

# Rich thinking – Winter update



It has been another whirlwind year for *Rich Thinking*<sup>TM</sup>: 50 interviews in 32 cities around the world! A huge thank you to all of the generous contributors to this year's research. New cities included Sao Paulo, Dublin, Miami, and Warsaw.

My eighth annual white paper “Smart women and risk-taking” will be released on International Women's Day – March 8, 2018. It is yet again a diverse collection of fascinating stories, and here is a sneak preview:  
Diane Garnick, Chief Income Strategist, TIAA - New York, USA

*“To me the biggest risk that people take is one of ‘settling.’ I would argue that the single biggest expense we have in life is when we settle... whether we are settling for suboptimal personal lives, financial security, or career certainty. Maybe we choose to settle because something is easy or we are afraid to take a chance, but, that decision almost always ends up costing us more than we could ever imagine. Indecision involves taking a tremendous risk and what we are risking is personal fulfillment.”*

Timely food for thought this holiday season!

### *In other news:*

Are you interested in my top three tips for how to get started investing? Watch this 2 minute [video clip](#) courtesy of Danske Bank Suomi in Finland.

In case you missed it, “[Men are from Mars, women have particular investing needs](#)” appeared in Canada's national newspaper The Globe and Mail last month. It is a high-level summary of my research findings.

Finally, I was named by Wealth Professional Magazine as one of 25 [Women of Influence](#) in Canada for 2017. What an honour.

Thank you to everyone who has sent me ideas, referrals to smart women, and offered general support over the past year. Your enthusiasm keeps me going!

Happy New Year to all!

*Barbara*

*I am thrilled to be a regular contributor to the CFA Institute's [Enterprising Investor](#) website.*

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