

WOMEN AND INVESTING

Remember that book that was out years ago ... *Men are From Mars, Women are From Venus?* The premise was that men and women think very differently about everything.

Finances are no exception. For example:

- Research shows that women are more thoughtful and deliberate about making financial decisions.
- Men and women's list of the top five "financial concerns"—those things that keep them up at night—have basically no similarities.
- Women are more likely to be victim of identity theft—and have to deal with the aftermath of that on their credit ratings.

(These facts are according to the Wall Street Journal, in a May 2009 article entitled "*For Mothers Day, Give her Reins to the Portfolio*").

I pay attention to facts and stats like these, because I am a woman and many of my clients are women. And we have specific concerns that may differ from men: retiring, even if you've taken a number of years off to stay home and raise children; providing for a family, as a single parent; managing cash flow, as a widow. And they can also be the same: understanding the market, and how you can invest in funds and other financial products that make sense and that you can believe in.

The statistics show that women have a greater likelihood, at some point, of being singly responsible for financial decisions. I'd like to be your guide and your back-up—to help you create a plan for success, and help you put the pieces in place to reach your goals so that you never really feel alone. We speak the same language – and if you've ever read Deborah Tannen's *You Just Don't Understand – Men and Women in Conversation* – you know how important that can be.

We can put the first steps of that plan in place. I'm a phone call away.

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