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100% Effective Natural Hormone Treatment
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Impair Healthy Healing In People Over The Age Of 30!

Why Women Should Worry About Retirement More Than Men

By Steve Wilcott

Women earn an average of 76 percent of men's salaries. Does that shock you? Yes, even in 2005, women are still way behind the earning curve in corporate America. But rather than get into a discussion of the fairness or unfairness of it all, let's concentrate on just what women can do to ensure that they aren't left out to dry in their retirement age!

After all, because women typically live seven years longer than men, combined with the skyrocketing divorce rate, many women will find themselves alone in their older years. (Statistics show that most women are alone by age 56!) And the figures show us that if a woman took out any time from her career to have children (about seven years) she will pay for it later with only 50% of what her male counterparts will receive in retirement benefits.

Sigh.

So, what can a woman do to ensure that she can retire in style? Start by taking a look at some of our suggestions below.

Save More

Most experts advise us to save about 10 percent of our income in order to have a sufficient amount to retire one, but if you are a woman, you should be saving closer to 12 percent. Because of the reasons listed above, you simply won't receive the same amount in retirement pensions. What's more, the way that social security figures your monthly payment is based on the top 35 years of your work history. But guess what? If you were out for seven or so of those years having children, they will be counted as "O," and the overall amount will be reduced.

Invest Wiser

Since you will need to save more by retirement age, you will have to more careful with your investments. Know your risk level, and then don't exceed it under any circumstances!

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Join the Team

Many employers offer investment and savings strategies such as 401K plans and savings matching programs, and if you are a woman, you should plan to participate in all of them that you can.

Use Cash, Not Credit

An alarming number of Americans today are in serious financial trouble. This was made evident recently with the passing of the new bankruptcy bill that will make it more difficult to file. A record number of people filed for bankruptcy in anticipation of it.

It's easy to get into debt when people today spend an average of \$1.21 for every dollar they earn, but don't be tempted to fall into that trap. Instead, plan to put as much money away for the future as you can.

Don't Go It Alone

While it is important for all women to step up to the plate and get serious about their finances, it's equally important for them to get advice from professionals. Talk to tax planners, investment specialists and budget planners to get all the advice that you can.

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Business Legacy Less Important Than Comfortable Retirement, Say Business Owners

By News Canada

Half of Canadian entrepreneurs worry about retirement and succession planning, finds study

(NC)—About half of Canadian owner-managers say they're concerned about retirement and succession planning, according to a recent study by Grant Thornton LLP. These business leaders say they're most focused on providing adequate financial resources for their retirement. Securing their "legacy" as business owners in the community is less of a worry, they say. Other retirement priorities for entrepreneurs: Ensuring a smooth business transition Identifying a suitable successor Finding the time to develop a succession plan

For more information, read *Succeeding at Succession*, a management issues paper available on-line at www.GrantThornton.ca/resources. Grant Thornton LLP is a leading Canadian firm of chartered accountants and management consultants with offices across Canada.

News Canada

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Hints for lovers
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