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THE FACTS OF LIFE – WHAT EVERY WOMAN SHOULD KNOW ABOUT MONEY

By Craig Lock

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FACT ONE:

MOST OF THE FINANCIAL HARDSHIP EXPERIENCED BY WOMEN IN LATER LIFE IS DUE TO SOMEONE REFUSING TO FACE FACTS EARLY ON.

These days there is no need for any woman to spend the second half of her life with a lower standard of living. Yet many still do. This is because they continually defer the decision to do something about preparing for their financial future until it is too late.

In some instances it is because a woman doesn't know exactly what financial provision has been made for her, or feels awkward asking. Or maybe she doesn't marry, in which case she **MUST** provide for herself, but fails to do so. When you are young, healthy and enjoying life, it seems unnecessary to be thinking of putting something aside and there is always something else to spend the money on. With good luck of course you may never need to bother. But trusting in luck is no way to provide for your future, how often has luck let you down in the past?

Life, as 'they' (who is 'they'?) say, is what happens to you while you are making plans to do something else. (Think it was John Lennon who uttered those wise words.) So it is better to make provision for the unexpected, because the older you get, the more the unexpected happens.

FACT TWO:

WOMEN NEED TO PREPARE FOR FINANCIAL INDEPENDENCE JUST AS MUCH AS MEN DO.

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These days one does not hear so much about the "family breadwinner," largely because so many women either provide for themselves or make a substantial contribution to the FAMILY INCOME.

But what happens if your husband dies and his income dies with him? Suddenly you are prevented from working.

All too often the result is a dramatic fall in the family's standard of living and in their quality of life. And this happens just at the time creature comforts are most needed to soften the blow. No amount of money can bring back a loved one, but quite small amounts set aside regularly can make the difference between sadness and absolute despair for you and

your children.

The only way to be sure you can cope is to do something about it yourself-- to make sure you are adequately provided for.

FACT THREE:

THREE OUT OF FOUR WOMEN HAVE NO PERSONAL SAVINGS.

Women are natural savers. Security comes very high on their list of life's priorities and yet so few have actually managed to save anything at all.

Others have put aside a little in a savings account or building society which is fine for short term savings but doesn't really offer a chance for the money to grow into a worthwhile sum. Many who have saved watched the demand of the early years of marriage swallow up their nest egg and never had enough incentive to replace it later on, thinking that everything would be provided for.

FACT FOUR:

WOMEN LIVE LONGER AND SO HAVE A GREATER CHANCE OF BEING LEFT ALONE.

On average a woman can expect to live longer than a man. For a married woman the implications are obvious but a single woman will also face the possibility that later in life she will have fewer friends and relatives around. In neither case is this a time for financial hardship.

Some women manage to lead active and fulfilling lives in their later years even when living alone. But in the majority of cases these are women who have made, or made for them, provision for their financial

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security.

It is possible to be happy, active and fulfilled on the State old age pension. But this is not easy... especially these days Anyway, State Pensions all over the world are being drastically reduced. The politicians say with an aging population they are unaffordable (is there such a word?)... but who can ever believe a politician!
My advice: Take responsibility for your own financial destiny. Make a commitment to save something out of your pay packet.

FACT FIVE:

ONE MARRIAGE IN THREE ENDS IN DIVORCE, DESERTION OR SEPARATION

The statistics of the divorce rate don't always prove that marriage is in a bad state. In many instances they prove that women are no longer prepared to put up with all that they were asked to endure. "Sorry

guys, I'm off!" Unpleasant as it may be, divorce often comes as a blessing. But it can never come as anything but a tragedy if the separation means a lowering of standards, having to refuse the family little pleasures they have grown used to.

The woman who starts out to plan her own future is not only able to cope if something should happen, but is less likely to have it happen.

FACT SIX:

THINKING ABOUT WHAT MIGHT HAPPEN DOESN'T MAKE IT HAPPEN.

"It's morbid". "We don't want to think about it."

That has been used as an excuse time and time again. But not thinking about it won't prevent it happening. The time has come to be positive. But taking a hard look now at your situation and doing something about it won't be tempting fate. But it will be a positive step towards making sure that no matter what life may have in store, good or bad, you can rest easy in the knowledge that you can cope on your own if necessary. And that's a feeling every woman in the country should get to know. Because without financial independence most of the other rights women now have are hardly worth having.

THE FINAL WORD:

Whatever you decide to do about your financial security, **DO SOMETHING.**

PLAN for the future and let financial services products like life assurance work for you. They don't have to be such a "drag" or a painful nuisance to you and your family. One of the greatest human wants is a feeling of security and only life assurance can give you that peace of mind. As Winston Churchill once said so well : " If I had my way I would write the words 'insure, insure, insure' above every household door".

No matter where you are floating down the river of life, make a PLAN to achieve financial independence.

Then put it into ACTION

Craig LockMy various books are available from:<http://www.nzenterprise.com/writer/books.html>and<http://www.novelty-gift.com/Creative Writing Course> <http://www.nzenterprise.com/writer/creative.html>

The Scent of a Woman

By Mike Yeager

The scent of a woman can be one of her most appealing features. Hairstyle, clothes and makeup are all important, but the fragrance a woman wears provides a level of attractiveness that few other fashion features can touch. There's something about the scent of a woman that makes her stand out and get noticed by men, and what woman doesn't want that? Are you shy and quiet? Are you bold, outgoing and flirtatious? Well, the scent you decide to use will tell people a lot about your personality, before they even get a chance to talk to you.

The Scent of a Woman is enhanced by her personality.

Every woman wants to feel attractive, confident and appealing. One of the interesting features of perfume, and especially how it's fragrance enhances the scent of a woman is this: different perfumes will react differently on each person. A fragrance is a blend of extracts, alcohol and water that is characterized by the ratio of its different ingredients. Who you are and what your personality is like will impact how each of these ingredients respond to your mood and character. Yes, the scent of a woman can be one of the most alluring and attractive features of your style.

Mike Yeager
Publisher

The Scent of a Woman
Choose Life: Abortion Stops A Beating Heart
Take Care Of Your Inner Beauty
My Mother, the Person
How to Become a Woman of Thanksgiving

Hints for lovers

How Nice Guys, Shy Guys and Good Guys Finish First!

The Ultimate guide to a Multi–Orgasmic Male

Making money at online auctions

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