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Saving your family, world and soul



n my discussions with accomplished women around the world, I have discovered that many are investing their resources in personal causes.

These days it seems that money decisions are more aligned with what matters now than with what will matter in the future. The causes vary by the individual, but all women are passionate about some combination of three broad categories: Saving your family; saving the world; and saving your soul.

Save your family

Women are investing in their families by passing along core values - everything from the idea of selfsufficiency to the importance of social justice. An urban designer in Zurich told me how she and her husband spend a lot of time investing in their children.

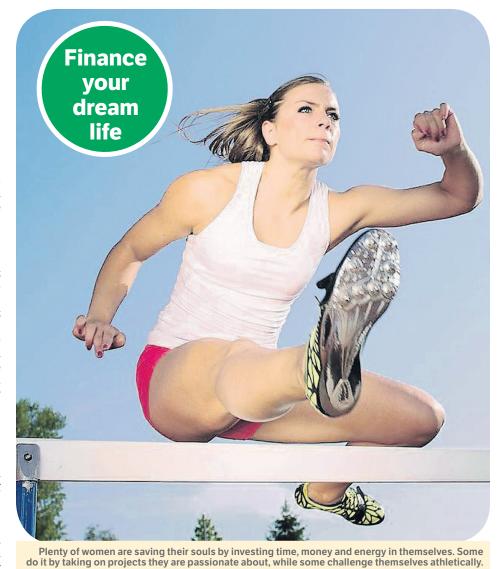
They are aware that they are surrounded by a spoiled society and they try not to change their values or become influenced by their social environment.

They hope their example will encourage their three girls to live independently and use common sense so that, ultimately, they will be more successful people.

Save the world

Some women are invested in creative endeavours such as designing for functionality to make a better world.

Others are involved in allconsuming work to make advances in medicine or a safer environment. An advertising executive in New York considered leaving her career when she became increasingly concerned about the issue of climate



She ended up channelling this energy into a new business area within her

firm; she is now building

a global sustainability practice - a job that is a fortunate merger of her personal passion and pro-

Smaller Debt.



Lots of women are investing in themselves. They are spending their time, energy and money on things that matter to them, such as athletic challenges or projects such as home design.

In some cases, women are deeply into their work, but more for the intellectual stimulation than the need

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- a Toronto bank vice-president

to "get ahead."

As one Toronto bank vicepresident explains, "I have realized that the more I use my brain, the more energized I get. After a few years of feeling disengaged with my work, I am now drawing on all of my skill sets and interacting with many types of professionals. At age 45,

I am thrilled to be learning again — every single day is a joy!"

There will always be the challenge of keeping a balance and continuing to earn, creating and financing their dream lives now.

- Barbara Stewart, CFA, is with **Cumberland Private Wealth** Management Inc. Visit her website at barbarastewart.ca

Bigger Smile.

invest and save for later years.

But, in general, smart women are unapologetically living all parts of themselves and spending their time, energy and money on pursuits that align with their personal

They are not waiting for retirement, they are defining,



Is your financial adviser registered?

Beware of putting your investments into the hands of a fraudster.

With that in mind, Canadian Securities Administrators are calling on investors to check the registration of any firm or individual selling securities or offering investment advice to you, your friends or family.

The CSA has designated today — March 26 — as Check Registration Day.

"Registration is designed to help protect investors because Canadian securities regulators will only register firms and individuals that meet specific qualifications and standards," Bill Rice, chair of the CSA, said in a statement Monday. "It's important for investors to know that they can find some protection by doing a little bit of research into the registration status of those offering them an investment."

The CSA encourages investors to check aretheyregistered.ca to see if the individual or firm they are dealing with is registered in their jurisdiction, or to call their local securities regulator to verify registration.





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