average 17 degrees, and 2010 IDEA Fitness Instructor of the Year, Carol Murphy of Rochester, NY, the snowiest US city.

And your go-to workout is walking...

Strap on snowshoes and head to a trail or golf course. If you can walk you can snowshoe, says Freytag. It gets your heart rate up so you won’t mind the cold, and exploring the great outdoors can boost your mood.

And your go-to workout is running...

Do intervals on a treadmill. Alternate short bouts—30 to 60 seconds—of fast or uphill running with slightly shorter recovery intervals at a slower pace and no incline. “It’s a mind game to prevent boredom,” says Freytag.

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RELATIONSHIP HEALTH

6 Tips for Expanding Your Social Circles

By Paul Sanders

Whether you're interested in advancing your career or having a new group of friends to go out with, you need to learn—and perhaps master—the skill of making friends. In this article, I would like to share with you 6 tips that will help you expand your social circles.

1. Connect With Connectors

A great way to expand your social circle is to connect to someone through whom you'll meet many other people. Those “connectors” are the types of people who keep friends on Facebook by the thousands, host parties whenever they can, and always seem to be with a large group of people.

Oftentimes, these are very open people and are easier to connect with than you think. They might not have the time to invest in a deep friendship with you, but they love to get to know more interesting people to add to their circle.

2. Meet New People Constantly

A great habit to have is to always be meeting people that you can add to your circles. In reality, not all the people you meet will become your friends and not all your current friends will be around forever. This is why I always say that if you're not making new friends, you're actually making fewer.

I recommend you seek out virtual and in-person networking groups where you feel it is easy and appropriate to meet people. Ideally, the event is moderated by a person who understands how to facilitate introductions and uses the platform to create small groups within the larger group. Look for people with common interests and be open to making new relationships.

3. Establish Yourself As a Giver of Value

When meeting lots of people, you have to “hook”. Nothing hooks better than having a giver attitude. First, listen to what they say and imagine if you were them; see the world through their eyes. Second, be willing to share stories, contacts, or quick advice on what people are talking about.

When you meet new people, there are some psychological principles that determine whether or not they'll want to meet you again. This works on an unconscious level. One of the most important principles is the giver/taker attitude. If they sense that you only care about yourself, a connection isn't going to happen.

You can portray a giver attitude in two ways. The first is about really listening to what they say, imagining the world through their eyes, and giving them your opinion on their stories and situations. The second way is to prove that you're ready to share similar stories

“Stop looking for happiness in the same place you lost it.”

- Unknown

about what they're talking about, or introduce them to someone who could help them.

4. Commit to a Local Community

One of the fastest ways to boost your social life is to get involved in a community that has the type of people that you want as friends. This community should be in your local area and should hold virtual and in-person social get-togethers once a month, or more.

What you do is find one that you like, maybe on meetup.com, and offer your help to the people who run it. They'll most likely accept, even if they don't need that much help; they'll just be glad you're interested. This works great because it makes you meet everyone, and because it establishes you as a giver of value.

5. Reach Out to People On a Regular Basis

Staying in touch is vital if you want to keep your social circles alive. You need to follow up with the people you just met, and catch up

with existing friends. The challenge here is that we tend to get distracted and forget about it and regret it later on.

To solve this problem, you can create a weekly ritual, where you spend only one-hour calling, texting, and messaging people. Just mark on your calendar a specific day and time, and do it every week. A great time to do it is Tuesday or Wednesday, as it gives you the opportunity to make plans with people for the weekend.

6. Know the Kind of Friends You Want in Advance

Before you start investing more time on making friends, do a little planning. Try to figure out what kind of people you want to hang out with. List out a few qualities, character traits, or interests that you like, and don't hesitate to be a little more ambitious than usual. This is important because it allows your mind to quickly tell if a person you meet could be a great fit for you.

Here are some qualities you can start with: giver, interesting, fun, ambitious, honest, loyal, curious, and reliable. You can add others if you want, and you can also make a list of the activities you want to be doing with your future friends. These lists won't be definitive, but the clarity they bring will save you a lot of time and frustration. I also recommend that you invest a bit of time learning about friendship and how it works.

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*“Friends, you and me...
you brought another friend...
and then there were three...
we started our group...
our circle of friends...
and like that circle...
there is no beginning or end.”*

- Eleanor Roosevelt

INNER HEALTH

11 Tips for Maintaining a Positive Attitude

By Craig Dewe

Maintaining a positive attitude is critical when you want to achieve anything... or just to improve the quality of your life. Most success literature will talk about the power of positive thinking and its importance. It's often easier said than done.

Below, you'll find 11 tips for maintaining your positive attitude no matter what's going on in your life.

1. You Determine Your Reality

It's important to realize that you determine your reality by the way you react to the outside world. When something happens, you get to choose whether it's a positive or negative experience and react accordingly. Losing your job might be a disaster or it might be the opportunity for bigger and brighter things... you choose what it will mean to you.

2. Start Your Day Strong

Most of the population has to drag themselves out of bed and this sets a negative frame for their entire day. Positive people create a morning ritual that reinforces how great life is and how happy they are to be alive.

I used to wake up and immediately turn on Bon Jovi's "It's My Life" to get me into the state. Now I start my day by reading or listening to something positive. Whether you have 1 minute, 15 minutes, or an hour to dedicate to your ritual, you can start the day in whatever state you prefer.

3. Exercise Is the Natural Feel-Good Drug

Exercise is a great way to maintain a good attitude because of all the positive chemicals it releases into the bloodstream. I used to exercise in the morning (after Bon Jovi) and this is often recommended as a powerful way to start the day. Now, I exercise by doing activities I love (kung fu and dancing) most evenings but even a walk around the block with inspiring audio will help.

4. Use Books, Audio, and Videos to Overload Your Brain with Positivity

There are millions of amazing books, podcasts, and videos for you to absorb from people who are inspiring and living the life of their dreams. Tap into their positive emotions and their experience by learning how they think and what they do to create the lives they want.

You can do this in the morning or while exercising, eating, commuting, cooking, cleaning... there's always time for positivity.

5. Your Language Shapes Your Thoughts

Little changes in your language can change the way you think and how you act. Whenever someone greets you and asks how you're doing, do you answer with "fine" or "not too bad?" Think about just what this language is communicating to others... and yourself.

I always answer with "great," "fantastic," or "amazing." Not only does this remind me that life really is great but, it usually surprises and lifts the state of the person I'm talking to as well.

6. Hang out with Positive People

It is often said that you will have a similar level of health, income, and lifestyle as the 5 people you spend the most time with.

So, if you want to be fit, then start to hang out with fit people. Want to start a business? Then hang out with business owners. And if you want

*"All life is an experiment.
The more experiments you
make the better."*

- Ralph Waldo Emerson

to be positive, make sure you're hanging out with positive people.

7. Show Your Appreciation for Others

By appreciating others for a job well done, their outfit, or their smile, you start to cause a positive chain reaction.

Don't you feel great when you receive a compliment from someone else? Well, if you want to receive more, then start giving them out and watch what happens to the people around you.

8. Garbage In, Garbage Out

This is an expression from programming where the result is only as good as the input. So if you're feeding yourself with negativity all day long, then it's pretty obvious you're going to be feeling negative as well.

A lot of the media including news and TV thrive on negativity. So put yourself on a negativity diet (including people) and watch how much easier it is to maintain your positive attitude.

9. Stop Negative Thoughts in Their Tracks

It's hard to be a constantly positive person and negative thoughts are going to bubble up from time to time. These will be more frequent in the beginning but, decrease as you practice the tips we're talking about. When you start to notice negative thoughts, you can use a pattern interrupt to stop them in their tracks.

The idea is to interrupt your current thought pattern and change your state. My most successful one is The Smurfs theme song. Whenever I start to feel frustrated, sad, or angry I simply start humming the tune, and pretty soon a big silly smile comes over my face.

10. Live with Gratitude

So many positive things happen during our day and we often ignore them while letting one negative comment or event ruin our mood. It can help to keep a gratitude journal where you jot down things you are grateful for each night or during the day.

If you're reading this, then you probably live with a roof over your head and food in your belly which is a daily struggle for most of the world... so it should be easy to find tons of things you're grateful for.

11. Recharge Your Batteries

A key to maintaining your positive attitude is taking the time to recharge your batteries. This might mean taking a few hours on the weekend to read a positive book or taking a few weeks for a holiday.

If you're not in the position to travel, you can take a staycation, or have a "home holiday" where you simply switch off from the outside world and spend time doing things you love.

Final Thoughts

You now have 11 tips for maintaining your positive attitude but they are no use to you unless you implement them into your life.

Start small. Pick the easiest tip or the one that you really love and introduce it into your life starting right now. Then over time, start implementing the other tips and watch your positivity soar.

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CAREER HEALTH

3 Ways to Go Part-time Without Going Broke

By workoptions.com

Like most young professionals, my early career had me working full-time and sometimes long hours. Working part-time was not on my radar.

After marriage and motherhood in my early 30s, I stepped into the wonderful world of flexible work arrangements. Throughout the years, a reduced workweek was the norm for me. Depending on the job position, I worked 20, 25, or 32 hours a week.

No matter the number, working as a part-time professional was a close-to-perfect blend of career challenge and family life flexibility, despite the hit in income. (It helped that I'm a low-maintenance type, a product of a modest upbringing.)

How Can You Have Flexible Work Without a Heavy Hit on Your Salary?

In an ideal world of work flexibility, my dream is this: that every professional who wants more time for life has the option to transition to part-time.

I'm not alone in this, of course, but the financial realities of today have most people cranking full-time hours, and then some.

With the money squeeze the way it is, what are your options for going from full-time to part-time?

Here are three ways that will create some flexibility and free time with your family without a heavy hit on your salary.

Start by Redefining the Part-Time Arrangement

Long before the Great Recession of 2008, "part-time" usually meant working 20 to 32 hours a week, as was my experience during the 1990s and earlier 2000s.

That's still an option, of course, but these days (2019 as I write this), a salary reduction of up to 50% is not sustainable for most working mothers and their families.

The harsh "new normal" reality of the post-recession era has crept into the world of flexible work options.

With that, we need to start by redefining part-time as this: working no fewer than four days a week.

Even with its altered definition, a part-time schedule of 32 to 35 hours can mean a world of difference in your quality of life.

For example, when you can get a few more tasks done during the week, the weekends won't be overloaded with chores and errands, crowding out fun with your family.

Besides that, the three ways below for going part-time without going broke each trim only 10% of your salary. Take a look and see if one will work for you.

3 Part-time Schedule Options to Consider

1. Take Every Other Friday Off

Do you like the sound of 26 long weekends a year? Working the math, that's 72 hours every two weeks, or 72 out of 80 hours, which retains 90% of your salary.

With only 10% fewer work hours, this arrangement should meet little resistance from your manager. Label it a "reduced workweek" instead of "part-time" to enhance your chances of acceptance.

2. The Seven-Hour Workday

A 35-hour workweek might not sound very part-time, but I've known women with this schedule who cherished that reclaimed one hour a day.

Leaving an hour earlier than usual positively impacts your commute time, your meal times, your free time, and your bedtime.

For working mothers and others, that's a gift better than gold!

When proposing this option to your manager, call it a "shortened workday" instead of "part-time hours."

Technically, this flexible schedule would suggest a 12.5% proration in your salary (5 out of 40 hours).

However, it's reasonable to make your pitch for a 10% reduction only. Which brings us to the third option...

3. Cut Your Hours, Not Your Pay

Propose a reduced workweek of four days (32 hours), but negotiate to keep your salary at 90 to 100% instead of prorating it to 80%.

Radical? Yes. Impossible? No.

From my experience, both personally and with clients, pulling off such an arrangement can depend on:

- Timing
- Your perceived value
- Which work responsibilities you will retain
- The quality of your relationship with your manager
- Your negotiation strategy and ability

Three New Ways to Work

There are several creative approaches to apply to flexible work arrangements.

Now you're equipped with three ways to work fewer hours without blowing your budget.

The easiest way to put any one of these ideas into a formal request to your manager is to use my *Part-time Proposal Package*. Nine out of 10 users get the approval of their request. Why not you?

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Bad Weather Workout Swaps

Continued from front page

And your go-to workout is lifting weights...

Shovel snow. Bend your knees like you're squatting as you scoop up snow. Combined with lifting and throwing, you can get a total body workout while you clear your sidewalk.

And your go-to workout is Zumba...

Just dance. Crank up your favorite tunes and groove around the house, says Murphy.

Weather Forecast: Hazy, Hot, and Humid

To beat the heat, here are suggestions from Exercise TV trainer Jessica Smith, who lives in Miami, the second hottest city in the US and one of the most humid.

And your go-to workout is walking...

Do an indoor walking DVD. "All you need is a little space in your living room," says Smith. The routines are basic but not boring. You can even choose the mileage—from 1- to 5-mile routines—and set your own pace. Check out www.collagevideo.com for dozens of options.

And your go-to workout is running...

Try water running. Hop in a pool and run laps in the shallow end or use a flotation vest or belt to log miles in the deep end. Added toning benefit: Water provides 800 times more resistance than running on land.

And your go-to workout is riding a bike...

Get a trainer. Not a person; the metal kind of trainer that easily transforms an outdoor bike into a stationary cycle. Basic models start at about \$100. To really simulate an outdoor ride, set up a fan to blow on you and pop in a Virtual Active DVD. The stunning footage of some of North America's most scenic roads will inspire you. "Plus, you don't have to worry about traffic!" Smith says.

And your go-to workout is boot camp class...

Pop in a boot camp DVD. You can find a variety at collagevideo.com, including *10 Minute Solution: Ultimate Bootcamp*, featuring Smith. Each "boot camp" is only 10 minutes, so if you're short on time or just tired, you can do just one or two of the five routines.

And your go-to workout is playing tennis...

Have a virtual match. Whether you have Xbox, PlayStation, or Wii, you can practice your backhand and serve right in your family room. Invite your tennis partner over to join you for more fun.

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