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**100% Effective Natural Hormone Treatment**  
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**What Women Want**

**By Irene Segal**

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Women in business and the professions continue to change the face of the North American economy. Women are starting more businesses than men and are twice as likely to remain in business than their male counterparts. Career women are thriving and are making a positive impact on the economy. We now represent 55% of university graduates, and 58% of new entrepreneurs, and yet the greatest challenge women now face is having less financial security than in the past. The biggest hurdle women have to climb is being able to reach old aged without depleted resources or not having enough money to live out their lives.

Women statistically live longer than men, yet they continue to invest less and most are not adequately prepared for retirement. At the same time, women still on average work fewer years than men and make less money than a man. Women need to plan for financial security and prosperity. They must have a proactive plan to get there.

Let's look at some of the gender specific statistics reflecting the particular financial considerations and challenges facing women today: Most women outlive most men by 7 years; however they will be in the workforce on average 11 years less than their male counterparts due to child bearing and rearing women will require 20% more money than their male counterparts in order to compensate for shorter work years and longer life span. (source: 1999 US census) 90% of all women will be single for a great part of their adult life due to divorce, widowhood or never marrying. Over one third of marriages end in divorce, while second marriages have an even worse rate of success. (Source: US Census 1999) The average age of a widow is 58. 43% of women over 50 say they are putting together a retirement financial strategy (source: Lovett-Reid Research) Women in their 50's and 60's are at the height of their earning power. (source: Lovett-Reid Research) Two thirds of people over the age of 75 will suffer an illness or disability; most of these individuals will be women.

The average woman has less insurance coverage than the average man does, although her economic requirements are on average greater than those of men. Most women business owners, unlike their

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male entrepreneurs, tend not to have inherited or bought an existing business. Women over 70 are twice as likely as men to live in poverty. (Source: US Census 2000)

Solid proactive financial planning for women must address women's gender specific realities and obstacles: The importance of a retirement plan reflecting the gender specific hurdles that must be overcome by women. Proper insurance planning and coverage is especially important for women, who will by and large work fewer years, accumulate less retirement/pension benefits and live longer than men. Women must become financially aware and seek professional financial planning advice. The North American publishing industry has reacted to the quest for financial knowledge by releasing more than 200 books about financial planning for women in the past year.

Most women will face greater financial challenges than their male counterparts. The good news is that women's attitudes about money and investing are starting to change to reflect these glaring economic realities. The even better news is that Canadian women are beginning to recognize that they must

work with the financial planning issues that confront them, in order to secure a happy and prosperous future for themselves and their dependents.

Women are the masters of their own financial destiny. We can no longer depend on the government, our partner, child (children) to sail our economic ship into a secure and prosperous sunset. Women must achieve financial security and success by being aware of where we are financially, where we want to go and how we can get there.

The following financial test will provide greater clarity as to where your financial feet are planted. Remember that there are no wrong answers to this quiz, only proactive solutions to help you achieve security and prosperity. I welcome you to send me your quiz along with your questions and I will be pleased to meet with you at no cost, no obligation to review where you are now, where you want to be and how we can get you there.

**A SELF-DIAGNOSTIC TEST TO DETERMINE IF YOU ARE ON THE RIGHT FINANCIAL TRACK: I** do not know my monthly expenses and net worth. I do not have a proactive financial plan that addresses my goals and objectives and is inclusive of an investment plan, an insurance plan, a retirement plan and an estate plan. I have not addressed the most tax effective way that I can save money. I do not have a plan for putting money aside for investment each month. I do not have a will. I do not understand what taxes will be payable upon my death or understand what probate fees are. I do not know if I have the appropriate insurance coverage (life, disability, med/dental, business, long term care, critical illness) nor do I know if I am getting the best insurance rates. I do not have insurance to cover medical and service costs in my golden years (critical illness and or long term care).

I do not know what my retirement plan will be worth when I retire or how much money I will need post retirement to live the lifestyle I desire. I do not know what my legal rights/obligations are in terms of my business associates or my life partner.

0 True - Congratulations. You have a proactive financial plan for prosperity. 1-2 True - Pay attention

to the red flags you have circled. Your personal financial plan needs to be revisited. 3–5 True - You do not have a financial plan in place and if you continue on this path expect to go down the road to financial trouble .6+ True - You are in imminent danger of financial problems. Get help now! Fail to plan = plan to fail

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Irene Segal is a certified coach who works successful value driven individuals and organizations all over North America to create brilliant solutions for meaningful work, life and sustainable success. Irene can be reached at

Empowerment.... Irene Segal is a business and life coach who works with issues of change, business growth, leadership and self-empowerment. She was recently appointed as the Personal Development Expert for Enterprise Toronto, a branch of the Economic Development Office of the City of Toronto and is also an Ambassador for the Toronto Board of Trade. Irene's professional journey includes running a multi million dollar steel business, mentoring entrepreneurs, financial consulting and co-authoring a book about coaching, Exploring Coaching. She received her coaching certification from Coach

Training Alliance, who described her as one of the stars in their program. Irene was one of 10 Canadian women chosen by the Federal Development Bank to set up the first mentorship program for women in the country- Step Up. She was also the first woman Rotarian in Canada.

### **Single Women Are Hot**

**By Yolanda Shoshnsna**

Just when businesses and advertisers think they have women all figured out enters a new category with serious buying power: the single woman. It is projected that in 2005 single women will spend \$400 million dollars which has the business world standing up and taking notice.

There use to be a time when single women were treated like outcasts and looked on with pity. Unmarried women were secretly called "spinsters" by friends and family if they were not wed by the time they hit 30. The tide is beginning to turn as single women send out the message that they can do for themselves.

Businesses as well as politicians are now checking in to see what makes single women tick. The census data shows that 40% of women between the ages of 25 to 29 are not married. While 23% of women in the 30 to 34 age range are not married. One can only guess that the percent of single women over 30 will grow due to the fact that more women are stating that marriage is not of interest to them. The messages coming from single women are diverse from choosing the single life as the preferred lifestyle, choosing career over marriage first, to one person homeownership.

Single women are beginning to take the country by storm, even on the top hit show "Desperate Housewives" half of the characters are single. Advertising companies are beginning to get it when it

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comes appealing to the single woman. One commercial has two women who are sitting down after a wedding doing a high five for having "not" caught the bridal bouquet. This message says that businesses are seeing that single women are a viable market. That is girl power that is about to be in full effect.

Yolanda Shoshana (Shoshi) is a life strategist, speaker, consultant and artist. Shoshi founded, The Lily–Rose Company, a life strategy communications company for women that uses multidisciplinary avenues to help women master their lives. In 2005, Shoshi will launch the Center of Female Empowerment(sm), which will be an innovative learning center for women. To learn more about The Lily–Rose Company (

) or to get a free consultation send an email to

.

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