

Rich Thinking

*The thirteenth global study in the
Rich Thinking series*

Smart women and men: How they invest in themselves

WHITE PAPER

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MARCH, 2023

About Barbara

Barbara Stewart is a Chartered Financial Analyst (CFA) with 30 years of investment industry experience; five years as a foreign currency trader, more than two decades as a portfolio manager for high net worth entrepreneurs, and for the past six years doing interview-driven research for multiple global financial institutions.

Barbara is a keynote speaker for CFA Societies, banks, stock exchanges and industry conferences globally, and she is a columnist for CFA Institute and Canadian Money Saver magazine. She is on the Advisory Board of Kensington Capital Partners and also is the Ambassador for the Kensington Women's Forum.

Thirteen years ago Barbara saw a need to challenge outdated financial industry stereotypes and share positive messages about women and money. Today, Barbara is recognized worldwide as one of the leading researchers in women and finance. *Rich Thinking*® global research papers quote smart women and men of all ages, professions and countries and are released annually on International Women's Day, March 8.

To find out more about Barbara's research, visit www.barbarastewart.ca.



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"What's money? A man is a success if he gets up in the morning and goes to bed at night and in between does what he wants to do."

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"I always count my blessings more than I count my money. I don't work for money, never did."

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"We are all sensitive people."

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"People say that money is not the key to happiness, but I always figured if you have enough money, you can have a key made."

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"Ultimately, there's one investment that supersedes all others: Invest in yourself. Nobody can take away what you've got in yourself, and everybody has potential they haven't used yet."

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Introduction

Welcome to the 13th annual edition of *Rich Thinking*!

In this research paper, I share findings based on qualitative interviews with accomplished women and men from around the world. My central question was “How do you invest in yourself?”

My overriding objective in doing Rich Thinking research every year is to share positive stories to inspire the next generation. This requires a deliberate selection bias in that I only interview very successful women and men.

During 2022 I conducted 52 interviews (26 women and 26 men) across many categories:

- Ages: from early 30s to early 70s
- Regions: 18 from the Americas, 20 from EMEA, and 14 from Asia
- Professions: musician, wine trader, author, forester, behavioural scientist, advertising executive, language consultant, auditor, journalist, futurist, professor, software developer, ESG specialist, artist, lawyer, economist, Olympic champion, and many more
- Industries: arts, entertainment, real estate, public relations, investment management, education, technology, sports, food...among others

How do you invest in yourself? Interestingly, the 52 responses to this question were not remarkably different based on cultural background. The stories do vary considerably based on unique personalities, interests, and needs.

It didn't come as a surprise to me that around the world the top three ways to invest in yourself are: fitness, food, or travel. See the high level findings on page iv for details.

What was a big surprise to me? Nearly twice as many men as women spoke about their mental health as a priority. A few examples:

Eric Fulwiler is the Co-Founder & CEO of Rival in London, England: “One way I invest in myself is via mental health. I see a therapist regularly, I meditate, and I use an app called Headspace. I also write in a journal about once a month to really dig in and reflect my thoughts. Also, I'm a big introvert and I invest in myself by taking alone time. I'll get away for a day by myself here and there and I'll regularly choose to walk rather than take the Tube so that I get some time for me. My advice to younger people is to spend a lot of time on looking into and understanding who you are. I think

self-awareness is one of the most underappreciated skills and it definitely is a skill. It should be taught in schools! When I was 10 or 15 or 20 or 25 I wish someone had told me about this. Understand who you are and how you work.”

Paul Ross is the former CMO of MindBerry based in Muscat, Oman: “How do I invest in myself? For context, I feel strongly that mental health is at the core of well-being. In both my personal life and my professional life, this is where I place my focus. My mentor for spiritual success is the book *Zen in the Martial Arts* by Joe Hyams and one of the most important ways I have invested in myself is by spending more than a decade practicing Taekwondo, a martial art that involves both physical and mental elements, achieving a 2nd Dan in the process. Mastering the spiritual goals in this martial art has dramatically enhanced the quality of my life. You have to be in the moment.”

Michael O'Brien is the President North America Appetizers Division of McCain Foods in Chicago, US: “To stay healthy I need to manage “my happy.” I try hard to keep myself balanced because I know that is when I’m at my best. I become anxious when I’m out of balance. In the last couple of years, I’ve been through a lot of challenges: I moved my family from South Africa to Chicago (the whole family lived in our basement for four months while we were renovating the house!), there were many business challenges from supply chain issues to record inflation, and I also lost my mom. I’m normally an easy-going and happy guy but through all of this I lost my happy. I felt off, gained weight, and I didn’t feel present as a husband and a father. I had to do something to change my state of affairs!”

There is so much to muse about!

It was truly a privilege for me to hear 52 people discuss their backgrounds and the reasons why they are investing in themselves in the way that they are. Each and every interview gave me an opportunity to personally consider new and not-so-new ways that I could possibly invest in myself. Readers will no doubt be inspired in a similar way while reading this year’s collection of stories.

Enjoy!

Barbara

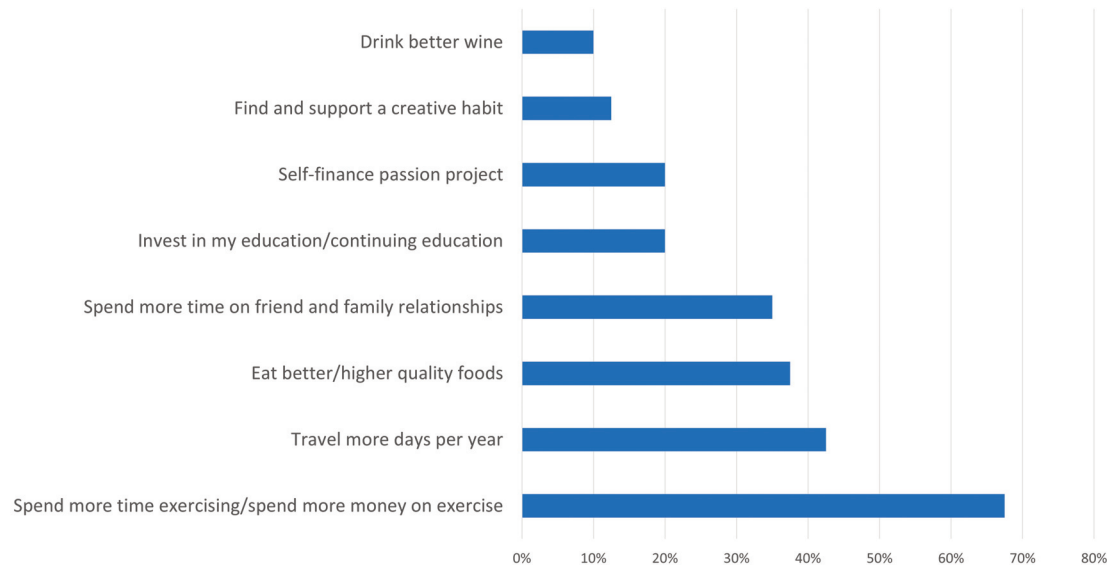
High level findings

As part of my research this year, I asked those I interviewed to also fill out an Excel spreadsheet for some quantitative data. A shocking but pleasing 40 of the 52 interview subjects actually filled out the form! Many thanks to them.

On the spreadsheet were 45 suggested categories of ways in which people could invest in themselves. I asked which of these people had ever done, which they have done recently, and which were in their top three of actual time spent (as opposed to aspirational).

We had a clear leader: almost 70% of those who filled out the survey were investing in themselves through fitness! A much lower percentage (around 40%) were investing in relationships, food or travel. Lower still, about 20%, were investing in passion projects or education, while rounding out the top 8 categories were finding a creative habit and drinking better wine.

In terms of what I actually spend in terms of time, money, and/or energy, my top 3 are:



Ways to invest in yourself: Some highlights

Manage your time

“I can’t emphasize enough how maniacal I am about investing in myself via managing my time. In fact, I like to be the best steward of everybody’s time: I think being punctual is an important value – respect yourself and other people. I have an elevator philosophy rather than an elevator pitch: If you are ever stuck in an elevator or the equivalent...always bring something to do. This especially goes for when someone you’re meeting runs late. For this reason, I usually carry a book with me, just in case. You never know when your battery will run out! Don’t be a victim to other people’s ways of managing time.”

Minter Dial, Professional Speaker, Author, Filmmaker and Elevator – London, England

Give back

“I like to invest in others: I want to give back. Ontario College of Art was remiss in telling students it is one thing to be an artist, but it is quite a different thing to be running a small business. Once a month I teach in various cities around the world: I have a lot of useful information and I don’t want the students to make the same mistakes that I did. It took me years to learn how to say no and how to ask for more money. The advice I would like to pass on to the next generation is to keep putting one foot in front of the other and learn from your mistakes. If you have a dream, don’t worry about having to juggle to make it happen. If you need to have a job to get there...there is no shame in that.”

Anita Kunz, Artist and Illustrator – Toronto, Canada

Stay positive

“It is clear to me now that you can train yourself to stay positive. Studies have shown that the most successful call centre operators smile more. Smiling gives you the energy to deal with stress and smiling is free! We are all capable of staying positive but like running or hiking you need to train. If we get lazy about this, men (especially at midlife) can turn into grim, cynical creatures.”

Peter Wüthrich, Family Office CEO – Zürich, Switzerland

Find the right balance

“There are so many different ways that you can invest in yourself– the key is that you need to find the time to pursue whatever that looks like for you - make sure it happens! I don’t feel bad about finding the right balance for me. I choose not to spend time hanging out with friends because I have lots of socializing via my work events and I make daily exercise my priority. I tell my five year old daughter that I’m a better mom when I run! You can’t have everything but you can have a lot.”

Anna Jonsson, Head of Institutional Clients and Distribution, Storebrand Asset Management Sverige – Stockholm, Sweden

Say no

“My biggest investment in myself has been learning when to say yes and when to say no to money. The latter, in particular, gives you immense power! Early in my career a recruiter offered me a stupidly-high salary for a job as an equity analyst in New York. I initially accepted it, but as it got closer and closer to the start date I was miserable: I was trading money for time. I thought to myself... They are buying me, but I don't get that time back. I eventually called the recruiter and said, “You don't want me”. I recognize upfront that turning down silly salaries is a luxury, but this can be at any scale, not just New York finance. How does it make you feel? Is this the best option for you right now? Do you have choices? Don't let people buy your time just because they can.”

Paul Kedrosky, General Partner, SK Ventures – San Diego, US

Practice self-talk

“I constantly remind myself not to compare my progress or success with friends from high school or university: they don't have the same goals as I do. I think about “What do I want?” Also, I remind myself not to let other people get me down. Even if they mean well, I don't need to take their advice. Lastly, I think part of coping with stress is not to be too fussed about long-term planning. Don't think beyond two weeks. You can plan all you want but things change. Enjoy the moment.”

Laurel Teo, Behavioral Scientist – Singapore

Travel a lot

“Travel is the greatest education that any human can get – I've visited 200 countries. See how other people live – dance to their music, drink their wine and look at their art.”

Donovan Bailey, CEO, Bailey Inc. and 5-time Olympic & World Champion – Toronto, Canada

Book a nanny

“Traditionally people hire babysitters when they “go out” at night but I always felt like I wanted the sitter to be there the next morning so I could have some time for myself. One of my best ideas for self-care has been to book a nanny to look after my kids while I read. I think this is probably a great idea for a small business – I should put together a list of nannies you can call on the spur of the moment and ask, “I'm having coffee and want to be on my own and the kids won't let me... can you come around?””

Laurence (Cante) Kerjean, Marseille, France

Pay attention to your diet

“I respect what fuels my body. Both in the physical form in terms of what goes in my body but also what is

the best emotional diet that I can consume? I seek out enrichment via art, music, spiritual learning, literature, and theatre.”

Harjot Singh, Global Chief Strategy Officer, McCann – London, England

Make connections

“As a journalist I spend a lot of time listening to stories and hearing different perspectives: it’s a great way to open my mind. I always have to pitch story ideas so whether I am waiting on the street for an Uber or sitting in the waiting room at my doctor’s office...I listen to people, and this adds another layer to my existence. I have a lot of stories saved in my repertoire! I am curious about everyone, and this is good for me both professionally and personally. Being curious doesn’t cost money other than the fact that time is money. I could be working on emails when I’m sitting in the doctor’s office but I choose to talk to people instead. It requires a lot of presence to be where you are and to actually connect with people.”

Laura Maia de Castro, Journalist – São Paulo, Brazil

Experience different cultures

“I really think it is important to invest in a wide variety of experiences: go to Osaka and eat a five-course meal consisting of nothing but the world’s freshest, finest Wagyu, but also eat a tea leaf salad bought from a street vendor in Myanmar. Then take a moment to reflect and realize both meals were equally delicious and meaningful, both meals were one of the quintessential experiences of that culture, yet economic and socio-political conditions allowed for one dish to be considered ‘haute cuisine’ and the other ‘street food.’ If you want to become a global citizen you owe it to yourself to invest in yourself and understand what it means to be human on earth from as many perspectives as possible.”

Li Ping Chu, Co-Founder, Apex Language Consulting & Training – Taipei, Taiwan

Get a healthy ROI

“Ensuring that your investment offers a healthy return is a choice – it’s based on your actions and decisions, not some random act or chance occurrence. It requires thorough research and due diligence to know if an investment will pay off, but more than that, it requires confidence and commitment that you’ll make sure the money you spend on yourself will be well worth it in the long run.”

Aydan Kurnaz, Founder, MySummerBlue – Istanbul, Turkey

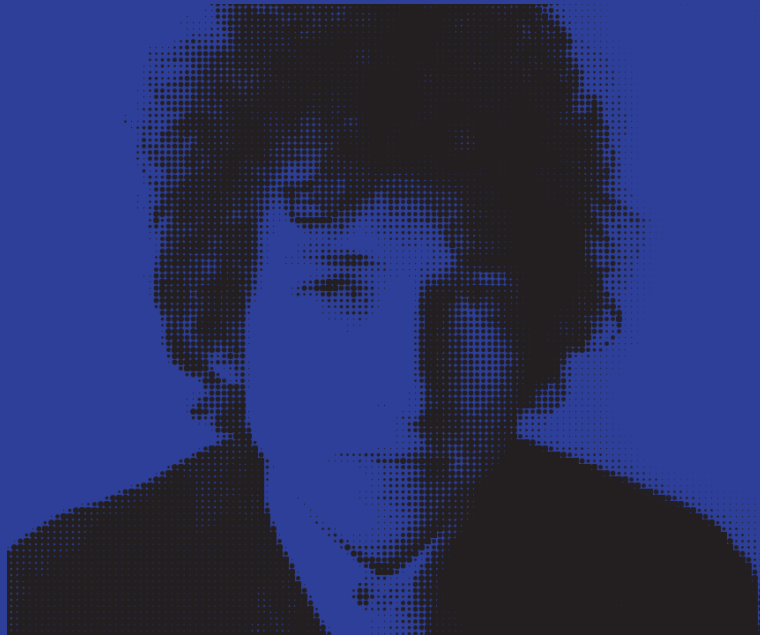
Prioritize mental health

“I invest in myself by reading and listening to a lot of peer-reviewed science about the mind, body, and spirit. Everything from optimal morning routines to guided non-sleep deep rest protocols (NSDR). I make it a priority to eat healthy foods, practice regular meditation, try to be mindful and stay in the present.”

Damon Pourshian, Artist – Toronto, Canada

“What's money? A man is a success if he gets up in the morning and goes to bed at night and in between does what he wants to do.”

Bob Dylan, Songwriter



1



"I was born in Nancy, capital of Lorraine in France but my parents moved shortly thereafter to Strasbourg, capital of Alsace. My mother worked for the local court as a reporter and my father was in the wine business as Sales Director of Château La Nerthe in Châteauneuf-du-Pape. From the time my parents got married in 1967 my mom took note of every single cent she spent on all of the various categories including food. She meticulously managed the family money and planned week by week and month by month for all of our needs. The idea of having no debt is still a family tradition. I absorbed these good values and from my very first paycheck working as a banker in Frankfurt I always set aside a certain amount of money. I was so proud to start my first savings account!"

After graduate school in business, I worked for many years mostly for Citibank in New York, Frankfurt and London. Although this was an exciting career, I believe the single most important "investment" I have done was to leave the banking/trading world in late 2004 and get my Certified Sommelier Degree at the Université du Vin in Suze-la-Rousse, which is only about 30 km north of Châteauneuf du Pape. Châteauneuf du Pape is the oldest appellation in France as it was established as a separate AOC in 1936 and I am proud to say that Château La Nerthe has been certified in organic farming since 1998, and I am happy to follow in my father's footsteps as Sales Director.

Other ways that I invest in myself? I read a lot and I run a lot! I read mainly the classics and I read in four different languages: French, English, German and Spanish. I have run many marathons and quite a few 100km ultra races. Throughout my many years of business travel I have never been able to plan my schedule around a team sport...but I am always able to book my hotels based on where I can run! I have an amazing fitness challenge this year: to ascend Mont Ventoux 100 times (running or biking). As you might imagine, I am dedicating all of my spare time to this adventure. This is in support of a great charity – [SUR LA POINTE DES PIEDS](#), a Canadian foundation. Their mission is to help young people living with cancer regain their well-being by facing the challenge of an exceptional therapeutic adventure expedition.

In any of my fitness pursuits, I don't measure anything like how many footsteps or how much time I take to run or bike a certain distance. This isn't about trying to get better or faster, instead I try not to get injured. I plan for efficiency – how can I best attain my goal? In the same way, this is also how I think it is best to approach one's finances. Start saving the moment you can, and you will be surprised by how much confidence this will give you. When you start, 10 years of investing might feel like a lifetime away but even taking small steps you will soon start to understand the value compound interest."



"I was born in Rio de Janeiro and lived there until I was 23 years old. We had a large extended family, and I would spend "summer holidays" (Dec-Feb) with my many cousins in the Northeast of Brazil. Since I was 11 I've had a debit card and my parents would put money on it for me to use during my holidays. They would say "This is your money for the week" and it was up to me to decide how best to spend it. I learned that if I wanted to eat out with my cousins that meant I would have less money to spend on the entrance admission to the playground. Once in a while I got the equation entirely wrong and I would have to negotiate with one of my cousins and offer them a back massage in return for some "fun money."

*Since I can remember, I have always been aware of inequality because my great grandfather was a Brazilian physician, expert on nutrition, and activist against world hunger. He died before I was born, but we used to talk about his legacy and books in my house (specially *The Geography of Hunger*, published in 1946 and translated around the world).*

My parents taught my sister and me about our privileges, including owning clothes and being able to buy things we needed or wanted. They also taught us the importance of helping others whenever it is possible.

My mother was very responsible with her finances. Her main message to me when I wanted to buy something was to ask myself: do I really need or want this? When I was 12 she gave me some cash to spend at Disneyland in the US and I was entranced by the Barbie dolls. I deliberated about purchasing one for a long time (as I had been taught to do) but then I thought "I really want her to come home to Brazil with me." I still have her now and these days my niece plays with her.

An interesting fact: my mother, my father, and my sister are all economists. And so was my grandfather! Although growing up I loved reading literature, writing, and learning languages, perhaps it's not surprising that during family dinner discussions I eventually became curious about economics... particularly the human impact of the economy. I have an MA in Journalism, Media and Globalisation from an Erasmus joint program between City University of London in the UK and Aarhus University in Denmark: I wrote my masters thesis on fintechs. I started my career as a TV producer in Rio and then I worked as an economics reporter for one of the main newspapers in Brazil, O Estado de São Paulo. For the last four years I've worked as content coordinator for one of the major banks in Latin America.

The #1 way that I invest in myself is through meeting people and making connections. As a journalist I spend a lot of time listening to stories and hearing different perspectives: it's a great way to open my mind. I always have to pitch story ideas so whether I am waiting on the street for an Uber or sitting in the waiting room at my doctor's office... I listen to people, and this adds another layer to my existence. I have a lot of stories saved in my repertoire! I am a compulsive interviewer and just the other day I asked my statistician colleague at the bank to try and explain to me exactly what she does. I also asked the interns "Why is there such hype around a certain meme?" I am curious about everyone's jobs and stories, and this is good for me both professionally and personally. Being curious doesn't cost money other than the fact that time is money. I could be working on emails when I'm sitting in the doctor's office but I choose to talk to people instead. It requires a lot of presence to be where you are and to actually connect with people.

I spend money on books, newspaper subscriptions, online courses, organic food, acupuncture, and therapy. Therapy isn't a taboo for people my age in Brazil. I don't need therapy to work through a specific trauma, instead I want to understand better how to prioritize my feelings and investigate them. I love my own company and I want to love it forever! I want to be able to deal with my emotions (in both my professional life and my personal life) in a way that I'm proud of.

I also spend money to be with my friends and family, usually on plane tickets. As a journalism student I spent six months in Madrid and six months in Lisbon, and for my masters I studied in London and Aarhus. For the latter I was studying with people from 40 different nationalities! When I returned home to Brazil I had a whole new way of thinking and I had acquired many new friends who have had a great impact on my life.

Lastly I will mention that I invest money for my dreams. Even though I might not know exactly what it is I am saving for at any point in time, I want to be able to afford "it" with this money. I invest in a "box for Laura." Laura of the future may have different dreams or needs or necessities so this is definitely an investment in myself."



"I was born in Chandigarh in the north of India, a planned city created just after partition, and internationally known for its urban design by Swiss-French architect [Le Corbusier](#). I was fortunate to grow up in an extremely broadminded and educated family with some very educated and unapologetic women leading the charge! My grandmother was an academic and my mom taught in schools and colleges most of her life eventually becoming a principal and headmistress. Mom was passionate about education, she really believed that education would set you free and allow you to question everything with empathy and intelligence.

My dad was in the army, so we had lots of strange postings and from an early age I was naturally drawn to international travel and have lived and worked in six countries across three continents. When people ask me where home is or where I belong to, I often refer to myself as a Negroni – but instead of consisting of one part gin, one part vermouth rosso and one part Campari, I am Canadian, I am British and I am Indian. I can relate to all three identities because I am all three.

So that we would see another perspective, my parents threw my sister and I into the Indian State school system for a couple of years. They wanted us to become comfortable understanding the diversity that exists among people and environments in the world and be open, familiar, and respectful to all that was around us. They were committed to educating us about the world so that we would grow up being worldly and well rounded.

In retrospect I think they should have been just as deliberate in educating us about financial matters as well. It wasn't something that was discussed overtly. Although my mom and dad came from relatively affluent families, being a schoolteacher and an army officer, they were very hard working and had very modest financial means of their own. They gave us pocket money every month but were extremely frugal with the sum, and that taught us the value of saving, of patience and being thoughtful about every choice you made with your money so that you could buy the comic books, that record, or that pencil box that you really, really wanted at the end of the month.

I have an early recollection of my first experience with money. I was probably eight years old, if that. We were on a holiday with our extended family. I was among lots of cousins. We were all around the same age. One day I asked my uncle the meaning of the word "earn." "What does it mean to earn money?" I asked. In answer to the question, my dad's older brother initiated a game where he hid all sorts of small change around the house and told us to look for it. It was a challenging treasure hunt: we were all kids and we loved it. We had to look all over the house for the change and bring it to him at the end of the afternoon. Whatever amount we found he told us he would double it for the one who found the most change. In this way he taught us all what it meant to earn money. He sat us down and explained and I understood that to earn meant to work. And that the harder you worked the more you earned because those who worked harder also got rewarded.

How do I invest in myself? In three broad categories. First, I like and honour my physical comforts: a home that is soothing, sensorially comforting and visually pleasing. I wait patiently till I can invest in what I know and believe is the most comfortable and beautiful such as my handcrafted Hästens bed with horsehair! I waited several years till I could buy it.

Second, I respect what fuels my body. Both in the physical form in terms of what goes in my body but also what is the best emotional diet that I can consume? I seek out enrichment via art, music, spiritual learning, literature, and theatre.

A therapist once told me that it is important to know that the thought you pick is the song you listen to. That life is a movie. Every scene comes and brings with it its own narrative. What does that mean? Try not to get obsessed with one thing and don't hit the pause button too much on anything or anyone for too long. Acknowledge that everything is moving and accept that it is all in flow. Embrace the flow and let it happen around you and within you.

Third, I am very selective about the people around me, and I invest in my relationships. I enjoy giving and sharing – to witness and enable good things happen to good people.

I believe one must put the oxygen mask on oneself before one can put it on someone else. Only then can one welcome other into one's life. I choose to be around people I admire. People who provoke me, inspire me, and encourage me to grow and expand my world view and my understanding. People with integrity. People who revel in their originality. People with a passion for creativity, discovery, exploration, and learning. People with open minds and open hearts.

Today when I think about money, I think money is here to manifest abundance in our life: the issue is that we've been conditioned to think about it from a scarcity mindset. We look at what is wrong and what is difficult about the journey to making money.

In the Western world we are programmed to compete more than collaborate. We are not taught to open ourselves up to receiving ideas. We always look for data to have absolute certainty, when in fact we should be looking for patterns around us, in the data and in our thoughts, choices and behaviours.

When we spend our money, we are making deliberate choices. What you spend your money on shows the world what you are all about and it has the power to teach the world how to treat you! I am the same person regardless of my income. I deliberately spend on personal comforts, personal care, art, music, learning, and my relationships. My spending priorities are the same whether I'm earning \$20 or \$2 million. Nothing changes except maybe I buy a nicer sweater or a nicer sofa. The important thing is to take care of you: there is only one of you.

Stand in the power of your destiny. Don't apologize for honouring yourself by spending money on yourself."



"Having grown up in China, and having lived and been educated in both Western and Asian culture, I often encounter value differences in both my professional and personal life. At the intersection of individualism and collectivism, I find I have a constant internal struggle in making many life choices. I have recently been reflecting on my roots and questioning the big fundamentals: what are the values that I want to adhere to? What is my ultimate life vision? How can I contribute to the world in a positive way?"

I have worked hard to clarify my life purpose statement and I now prioritize everything along those lines. I've come to the realization that if I focus on what I can do for others the side effect will be success on my own terms.

In terms of investing in myself this has been a lifechanging year for me. I've started to think about running my life in the same way that I would run a company in a holistic way. I look at my life vision and mission, which will be supported by several different "pillars" of my "life company" – health, wisdom, financial resources, relationships and so on. There are several different initiatives and/or projects for each department. For my relationships pillar, I recently co-authored (with seven of my relatives) a big family history book that dates back to the 1880s. My dad retired a couple of months ago and I'm helping him discover new interests such as philanthropy through photography. For my health pillar, I am allocating time for exploration and testing my physical self via different schools of thought around physical health: high-intensity interval training (HIIT) from the West, meditation from India, and Chi Kung from China.

What am I spending money and time on? I believe that the top three areas worthy of investment are: experiences & learning, relationships, and philanthropy. For experiences & learning, I invest significantly in new courses or skills, and I spend to travel and try new things. For relationships, I am trying to build the habit of giving gifts and expressing gratitude for my family and friends. For philanthropy, I have been researching and attempting to understand the landscape of NGOs and the key challenges in today's world. I am developing my engagement plan and making donations to causes that I feel strongly about in a systematic and disciplined manner. For example, I am very interested in healthcare and education support for the poor...in particular eldercare, palliative care, and hospice care. I conducted research in Singapore on those topics and I now devote my money and volunteer time to related NGOs.

My career has evolved from working in the Chief Strategy Office of a major global consulting firm to working at Meta on the B2B side of the business ecosystem co-innovation. I am so excited to see that both business and technology forces can make a huge impact for social good. I feel fortunate to be working in such a vibrant environment where I can learn new trends such as AI, big data, metaverse and business innovation through my career development journey and I am able to align my values with my daily job via biz-tech for good.

From ancient times, there is a value enshrined by all traditional Chinese intellectuals as a life vision so-called "The Chinese Dream" – "修身、齐家、治国、平天下". First cultivate your inner virtues and conduct with morals, then build a harmonious family. Once this has been done, advance the

prosperity and rightfulness of your state. This is the only way to bring justice and peace to the world. It is a very noble dream, although I myself feel that I have such a small and humble existence. I recall what Mother Teresa once said, “not all of us can do great things, but we can do small things with great love”, just starting with the people around you and small things nearby. These are my beliefs and the sources of joy that underpin all my career and life planning today.”



"I was born in Manchester, Jamaica and moved to Oakville, Ontario at seven. I moved back to Jamaica to attend boarding school from age seven to eleven and then returned to Oakville where I've lived ever since. My mom was a homemaker who did various odd jobs, and my dad was a machinist who had no high school education, but he was able to retire early with a sizeable real estate portfolio. When I was nine years old my dad told me that all of the greatest and wealthiest people in the world owned real estate. He said, "Real estate son...you can touch it!" I bought his real estate portfolio from him when I was 21. Today I still share my dad's philosophy: regardless of where we are in the market cycle, one of the absolute pillars of my investment portfolio is my real estate holdings. You can buy high and sell higher!"

Growing up I had the good fortune to be around a huge support system of entrepreneurs – people that wanted to pay it forward and spent a lot of time talking with me about how to be productive and be successful in life. When I was 12 my dad took me to the Oakville Mall to meet with a representative at CIBC to open my first bank account. Dad explained that it was important to build a good relationship with your bank and said they will be a useful partner over time and actually work for you! I am still banking with CIBC today.

How do I invest in myself? Well for context, my athletic career as one of the best sprinters ever is well documented. I am the first man in history to simultaneously be the World Champion, Olympic Champion and World Record Holder for the 100 meters. I am a two-time Olympic Gold Champion, three-time World Champion and two-time World Record holder. I am also the only person to be twice inducted into Canada's Sports Hall of Fame. How did I accomplish all of that? My #1 priority is to invest in my body.

When I started out as a professional athlete I spent over 60% of my earnings investing in my body: I had to buy the best food (I had to eat six meals a day!), the best physio, whatever it took to achieve my goal of becoming the greatest athlete on the planet. At age 54 I'm no longer competing but I make sure to get regular exercise, eat high quality food, and sleep well. As you get older it is important to find a structure that works for you. I eat a healthy breakfast, lunch and dinner and in between I snack on fruit and nuts.

My best advice to others is to live a balanced life and focus on four priorities:

- 1) Take care of your body and your mind.*
- 2) Listen attentively to experts. Ask a lot of questions and spend more time listening than talking.*
- 3) Surround yourself with like-minded motivated people.*
- 4) Travel a lot! Travel is the greatest education that any human can get - I've visited 200 countries. See how other people live – dance to their music, drink their wine and look at their art.*

I've signed a book contract with Penguin Global for release in summer 2023. This book will detail my background and what motivated me to invest in myself and achieve greatness. Despite all of my success up until this point, I feel this is only the beginning of what I am here to accomplish."



"I was born in Aars – a small town in northern Denmark. My father was an electrician, and my mother has been a teacher for 40 years now. My younger brother and I were taught nothing whatsoever about money when we were growing up – it was not common in our culture to be open about anything to do with finances. Very few in my town had a university degree: I was the first one in my family to go to university! Along the way I absorbed the idea that money is basically evil, but it was needed to get food on the table. I knew that I would have to work very hard to get money but even then I probably still wouldn't deserve to have money. This line of thinking has haunted me all of my adult life. Until 1997, the Danish wealth tax was the largest of its kind worldwide.

When I met my boyfriend (soon-to-be husband) who lived in Copenhagen it was fascinating to see how his family's money mindset was wildly different than mine. I associated money with intimidating guys in dark suits who worked in big banks and talked in financial jargon. My boyfriend's family focus was on investing in assets, buying real estate and doing renovations, and always being on the lookout for investment opportunities. In 2015 my boyfriend and I went to the Middle East for a holiday and stayed at a beautiful resort in Oman. I'll never forget lying in my sun chair looking out at all the people who seemed to have all of this money! I wondered...were they born with it...or did they learn how to make money? In that moment I decided that I would learn absolutely everything I could about money.

*I quickly realized that I had no one to talk to about this topic. I recall asking my boyfriend's father "Where do I go to buy stocks?" I asked my girlfriends "What do you think about money?" and "How much do you get paid?" I soon found out that my girlfriends all had the same mindset: we'll leave it to our boyfriends to worry about money and investing. I got so provoked by that! I thought come on, step up. We can do this, and we need to do this! I told them I was going to open a bottle of wine and we were going to talk seriously about money. It was so fun! I ended up writing my now bestselling book *Sæt Kursen – Lær at investere på 8 uger* (loose translation: *Set the Course – Learn to invest in 8 weeks*) for my five best friends.*

My goal was to translate the banker's jargon and help people with no investing experience get started. The book is built from a mix of great advice from famous women and experts on how they got closer to a life of financial freedom, and how you can do the same. So many young women don't think finance is for them. My goal is to empower them and tell them "You can do this, please just do it!" Many of us felt like idiots when we first got started but the important thing is to get started anyway.

Investing in myself is the most important aspect of my work life. I try to learn all of the time – I want to keep getting better and better at things. I push myself to do something I'm scared of: I take lots of courses and I buy a lot of books. I'm fascinated by people's behaviour (e.g. why do we do what we do?) I use this information to predict new trends and developments. It is an insanely interesting time to be alive right now. I talk to my five year old son about these things – he probably won't ever have a driver's licence but he most likely will get to travel to Mars!"



"I was born in Toronto but raised in Calgary and Fort McMurray in Alberta. My mother balanced a successful career as a social worker and also staying at home for many years for the family. Mom's view on life was to "choose happy" and she was always there to listen and offer support to help make any situation better. My father was an executive with Suncor Energy and was (and still is) a highly competitive individual and he set the bar high in our family. His focus wasn't on money as an endgame...it was more about work ethic, drive, and accomplishment. Dad put motivational posters on our walls and the images and quotes will always ring in my head: "A winner never quits and a quitter never wins" and "Those who say it can't be done are usually interrupted by those who are doing it." Dad was linear about what it took to be successful.

I was the baby of the family – the fourth child – I had one brother and two sisters. A defining moment for me was when I was 14 and my brother passed at age 17. I had looked up to him, and his death was a huge shock to our family, and I felt like my life came to halt for a few months. Fortunately, at some point, I had a big realization: the world wasn't stopping just because my brother passed. I understood that life goes on with or without you. Life is what you make it...what you create. I re-engaged, worked hard and ultimately aced my final exams that year.

Like my mother, to stay healthy I need to manage "my happy." I try hard to keep myself balanced because I know that is when I'm at my best. I become anxious when I'm out of balance. In the last couple of years, I've been through a lot of challenges: I moved my family from South Africa to Chicago (the whole family lived in our basement for four months while we were renovating the house!), there were many business challenges from supply chain issues to record inflation, and I also lost my mom. I'm normally an easy-going and happy guy but through all of this I lost my happy. I felt off, gained weight, and I didn't feel present as a husband and a father. I had to do something to change my state of affairs!

This brings us directly to the topic of how I invest in myself. Here is what I decided to do and what I advise others to do. 1) Control the things you can control. 2) Don't try to change everything all at once - you don't want to shock your system. 3) Find a way to make the changes sustainable by developing a routine that becomes your anchor to level set your stress.

I knew it had to start with me. Last January I quit alcohol for four months, then went on the keto diet, and progressively started a daily workout routine alternating days between Peloton or weights. There is a reason for that expression "healthy body healthy mind" – I soon began sleeping better, thinking better, I had more energy at work and on the weekends, and I showed up better as a husband, father, and in business. My stresses haven't changed but my ability to manage it has!

The last two or three years have shown all of us that things don't always go our way. It's about how you deal with it. The most important skill to develop in my view is resilience. Not everything is going to progress in a straight line up, so you need to be able to dig deep when times are tough and get up and get stronger. Invest in how you manage your physical and mental health so you can be as resilient as possible.

Gee...I just realized I sound like one of my dad's motivational posters."



"I was born in Vancouver but lived all over British Columbia as I grew up. My dad was a banker in the days when the only way to be promoted was to move from branch to branch. My mother filled secretarial positions in the various towns we moved to, raising my older sister, younger brother, and me. My parents enrolled us in all sorts of activities. Growing up, I played soccer, studied music, Girl Guides, and the like, but it was dance that quickly consumed my every ambition. I loved ballet, and it loved me back. I was fortunate to win scholarships and awards that fueled my passion and funded the costs. As a result, I earned a position at Ballet B.C. when I was only 16 years old, performing throughout Canada with the company. Ultimately, I was forced to retire at the early age of 20 due to a battle with anorexia.

It was my father that shook me to the reality that I was living alone with no work. He gave me a starting position at the bank, back when tellers had cash drawers. I loved working with numbers, and I applied my ballet determination from the get-go. The bank offered an avenue to advance, and my hard work was rewarded with regular promotions. I became a bank manager of a small community bank branch by the time I was 24. I was also one of the first people licensed to sell mutual funds in the local branch network for Royal Bank of Canada in the early 1990s, which parleyed to a position as a stockbroker at RBC Dominion Securities. Along the way, I passed the CSC (Canadian Securities Course), CIM (Canadian Investment Manager) and fellowship to the Canadian Securities Institute, among other accreditations. Then, I received my CFA (Chartered Financial Analyst) charter in 2003. Some may say that ballet and finance are a world apart. But I maintain that musicality and numbers both reside in the same part of my brain—they feel like the same way of thinking.

I am vigilant about setting and achieving goals, even to my detriment. In addition to managing my family during the pandemic, I also wrote a book on behavioural finance, completely renovated my 1970s house, and managed to meaningfully grow my investment practice. And what would balance be if I was not exhausted in every part of my life? I'm also a golfer, road cyclist, skate skier, and an avid yogi. I am now aware that I stretched myself too far and need to regroup. I recently made a commitment not to take on anything else except personally enjoyable activities! That includes a new interest in kayaking and exploring my love of art—things that bring me peace.

In taking care of myself, it is just as essential to start doing certain things as it is to stop doing others. When my three children all left for school in September 2019, I was left with a hole in my life, which I filled with work. As many people quickly realized during the pandemic, working from home meant that work became too accessible and easily consumed our lives. Setting new boundaries is a critical way to carve out dedicated personal time. I also take care by writing 'morning pages' from the Artists Way. This streaming consciousness mind-dump seems to work through problems subconsciously.

Physically, it's important to me to balance my intensely cerebral work with equally physical outlets. So, finding time to do yoga, cycling, and other ways to blow off steam is essential. Lastly, I'm most at peace in an organized environment. To that end, I'm finding new ways to keep my world in line, outsourcing and automating where I can."



"My parents are both originally from Taiwan and they met when they were teaching at a local university. My mother followed my father to the US so that he could pursue his PhD at the State University of New York at Stony Brook on Long Island: mom got her Masters degree while waiting for dad to get his PhD. I was conceived while they were there. This was in the early days of the computer industry and dad started out working locally for UNIVAC (famous for mainframe computers) but after a couple years we returned to Taiwan for family reasons. When I was three and a half years old, mom didn't want me and my yet-to-be-born younger sibling to deal with the Taiwan education system which is famous for its unrelenting tests, so we moved back to the US to a suburb of Pittsburgh where my father would find a job at Westinghouse doing computer simulation work for the Nuclear Energy Division. My sister was born when I was five years old, and mom worked as a house mom until I was old enough to let myself in the house. Then she started her career in the insurance industry doing group rating – essentially figuring out the premium for companies that were looking to buy insurance for their employees.

Teaching runs in our blood: my family is destined to explain challenging concepts to others. My sister did her PhD at University of California Berkeley in atmospheric chemistry. As a Teaching Assistant she taught a lot of classes and she ended up pursuing a career as a tenured professor at a local community college where she could focus on just teaching. When someone explains something to me, and the lightbulb goes off I feel enriched. I think, "oh wow -- my life has expanded in some way." I love doing that for others! I particularly enjoy learning about and passing on everyday nuggets of knowledge that are real and meaningful...not like a celebrity's birthday. For example, I read a New Yorker article about the mini-climate event brought about by the eruption of Mount Tambora in 1815, which may have indirectly led to the creation of the Mormon religion! Mormon founder Joseph Smith's family was one of thousands that left Vermont during the freakishly cold summer of 1816. Finding time to learn new things is my favorite way to invest in myself and regardless of how busy I am, I make time every day to learn something new, no matter how trivial it may seem.

As small business owners my wife and I work six or seven days a week especially during peak times. As such, it becomes very easy to become overly focused on what we need to execute the next day or week and lose sight of the big picture. One of the ways we invest in ourselves is to take staycations – this has been our tradition ever since we got married seven years ago. We got married at the luxurious Grand Hotel in Taipei: the main building of the hotel is one of the world's tallest Chinese classical buildings at 285 feet high. But in Taiwan, more traditional families are keen to book "auspicious dates" for their weddings, so it was difficult finding an available Saturday for our wedding reception. As a fortuitous result as fortune would have it, we took what we could get and got married on Halloween! None of our guests wore costumes though, but it did cross our minds to make it a theme. As a fortuitous result, I also never forget my anniversary.

Another way that I invest in myself is via enriching experiences: I like to expand what I know about the world and travel to places that are off the beaten path. We visited Myanmar for Chinese New Year in 2014 when it looked like the political situation was reasonably stable – it was a great time to go. But it was still a very rough experience: due to poverty, a dictatorship, political upheaval, and military rule, the infrastructure for services has deteriorated. It rained almost constantly since we

timed our trip a bit badly, and we were constantly wet. Just walking the streets in Myanmar your shoes become absolutely filthy because they haven't had the money to employ street cleaners for decades. Yet, the people persist and have a great attitude towards life and work. That trip made us realize in clear terms how lucky we are to be living the life we are and how regardless of your situation, it was never an excuse to give anything less than your best effort.

I really think it is important to invest in a wide variety of experiences: go to Osaka and eat a five-course meal consisting of nothing but the world's freshest, finest Wagyu, but also eat a tea leaf salad bought from a street vendor in Myanmar. Then take a moment to reflect and realize both meals were equally delicious and meaningful, both meals were one of the quintessential experiences of that culture, yet economic and socio-political conditions allowed for one dish to be considered 'haute cuisine' and the other 'street food.' If you want to become a global citizen you owe it to yourself to invest in yourself and understand what it means to be human on earth from as many perspectives as possible."



"I was born in Oxelösund, just south of Stockholm in Sweden. My father was an industrial worker who spent a lot of time sitting on top of high cranes. My mother got pregnant at 15, gave birth to my brother at 16, and had me when she was 19. She raised us by herself, worked two or three jobs to support us, and at the same time got her university degree. Our grandmother was the nicest person, and she would help mom out from time to time to make ends meet and she would buy us gifts. Although we were quite poor, I had a mother who was a fantastic role model and all through her career she always tried to support women. I often feel that I am walking in her shoes. She was a strong woman, and she was the first at everything: the first woman ambulance driver and the first women CEO of the State Corporation. Her last job before she got sick was Director of the Immigration Centre in Sweden.

Growing up I didn't learn about money or investing...all my financial knowledge has come from my life as a serial entrepreneur. I've now had over 20 years of experience founding my own companies as well as actively investing in businesses such as industrial companies like Whisky (spirit company), fish and chocolate. I am a board member and Chair of the Board within various industries, and I also work as a consultant, mentor and investor for entrepreneurs, owners, and Boards of Directors. I've done some amazing things in my career, and I regret nothing other than making one huge mistake: I made a lot of money when I was quite young and no one told me to invest it.

I moved from home when I was 15 years old to attend "Table Tennis School" in Falkenberg where I was one of two women who were accepted. I won the Swedish Champion competition in my last year at school. After graduating from Falkenberg Table Tennis Gymnasium, at age 25 I moved to Norway to start my first business: commercial Teletext for TV 2 in Norway. My start up was very successful and the money started rolling in. Unfortunately, at the time I didn't even know what shares were! I spent my money rather than investing it. Today, my mission in life is to make sure that every woman owns shares. The majority of my time is spent educating girls and women about how to get started investing and how to invest.

How do I invest in myself? I am a high energy person and I work a lot, so it is most important to me to take care of myself. I spend a lot of time outdoors running or hiking in the summer, skiing in the winter, and walking my dog all year round. My other passion is wine: 30 years ago I started a wine club and we are still together. Our focus is light on education and more about having fun and drinking wine. I would very much like to take a three month sabbatical and educate myself about wine.

On the financial side, I invest in companies, and I invest in myself by taking a huge amount of risk. Time is fleeting and I'm too old now not to do high risk investing!"



"I was born and raised here in the Philippines. My father was a businessman and a farmer – he took care of the rice fields we inherited from our grandparents. My mother worked as a rural bank manager for 25 years, which is where my aptitude for financial knowledge and intelligence comes from. I grew up in a time when interest rates were 15-20% and savings rates were 6-10%. Mom would always say "It's not how much you earn, it's how much you save that counts!" and I have never forgotten this expression...it is the foundation of what I do. One of the ways that I invest in myself is I like to revise and refresh what I get from other people. In this regard I have expanded on my mom's message and now I like to say "It's not how much you earn, it's how much you save and how much you invest that counts!"

I was good at math in school and with my early exposure to the banking profession I naturally gravitated to the investing world. My career evolved from analyst to fund manager to Chief Investment Officer. I am the Founding President of the Fund Managers Association of the Philippines and we've grown from 10 members to over 300 members (from 52 institutions) in 25 years: I am still their Board Advisor. In 2014 I took early retirement as CIO of BDO Unibank to focus on my goal of making investing accessible to everyone...not just the rich. In 2015 I went on to launch the first fund supermarket in the Philippines: COL Fund Source (a department of COL Financial Group - the fastest growing online stockbroker in the Philippines.) With COL Fund Source, even the smallest investors can organize and/or diversify their investments, and consolidate a portfolio of various mutual funds, index funds or stocks, in a single online account. On top of my work in coming up with mutual funds for the retail investors as head of COL Investment Management, the investment arm of COL Financial, today my wife and I work together at our consultancy IFE Management. Our mission is "to make investing for everyone."

At 61 I am onto my third act, and I want to live fruitfully and meaningfully. I want to live and engage in life for the rest of my life! Aside from investing in myself financially, I invest in my health: I am extremely active – I have run two marathons, I regularly go biking and I love walking. I also invest my time in spirituality: I meditate at least once a day for 15 to 20 minutes, attend Sunday service, and I pray at the start and end of every day and thank the Lord for the blessings we receive.

We recently remodeled our home and in this way we have invested in our sanctuary. We wanted it to be a place that our three boys (now 26, 29 and 32) would want to come home to. Every year as a family we go to different beaches in the country...somewhere we've never been before. We hold our "family goal setting" meeting and dedicate half a day to talk about each other's accomplishments, financial goals, values, and plans.

My wife Rose and I are successful empty nesters now and we are building a legacy together. We saw things that needed to be done for the benefit of people in the Philippines. We are helping to change people's behavior towards money and improve government regulations and help more people have better knowledge, behavior and access to retail investing alternatives. My #1 investment in myself is that I invest a lot in my relationship. I love to make my wife happy!"

*“I always count my blessings more than I count my money.
I don't work for money, never did.”*

Dolly Parton, Singer



2



"My parents were both immigrants from Germany: dad originally from Yugoslavia and mom originally from Romania. I grew up in Kitchener, Waterloo where my father worked at Seagram's Distillery in customs and excise. My mother was a travelling saleslady who sold pots and pans: she would host dinner parties, serve guests really good food, and then sell them LifeTime Cookware. The business model was similar to Tupperware. I would often tag along and as a teenager my role at the parties was to clean up and do the dishes. I was never afraid of hard work!"

My parents didn't talk with me about money at all, but I knew that we didn't have much. My dad seemed resentful that my mom worked a lot — he would have preferred to have her stay home and keep a nice house. I was aware that we had financial troubles because we took in boarders and my mom would take on odd jobs such as ironing for people. I knew early on that I would need to learn to look after myself.

I also didn't learn anything about finance in the school system and I had no clue what to do with my money when I graduated from Ontario College of Art (OCA). I started working right away for ad agencies, but I didn't know how much to quote. Luckily I was smart enough to get a good accountant who taught me a lot and he also introduced me to a lawyer and an insurance agent. I got started early investing in my RRSP and at age 28 I bought a one room house (with a partner) for \$60,000. I was very fortunate to have entered the Toronto real estate market early on: that was a great way to invest in myself as it has skyrocketed!

My career has been my most important investment in myself. I live in Canada now, but for over 20 years I lived in London and New York contributing to magazines and working for design firms, book publishers and advertising agencies around the world. I've produced cover art for many magazines including Rolling Stone, The New Yorker, Sports Illustrated, Time Magazine, Newsweek Magazine, The Atlantic Monthly and The New York Times Magazine. I have also illustrated more than fifty book jacket covers.

My investment in myself during COVID was to write a book called Original Sisters: Portraits of Tenacity and Courage. In early March 2020, I was locked down in my home-studio in Toronto and longing for inspiration, so I started researching women on the Internet. I wasn't sure what I was looking for, but I soon found an array of astonishing people —some of whom I had heard of, but most of whom I had not. I began to paint their pictures and write down their stories. My book includes stories from women who made and changed history such as Joan of Arc, Greta Thunberg and Misty Copeland. But there are just as many women whom you've never heard of, who were never recognized in their lifetimes, whose achievements need to be brought to light. They include the anti-Nazi activist Sophie Scholl, who was executed at age twenty-one by the Third Reich, and Alice Ball, a young African American scientist who discovered a treatment for leprosy but died tragically before she could receive credit for it.

I like to invest in others: I want to give back. OCA was remiss in telling students it is one thing to be an artist, but it is quite a different thing to be running a small business. Once a month I teach in various cities around the world: I have a lot of useful information and I don't want the students to make the same mistakes that I did. It took me years to learn how to say no and how to ask for more money. The advice I would like to pass on to the next generation is to keep putting one foot in front of the other and learn from your mistakes. If you have a dream, don't worry about having to juggle to make it happen. If you need to have a job to get there...there is no shame in that."

Martin Hiden

Talent Scout, SK Rapid Wien
Vienna, **Austria**



"I was born in Stainz, Austria in the same state (Styria) as Arnold Schwarzenegger. My father was a government employee, and my mother was a hairdresser and housewife with three children. We were not a rich family, but we still had everything we wanted in our childhood. I realized that a lot is possible with a good financial plan!"

From the time I signed my first contract of my professional football career when I was 18 years old, I was very aware of the fact that many pro athletes do almost nothing after their career ends. So for me a specific goal went along with my dream job of being a professional footballer...and that goal was to develop a good basis for life after my career.

My career ended at age 37 and from that time on I have invested a lot in a good life for myself, good health, and all of this I share with my girlfriend. I love my job as a "Talent Manager" at my beloved club Sportklub Rapid Wien: I stand every day with talented young players on the pitch. And in my private life it is all sports all the time with my girlfriend. We play tennis, mountain bike, golf, run, downhill ski, cross-country ski...and we take nice holidays.

Investing in myself through my life I have realized that even with a little you can achieve a lot in all areas."



"I was born in Genarp, a small town in the south of Sweden. My mother was a Phys Ed teacher, and my father owned a company in the textile industry. Dad was an extremely hard worker – he came from a family that didn't have much money. My parents put aside savings to provide for my sister and me: they wanted to give us a good start in life. I started working at age 12, I had lots of different jobs along the way, and I always had my own money. When I was 16 my father bought me some Peak Performance stock and I remember being involved with the investing experience. I didn't understand anything about stocks but I thought it was a cool company!"

My parents also stressed the importance of education. I was fortunate to get an athletic scholarship (for golf) at Texas A&M University and decided to study industrial distribution since I was always good at math. I wanted to broaden my degree so I also took courses in finance and marketing. Although this was a 'paid for' education I now think of it like a job. I went on to do a post graduate certificate in International Relations and then moved to the UK to get an MSc in International Management from University of London – King's College.

I ended up in the financial industry by complete coincidence: I really liked my stats and finance professor in London and I wanted to write my dissertation for her. I am happy I went down that path because now a job in finance completely suits me. Like many women in the investment industry I always thought that working in finance meant that you would have to enjoy talking about stocks and bonds. There are plenty of people who do that well but I wouldn't be a good fit for certain clients if that was their primary focus. What motivates me is helping clients make appropriate decisions particularly about sustainable investing and supporting them along the way.

How do I invest in myself? This is a very important question. I like to work...I get a lot out of that. All the employers that I've had have been quite flexible allowing me to take courses or pursue outside interests. After COVID everyone's workload has increased a lot and it is easy to get stuck on Teams from first thing in the morning. It is critical to find the right balance. My 'me time' is working out: I need to be outside every single day. I love to run 10 km in the mornings and listen to audiobooks and I ski a lot which is an expensive habit for our family! Travel is another important investment to me...I've lived everywhere...all my friends are global. As a family, we invested in ourselves via the camper van we bought three and a half years ago: my younger sister runs a restaurant in Zurich, so we now visit her three times a year and explore other cities and towns en route.

There are so many ways that you can invest in yourself – the key is that you need to find the time to pursue whatever that looks like for you – make sure it happens! I don't feel bad about finding the right balance for me. I choose to spend less time hanging out with friends because I have lots of socializing via my work events and I make daily exercise my priority. I tell my five year old daughter that I'm a better mom when I run! You can't have everything but you can have a lot.

One more good investment? Invest in nurturing your curiosity: find new things big and small. Some investments don't pay off right away. I've taken a few lessons in mountain biking and cross-country skiing these last years...I'm not going to be a pro but improving makes me feel energized. It is stimulating and exciting to learn new things. Continue to nurture your learning and you will have a rich life."



"I was born in Boston, Massachusetts. My mother was an oncologist, and my father was a medical doctor who also had a PhD in psychology. Growing up I wasn't taught about money either in school or by my parents. I think this was more due to the culture at the time...it was considered taboo to discuss personal finance. I learned by doing and by making mistakes. I kind of fell into figuring out money matters by feeling my way through the system. I got a job, then an apartment, I developed my own spreadsheets, and eventually got a financial advisor. This approach is essentially who I am – my motto is "Just go figure it out."

I invest in myself in three main ways but the most important is working out: this is the anchor in my life. I played soccer at McGill University in Montreal, later on I got into power lifting and now Cross-Fit. I've always spent tons of time in the gym although it is more difficult these days now that I have a family. The second way I invest in myself is via mental health. I see a therapist regularly, I meditate, and I use an app called Headspace. I also write in a journal about once a month to really dig in and reflect my thoughts. Third, I'm a big introvert and I invest in myself by taking alone time. I'll get away for a day by myself here and there and I'll regularly choose to walk rather than take the Tube so that I get some time for me.

My advice to younger people is to spend a lot of time on looking into and understanding who you are. I think self-awareness is one of the most underappreciated skills and it definitely is a skill. It should be taught in schools! When I was 10 or 15 or 20 or 25 I wish someone had told me about this.

Understand who you are and how you work. Another key message I'd like to pass along: Nobody is going to care (or should care) more about your success than you will. So take the initiative and go get the things you want!"



"I grew up in mainland China and stayed until I was 31 years old. My mother was originally a farmer, but she worked less and less over time since she had quite an intense life at home taking care of four children. I didn't know my father – he lived in Hong Kong and did a variety of different jobs. I was 13 when he passed away and my mother travelled to Hong Kong and brought back my father's savings.

I majored in English Literature and at 5 feet 7 inches (170 cm) I was taller than 90% of the women in my university: I felt a bit like a giant and never quite fit in. In my first job working in a factory office, I met a lot of Canadians and Americans, and they always seemed to be more appreciative of who I am. I had the opportunity to travel to USA for a business trip; I attended trade shows, visited Los Angeles and Las Vegas. This trip opened up my mind and the world outside of China. I decided to leave China for a change. I made it to Canada and fell in love with Vancouver at first sight—I arrived in July—best weather I had ever experienced! With my working experience as an executive assistant in a factory office and also an office manager in a garment trading company, I was hired as a sales representative at a furniture company in Vancouver. Unfortunately, I encountered a lot of bias there because 99% of the employees as well as my boss were from Hong Kong and I'm from Mainland China. I ended up leaving after just eight months without a job in hand as it was challenging to find a job while I worked full-time.

From there I got a great job as a Facilities Coordinator at Faculty of Medicine at the University of British Columbia. I met my now husband the first month I arrived in Vancouver and we got to see each other a lot more since I started the position at UBC as he also works at UBC, and he is still there. In my case, after seven years in the job I started to realize that I didn't want to sit at a desk for the rest of my life. I went to see a very good career coach at the university and found out that I would likely do well in real estate. This career switch has worked out very well and I love the freedom and flexibility of being a real estate agent. I'm in charge of my own schedule and this has been particularly great since we have a nine year old son.

In terms of investing in myself, I have a strong focus on maintaining a fit and healthy lifestyle. I hike, bike, paddle and play pickleball! I also like to travel by myself to places like Toronto or Seattle. I enjoy the "me time" and the fun of being spontaneous and hopping on a plane. I would love to have my husband along on some of these trips, but he doesn't enjoy big cities. He is originally from Taiwan and prefers the feeling of a small town so together we go to less crowded areas like the Kootenays, Tofino and Port Renfrew. We also go camping together.

*Otherwise, we spend money on organic food and on occasion we like to go to nice restaurants and stay at nice hotels but overall, we have quite a frugal lifestyle. One financial investment that I make in myself is that I started buying books: this can be an expensive habit but I justify it under the category of self-improvement and entertainment. Recently I enjoyed reading *The Power of Nice: How to Conquer the Business World With Kindness*; *Dear John: The John Lloyd Autobiography*; and *Shoe Dog: A Memoir by the Creator of Nike*."*



"I was born in Stockholm, Sweden and both of my parents were art teachers. I would say that my success is rooted in my childhood. I learned a lot from watching my parents competently teach art to sometimes hostile or disinterested teenagers. What is teaching if not having to get up every day and sell something?"

When I was 14 years old, I saw an ad for a local community radio station looking for volunteers. I spent the next six years producing radio shows: this involved coming up with fun program ideas, making interviews, sticking to budget, and understanding the legal ramifications. We were a great team and this experience really set up the concept of 'We Can' – just because we were teenagers didn't mean we couldn't be professionals with high standards. I later went to the US to study radio and then gravitated towards economics and business. I slowly concluded that I could be more creative as an entrepreneur than I could sitting in front of a microphone. Every aspect of a business is subject to my creativity.

How do I invest in myself? The most obvious for me has been losing 35 kilos of weight over the last three and a half years! I had been the Chair of an organization working with homeless animals and found that managing a non-profit can be incredibly stressful...as a stress eater, I blew up like a balloon. I hired a personal trainer and slowly lost the weight. I'm nearly 50 years old now and I'm building muscles in ways that I've never done before. I love stepping up to a heavy barbell and feel great doing my workouts. I also run 22 km every week which gives me time to listen to news or educational podcasts.

I've never had a boring day in my adult life. I'm invested in about 10 different companies right now and I am actively looking for more investment opportunities. This means there is always something to learn. The companies get my money and my advice, and I get to learn something from them. I give my parents credit for allowing their kids to spread our wings and try things. All three of us siblings take on projects: we do interesting things rather than settling for being part of the rat race. My sister is a famous actress, author, and director. My brother is not so public, but he is transforming his 3,000 square metre rural piece of land into a small but very productive farm where his family grows fantastic vegetables, berries and fruit.

I meet too many 'wantrepreneurs'. People who year after year tell me "I really want to start something, but my kids are such and such" or "I wish I could, but I can't leave my job yet because..." My advice to them is just get started. Just do it! Start small, not every new business has to be a future unicorn."



"I was born in Belarus, which was then a part of the USSR, and is near the border with Poland. My mother was a children's art teacher, and my father was a university piano teacher. I was 13 when we moved to Israel: this was during the collapse of the USSR and the opening of the border. My parents didn't teach me about money at all but from a young age I had a strong desire to be economically independent. I studied computer science a long time ago now...before the dotcom era. I wanted to work in high tech and started out as a developer in startups. I went on to work for corporates and then I became a freelance developer creating websites for various clients.

My friend and I formed a startup in 2011: "Green Invoice." We offered small businesses and freelancers a super smart & user-friendly software-as-a-service (SaaS) platform for invoicing and business management services. We understand the pains of our users and develop products to solve this pain and make their life much easier. We have recently rebranded to "morning by Green Invoice". Morning and sunrise bring the new energy of the new day...feeling that everything is possible. Freelancers' daily chores can be grey, and we wanted to make them more colourful and joyful! We want to make their day-to-day work life easy and fun.

How do I invest in myself? I work a lot! I love to learn, I learn a lot while I'm working, and I always do stuff that challenges me. Every year I decide on the big challenge that I want to take on, then I go out (along with my fears) and try it. The challenge can be anything from taking the management team to a new level to learning how to stand up and speak in front of a big audience. I really think it is important to dare to do stuff you aren't sure about...especially as women. I would love to see more women as executives and founders.

I am constantly discovering different fields, different subjects, and meeting up with lots of people every day. I listen to podcasts and read vigorously. I recently enjoyed Radical Candor: Be a Kick-Ass Boss Without Losing Your Humanity which is a business leadership book written by former Apple and Google executive Kim Scott. She defines the term 'radical candor' as feedback that incorporates both praise and criticism. I know firsthand that although it is tough to foster open communication, you have to give honest feedback and say the hard stuff along with the good stuff. Another book I learned a lot from is Inspired: How to Create Tech Products Customers Love by Marty Cagan. He talks about how to build product-led companies by building squad teams. Last year we didn't have great execution, so we shifted to working in squads: each team (product, R&D, marketing, customer success, etc.) is responsible for their domain and also some domain of the company's KPIs for execution.

Given the amount of work I do there never seems to be enough time with family. My husband and I recently put a plan in place to invest in taking two vacations a year for just the two of us and another two vacations a year for us with our three kids. I also invest in myself by running twice a week very early in the morning to beat the traffic. Sunrise is the only time I am by myself."



"I was born in Taiwan but grew up in Singapore. My father was working in the textile manufacturing business in Taiwan and he was asked to move to Singapore to run a factory. It was supposed to be for two years but then it became three years, then indefinite. My mother took care of me and my two elder sisters. Both of my parents talked to us about managing finances and I still follow their advice today. The two key messages: 1) In terms of your income, one third is for rent, one third is for spending and one third is for savings; and 2) Don't spend unnecessarily. If you are planning to buy a luxury item think twice about it and ask yourself "Do I really need to spend on this item?"

How do I invest in myself? I am investing more time in building relationships with different people. I want to get to know clients, potential clients, and colleagues outside of work. I want to make our relationships more informal so that I can bring that person closer to me. I liken this to moving from an email relationship status to a WhatsApp relationship status... I communicate with friends on WhatsApp. I am spending a lot of time meeting people one-on-one for breakfasts, lunches and dinners.

I'm also investing in myself by spending much more time exercising. I've always been an outdoor person and for years I have played tennis every week. But during the pandemic I started running in the forest near where I live. I run somewhere between 7 and 12 kilometres two or three times a week. It takes a lot of discipline to get yourself out of the house: the first five or ten minutes are a push but it becomes a breeze after that. I feel so great when I've had a good run!

I like to invest some of my time in talking with younger people who are on their way to becoming professionals. I think it is important to point out that globally we are all the same in terms of our ability to pursue and gain knowledge: we can all read the same things. But what isn't so available is the ability to understand different work cultures and how to put yourself in someone else's shoes. I encourage young professionals to go overseas and work: the next generation of growth will be Asia and it is important to understand that your neighbours are all very different. Get to know your peers in different regions in Asia and understand how they see things.

To me success is all self-defined. It is different for everyone. But regardless of your destination you need to invest time in order to be successful. Invest in hard work, pursue knowledge, and spend time building relationships. This investment to me should never be monetary...but the financial reward will come once you have made this investment. There has to be an equation to get that success!"



“Dad’s side of the family came from China to start a new life in Thailand, and I was born in Bangkok. Both my mother and my father graduated as pharmacists and just after I was born they opened a pharmacy together. Growing up my parents talked with me a lot about money, and they stressed the importance of getting a good education. When I wanted to buy something, I had to earn the money to buy it myself. That definitely built financial discipline!”

When I was in my teens my parents divorced and my father bought a franchise from a phone company and later started an air-conditioner manufacturing company. I lived with my mother, and she still runs a pharmacy at home now. I grew up as an only child and still feel that way even though I eventually found out that I have two younger half-brothers. My father had kept that a secret, but they contacted me and I met with them. I still see them from time to time when I see relatives from my dad’s side of the family: we are friendly, but we are not close.

Every day after school I would rush home to watch a retro Chinese TV series about a judge. I loved that he was protecting others against unfairness in the world. I wanted badly to be a judge! But I didn’t want to work in the government sector. My other interest was in linguistics, and I thought maybe I would pursue that area of study but my dad said that I should have a profession so I could make a good living. He insisted that I study law, so I took the entrance exam and got accepted. After my Bachelor’s degree dad insisted that I do my Master’s. He really valued education.

When I look at the people around me in the law profession, the only thing they seem to do is work. I like working and delivering well at work but in order to do that I need other things to fulfill me. I had never invested in any type of physical activity growing up since my Thai Asian family worked all the time. There was no time for sports outside of school and in school I sucked at sports! I knew I needed some other interest, so I started practicing yoga and even took the yoga teacher training. I soon realized that I was not yoga teacher material, but this did give me the opportunity to learn about myself.

Five years ago, my husband and I joined a gym next to our apartment complex. It was often empty, and the trainers had nothing to do so they taught us how to do squats and deadlifts. I didn’t realize that it was possible to lift more than my body weight! Powerlifting empowers me: when you lift something very heavy you think “Okay...if I can do this I can do anything!” Now I compete at the local level and while I used to stress about competitions I now think as long as I show up and perform well I’m happy. Nobody is paying me to do this so in my mind I’m not competing against anyone...I just go at my own pace. Of course, I want to keep improving but I don’t want to stress out about it.

Maybe this isn’t an investment per se but I’d like to mention how much we love our cats – they are our babies. From the beginning of our relationship my husband and I decided that we wouldn’t have kids. Our cats are so fulfilling...they are the best healers.”



"I was born and raised in Toronto. My father Yuri was a commercial artist turned fine art photographer, and I am now his agent. My mother Eva was a human resources executive at Environment Canada for 15 years. Both of my parents talked with my brother and me explicitly about money. They were very cost conscious and taught us not to overspend on things like cars but to focus more on spending on healthy food and experiences that can last a lifetime. One key message was to get into real estate as soon as possible – this makes it much easier to trade up from one property to the next. They also stressed the importance of diversification and investing in alternative assets that hold their value such as precious metals.

When I was in grade six my parents encouraged me to join Junior Achievement (now JA Canada) which is an educational charity whose mission is to inspire and prepare young people to succeed in a global economy. I got involved in their stock picking competitions and totally loved it. I've been a self-directed investor my whole life. I would encourage any younger person to take the time to read about investing or watch documentaries about the financial world. There is so little personal finance education in school. I was fortunate to have my parents teach me about money, but this seems to be quite rare. If your parents and your school aren't teaching you then you need to seek out education for yourself.

For example, many people don't know about the benefits of using cash back credit cards. You can effectively pay 2% less on every purchase you make which over the course of a lifetime is substantial savings. If you regularly pay off your balance within 30 days there is no interest charge and depending on the institution you can get 1-2.5% cash back. Also, if you make a lot of purchases at one retailer such as Amazon it is very advantageous to sign up for their rewards credit card to maximize your savings. Prime members using the credit card earn a hefty 5% back on Amazon.com and Whole Foods Market purchases.

In terms of investing in myself, I like to spend money on restaurants and vacations but lately I am really enjoying collecting fine art - particularly the thrill of the hunt and sharing the stories of the various schools of art with my 10-year-old. Great works emanate a soul-satisfying psychic energy and there is also a deep sense of pride in knowing that should I loan or donate them to a museum many others would also enjoy them. I primarily collect post-war contemporary prints of blue-chip artists who have passed away. Often an artist's market isn't solidified until they pass and have an extensive auction record. Although my father is still alive, I have begun putting [his art](#) on the secondary market with some of the mid-tier auction houses in the U.S. and Europe. I've consigned about a hundred pieces over the past couple of years with an 80% sell-through rate so far and we are beginning to build up a track record while also generating new primary market interest as a by-product of the exposure.

I'll offer one more financial tip to younger people that might not be so well known. Did you know that you can go to art gallery openings or real estate open houses in any big city in the world and wine and dine for free? They almost always put out a nice spread. It's also a great way to network and have an adventure while simultaneously saving money. Invest in yourself and your financial future by taking advantage of everything you can."



"I was born in Marseille and raised by a single mom. My mother was an accountant who worked several different jobs: she and my dad, a wine salesman, divorced when I was three years old. Growing up my mom and I talked a lot about money – I understood the value of things. My mother chose not to invest in real estate, so we were always tenants. Instead, she invested in my education: I went to private school and had great opportunities to do my higher education in the US, UK, Spain, and Italy.

The biggest way in which I invest in myself these days is by taking time for me, away from my husband and my three kids. I wake up two hours before everyone else! I read at least one personal development page of a book first thing every morning for 20 minutes then I do my "Beachbody On Demand" workout. I've been doing this workout series every single day for the past five years including Christmas Day and all other holidays. I am not always motivated but I'm really disciplined! All-in (the app plus my home gym equipment plus food supplements plus clothes for training) this investment in myself costs me about \$50 per month. Add another \$100 per month for my personal development books and various online memberships.

Traditionally people hire babysitters when they "go out" at night but I always felt like I wanted the sitter to be there the next morning so I could have some time for myself. One of my best ideas for self-care has been to book a nanny to look after my kids while I read. I think this is probably a great idea for a small business – I should put together a list of nannies you can call on the spur of the moment and ask, "I'm having coffee and want to be on my own and the kids won't let me...can you come around?"

Another way that I invest in myself is in terms of my career choices. I am very careful with my career path now, at 45 I'm not willing to sacrifice the way I did when I was younger. I love to work, and I need to work, but whatever I choose to do has to align with my values. Now I refuse many opportunities as a way of investing in myself.

My strong advice to other women is to never stop investing in yourself! If you choose motherhood this doesn't mean you can't also choose a career: you can have it all. I see a lot of men with kids who just go for whatever they want – they deal with the mess afterwards. Women should take the same approach. Earlier on I lacked two things: female role models and self-confidence. I should have invested more in self-skills. There is an expression in French "Savoir, Savoir Faire, et Faire Savoir". The English translation is "Knowing, Knowing How, and Making Known". How do you advertise yourself? This matters so much. If I could do it all over again I'd be more outspoken at an earlier age...just go for it. Don't worry about needing to tick all the boxes."

“We are all sensitive people.”

Marvin Gaye, Singer



3



"I was born and raised in Renfrew, a small town about 100 km northwest of Ottawa. In the old days Renfrew was a logging town, and my great-grandparents migrated from Poland to work there as farmers. Sadly, this turned out to be a bad trade...they were granted 50 acres of Canadian Shield, which is often called an inch of dirt on a mile of rock. The land was unproductive, so they ended up becoming subsistence farmers.

My dad was one of nine kids and a high school dropout who initially worked on the farm, but had to get another job, given all his siblings. He started in maintenance at Haley Industries where he earned a steady series of promotions, culminating in his final role as President, which is remarkable to me now, even if I didn't entirely realize it then. The company was originally started as part of the Avro (CF-105) Arrow program: a built-in-Canada supersonic interceptor aircraft. The aircraft first flew in 1958, but delays, rising costs and a change of government led to the programme's cancellation in 1959. My mother, whose grandparents immigrated from Scotland, raised us four boys and also worked with students with learning disabilities at the local middle school.

Money was never overtly discussed in our household, but we knew that the farm hadn't been enough to pay the way for my father's family, nor for us. By the time I was a teenager the animals had been sold, the farming equipment too, and the barn was falling down. We eventually sold the fields as well, and now they're mostly subdivisions. All of this was pragmatic, not rash; just what needed to be done. I was also keenly aware of my father's continuous promotions and, through osmosis, I saw that hard work obtains, and how it can lead to results. I absorbed the concept of discipline and I continue to apply this across the board, whether it is in my fitness regime or my approach to VC investing: it is always about being patient and consistent.

Along the way I constantly remind myself that you can swap money for time, but not time for money. I spend a ridiculous amount of time on fitness: I logged about 2,000 hours of trail running last year! But because I have the luxury of deciding how I will invest in myself this is how I choose to spend a good chunk of my time. Running shoes cost money and I go through a pair every eight weeks... I donate them so they can be used for other purposes.

Perhaps my biggest investment in myself has been learning when to say yes and when to say no to money. The latter, in particular, gives you immense power! Early in my career a recruiter offered me a stupidly-high salary for a job as an equity analyst in New York. I initially accepted it, but as it got closer and closer to the start date I was miserable: I was trading money for time. I thought to myself... They are buying me, but I don't get that time back. I eventually called the recruiter and said, "You don't want me". I recognize upfront that turning down silly salaries is a luxury, but this can be at any scale, not just New York finance. How does it make you feel? Is this the best option for you right now? Do you have choices? Don't let people buy your time just because they can.

Another turning point for me was when I went cold turkey and stopped doing TV appearances and speaking engagements. While I was initially uneasy, because I had been appearing on CNBC, Bloomberg, PBS, and others for years, this decision made me happy. I had been a paid weekly contributor to CNBC, and, later, for Bloomberg—the network even built a studio in my home.

After years of doing this it occurred to me that I was appearing on a bunch of shows that I don't watch and, often, for people I don't talk to, or even like. I was a paid performer at a kind of circus. As a producer friend reminded me, I was filling the dead space between commercials.

As a friend and former CNBC producer once told me "We find insecure people who weren't hugged enough as kids, and put them on TV for free, so they feel better about themselves". I think the main reason people are afraid of saying no to public appearance gigs and investing in themselves is that they need the hug. They need the reassurance of being seen. One of my callings in life is to talk people down from the tree (needing the hug) and help them learn how to walk in their own shoes. Learn how to feel good about doing what you want to do, and investing in yourself, not just going for cheap hugs from strangers."



"I was born in Varese (near Milan) but raised in Milan in Lombardy – one of the most industrial parts of Europe. My parents met at school when they were teenagers, and they were married for nearly 50 years: my father passed away two years ago. They were entrepreneurs in the tourism sector in the 1970's and 80's and both of them were equally passionate – about their jobs and about being strong characters. In the early 1990's when pollution turned out to be a big problem in Milan they transitioned from mainstream tourism into "green tourism" and bought a farm an hour and a half away from the city. Eventually they made green tourism their main business as the regulations were supportive at the time. I grew up on an organic farm.

I had a job from early on – my school would pay kids to do tasks. I knew that money was an important factor in life: growing up in Italy I learned at a relatively early age about liquidity, price competition and high interest rates on debt. I developed a clear understanding of the difference between managing liquidity and managing wealth. I got my first real job in the summer after first year university working as an intern for a notary in the real estate business. In Italy there is a law that the contracting parties must understand all of the terms and conditions: the notary would read the contracts out loud. I got to listen, and this was an important experience for me. I realized that many people don't understand basic financial issues such as a clause in a bank lending contract that said the bank had full discretion to call back the loan. Occasionally they did call back the loan...creating misery!

That summer was the start of my interest in financial risk and today in my role as Chief Economist I feel very strongly about making sure that people understand financial risk and can use it to their advantage. The key here is to start with understanding all of the terms and conditions. Step one is to know about all of the small details and step two is seeing the importance of the bigger trends. Your ability to grasp both step one and step two is critical because if you underestimate the importance of either, it just results in pain.

In terms of investing in myself, education is high on my priority list. I am constantly learning things: I'll repeatedly sign up for courses on stuff that I want to master. Econometrics courses are my most recurrent theme – I want and need to be familiar with the latest techniques on how to model financial risk. Of particular interest to me is watching how various people explain their area of expertise. Investing in my own understanding of the world is the best thing I can do for myself financially and I'll never regret it.

Otherwise, physical and mental wellbeing is a huge focus. I'm interested in so many topics and I tend to get caught up in the learning. I need to really understand something before I use it in my work. This can take a lot of time! But I fully realize the importance of rest: the cost of burnout is significant. Since having kids it has been much more challenging to get regular workouts so I need to make sure I exercise to avoid stress. Wellbeing has a direct impact on the financial performance of an entrepreneur and their company. I need to put a number on it: how many hours and days will I work? This requires mental clarity and focus. I attribute the same weight to this decision as I do to other financial decisions. If you invest in yourself, you hope there will be a return on it.

I honestly think, especially for women, you should consider life to be war. Like war you need energy, strategy, and persistence to win it. Every now and then you might get a couple of years of peace... but you are always at war!"



"My parents were from England, but I was born in Lachine, Quebec (near Montreal) and growing up I lived for a time in the North of England as well as in a few different Canadian cities. My father was a marine engineer, and my mother was a domestic engineer. I don't recall my parents ever talking with my younger sister and I about money, but I was aware that they were financially disciplined. They were conservative with their discretionary spending and Dad would take pride every time he crossed a mortgage payment off his list: it was cause for celebration in our home when debts were retired. I didn't seem to catch this 'conservative spending' bug unfortunately! While I've achieved one of my financial goals of being mortgage-free, if I had spent less along the way I definitely could have had a much bigger investment portfolio. At the same time though I have enjoyed the finer things in life and to me this is all part of well-being...I've always been quite hedonistic.

How do I invest in myself? For context, I feel strongly that mental health is at the core of well-being. In both my personal life and my professional life, this is where I place my focus. My mentor for spiritual success is the book Zen in the Martial Arts by Joe Hyams and one of the most important ways I have invested in myself is by spending more than a decade practicing Taekwondo, a martial art that involves both physical and mental elements, achieving a 2nd Dan in the process. Mastering the spiritual goals in this martial art has dramatically enhanced the quality of my life. You have to be in the moment.

I am not always perfect at that: I have high expectations for myself, and I put a lot of pressure on myself to achieve my goals. To help with day-to-day stresses I use my MindBerry mental health app. But if I get really stressed? I relax by cooking and drinking fine wine and listening to music. My favourite 'go to' album is Pat Metheny's As Falls Wichita, So Falls Wichita Falls. Best accompanied by the elegance and finesse of a cool climate Pinot Noir. I derive both intellectual and hedonistic satisfaction from wine and it is also my passion investment. I have a small fine wine collection stored in the UK and my quarterly investment statements have been looking great. The Liv-ex Fine Wine 100 Index hit an all-time high in 2021!

Another way I invest in myself is by taking courses. This fall my wife and I will spend three days in London taking the WSET Level 3 Systematic Approach to Tasting Wine. In 2020 I invested five weeks of my time taking Scott Galloway's "Strategy Sprint" and "Brand Strategy Sprint". People call me a lifelong learner: I feel strongly that it is important to stay sharp and continue to invest in yourself."



"I am an only child born in Slovakia. At age three my parents moved to Trebaseleghe, a small town near Venice and Padua in Italy. Both my mother and father were highly educated, and they worked together as promoters for various large companies involved with interior design products. The role of the promoter is to make a detailed investigation of the product offering, determine the amount of capital to be invested and estimate the operating expenses and probable income. They travelled all over Europe for business and as I was a quiet kid they always took me with them, so I was exposed to many different cultures and today I speak six languages. I was very fortunate to attend all of my parents' formal client meetings and by the time I was six years old I had learned the components of all of the design products. I also answered the phone for them, and I knew all about invoices, product drawings, and how to negotiate prices. In this way I developed confidence in business matters at a very young age.

I did my Bachelor's degree in Political Science, International Relations, and Human Rights and then my Master's degree in International Politics and Diplomacy – both at the University of Padua. Then I moved to the US to pursue a military career: I wanted to have the knowledge and the ability to stand up for human rights and play a role in keeping people safe. This desire to be part of something substantial was the reason I decided to join the US Army. For me real joy is not found in being served but rather in choosing to serve.

Today as CEO I lead a company, eVertiSKY that focuses on the denser, smaller, low-level flight envelopes of urban airspace from City Planning and Vertiport Design to Urban Air Mobility (UAM) corridor Air Traffic data publishing, providing an end-to-end solution for eco-sustainable infrastructure environment and ConOps (concept of operations). I am also COO of MySkaut, an operator (Drone Assisted Public Safety) and integrator that in collaboration with the Argonne National Lab is developing the first Hybrid UAM Conflict Management System for managed and safe urban Airtaxi (eVTOL) & Drone flights.

When I spotted the cyber security gap in the Urban Air Mobility industry I invested \$10,000 in myself for an eight month program to get my cybersecurity certification from MIT. Startups obviously require a lot of attention, so I don't take time out to go to movies or see friends. I am very focused on work, and I love my job! Outside of my work I really don't need much: my husband and I have a roof over our heads. For fitness I walk, and I meditate for 30 minutes once a week. I am a very frugal person: I buy all of my makeup online and teach myself how to do anything I want such as nails or eyelashes. I buy my professional suits and dresses on shein.com to save costs."



"I was born in Königstein near Frankfurt in Germany. My father was a chemical engineer and my mother was a kindergarten teacher. They talked with me a lot about money when I was growing up, messages such as "more is always better"; "you are only a good person if you make a lot of money"; and "poor people are lazy".

Fortunately, you can learn from the past: the system I grew up in was unequal and unhealthy and that certainly wasn't a system I wanted to leave to future generations. I am a fan of Kate Raworth's doughnut economics theory. As per doughnuteconomics.org: "The Doughnut consists of two concentric rings: a social foundation, to ensure that no one is left falling short on life's essentials, and an ecological ceiling, to ensure that humanity does not collectively overshoot the [planetary boundaries](#) that protect Earth's life-supporting systems. Between these two sets of boundaries lies a doughnut-shaped space that is both ecologically safe and socially just: a space in which humanity can thrive."

For many years while working as Chief Investment Officer of a bank, my body was giving me signals to leave but my brain was not yet ready. I ended up becoming quite sick and depressed. This shifted when one of my female clients asked me to align her capital with her purpose. I explained that this way of investing would not be supported by my bank, and I would get fired if I invested her money in this way. She said "Well get fired" and hired me to run her family office. Magically from that moment my sickness went away!

It is clear to me now that you can train yourself to stay positive. Studies have shown that the most successful call centre operators smile more. Smiling gives you the energy to deal with stress and smiling is free! We are all capable of staying positive but like running or hiking you need to train. If we get lazy about this, men (especially at midlife) can turn into grim, cynical creatures.

In terms of investing in myself, I have come a long way from the old days when I would buy expensive watches and tailor-made suits: I've given most of those away to charity. My new hobby is stargazing – I bought myself a good telescope and I feel a deep resonance with galaxies that are 200 million lightyears away. This concept of resonance is key to my well-being. If you are tuned into what resonates with you, you will find that a lot of things happen without having a clear agenda...often unexpected, positive, creative things. Empirically this happened when I left my CIO job: I had a strong resonance with my client. My best investment in myself is to allow myself to aim only for these resonant situations. Resonance costs nothing but it is worth everything! You know it when you see it. In portfolio terms it's a pretty cool risk/return trade-off."



"I was born in Delhi and both my parents were educators. I don't recall any messages about money growing up other than 'save it'. My parents only talked seriously about their finances with each other - my sister and I were just kind of in the background. I overheard enough to absorb that we were a middle-class family and that if you didn't work hard you couldn't really acquire any money

Although I was taught to 'save it', the culture in Delhi is what I would call 'brand obsessed' and I fell into this from the time I received my first paycheck at age 18. This was my first taste of success and I started doing what I saw going on around me. I bought things with brand names like Michael Kors bags, or fancy clothes from Emporio Armani: this provided me with a short term dopamine fix. After a while I realized that all this shopping would not give me long lasting happiness. It was around this time that I started painting as a hobby...I loved the way it let me flow. For me today, art is my salvation, a medium for emotional acceptance. Creating art is about honoring my inner world.

My parents spent more than their means to send me abroad to study: thanks to them I left India in 2015 to study Management Engineering at University of Waterloo in Canada. Now I work in a job that allows me to use most of my skillsets every day. I tap into the analytical side of my brain, I am a storyteller, I collaborate with people, and I use my technical skills. Designing products for people to use and painting are two sides of the same coin, creatively speaking. I am either creating and building something by using rules (in my job at Deloitte) or by not using rules (when I am painting).

A couple of years ago I started to actively think about how I invest in myself utilising money as a resource to do so. My purpose in life is to give myself opportunities to feel fulfilled through art, speaking or writing. I like to focus on quality of life...experiences versus things. Aside from art, I go on trips, I hike, and I love dance and yoga classes with my friends. All these activities complement being successful in my career. Moving forward I want to invest in ways to build my wealth and uplift the community around me."



"I'm the eldest (and only boy) of four kids born in Manila. My mother was an architect who never practiced; instead, she became a full time housewife when my sister was born. My father was and still is an intellectual property and litigation lawyer. Growing up, my parents talked with me a lot about money and even more about how life decisions can profoundly affect your financial situation. For example, I had several relatives who started families too young, and my parents talked with me about how having to raise kids at such a young age impacted their quality of life.

My mom and her two brothers who were bankers and finance professionals got me into investing in the stock market when I was only 12! Mom would intently watch the ticker tape on the early morning business news for the two or three trading hours. This was during the Asian boom when the Philippines was known as one of the Asian Tiger economies. Everything was going up! I got suggestions to buy a particular stock and used my little savings to do so...even though at that age I really didn't understand what I was buying. But from the moment I saw some of my initial investments double I was hooked.

I studied accounting in the US with a goal to pursue an MBA in Finance. I graduated in 2008 and there weren't any finance jobs in New York that I really liked due to the financial crisis, so I decided to come home and try my luck here. My dad had always wanted me to become a lawyer, but I was hesitant due to my big interest in finance. In the Philippines you take an entrance exam for each law school you are applying for, and I passed the exam for one of the toughest law schools. Clearly, I couldn't pass up the opportunity. Because I still loved finance I decided to pursue the CFA designation at the same time as my law degree. I took the exams in secret because I didn't want the external pressure and I had the perfect cover of being in law school! When I passed the third and final level of the CFA exams halfway through law school, I was tempted to quit law school to pursue my original plan of being in finance.

Pursuing the CFA designation while being in law school is a good example of how I like to invest in myself. I always make it a point to study something completely unrelated to what I'm doing day-to-day. There are so many brilliant lawyers, and I knew I would never be as smart or as hardworking as they are. Having finance on top of law is a way to differentiate myself. Once I was working at a legal clinic of my law school and in addition to doing trial work, I was the only person who got the experience of dealing with the SEC because of my finance expertise. I was tasked to incorporate The Innocence Project in the Philippines. The Innocence Project is an international network of law schools that work with law students and their professors that utilize DNA technology and provide pro bono legal and investigative services to overturn or reverse convictions of wrongfully convicted persons, many of whom are impoverished and cannot afford the costs to defend themselves.

Throughout my career I have seen how pursuing random unrelated things can come in handy later on. For example, I had joined the Boy Scouts of the Philippines when I was in high school, and I ended up being elected as the student representative to the organization's Board of Directors. So as a high school student, I learned about corporate governance and how corporations worked---I wasn't just camping and learning new skills. It is so important to remain open-minded and look around you. As young professionals we are inclined to plan our lives meticulously, but we invest so much in

executing that plan we might fail to pursue what we actually love and are passionate about. In our circles in the Philippines, being a professional and having a “title” is glorified. It is difficult for established professionals to pivot to something else when they studied and worked so hard to get to where they are...especially if they are in a respectable line of work. When I give career talks to college students, I try to convey that sometimes these high expectations can lead to disappointments: don't be a victim of your own success.

I've been fortunate to come from a privileged family in the Philippines – I got to study in the US without the pressure of staying there for the sake of making money. Applying my own advice, I'm currently figuring out how I can translate my various skills to a bigger purpose. I am investing in myself by enjoying the process!”



"I grew up as a Chinese Canadian in Vancouver, British Columbia with the value system of a traditional Asian family. My Dad was a lawyer, and my Mom was a teacher. They told my siblings and I that there was always money for education but they asked us to work for our spending money. I was happy to work, and I never felt like anything was out of my reach but for a long time I also had no problem spending all my money!"

I was very close to my grandfather: he was a blue-collar worker, who owned a convenience store with a butcher shop. I realized in my late 20's that my grandfather created his own wealth through really hard work, which resulted in him owning several properties. When he passed away, I decided not to spend frivolously on material things, as it was then that I really understood the value of a dollar.

After high-school, my Auntie Marlene gave me my first taste of Asia. She owned an events and sports marketing company in Hong Kong, and I interned for her over the summer. About seven years later, while completing my MBA at Simon Fraser University, in Vancouver, B.C., I interned in Singapore for the Asian Tour Golf. After graduation, I decided to move to Singapore where I learned a lot about the value of networking and events. I volunteered with the Canadian Alumni and the Canadian Chamber of Commerce, which is how I landed in the role I am in today. I've been here for seven years now and it is the perfect role for me. We are a smaller business community and I am able to do everything myself: events, membership, admin, finances, and partnerships.

How do I invest in myself? I have always invested in my family: I FaceTime my parents daily (they still live in Vancouver) and I visit them in person twice a year. This is a big time commitment when you live overseas but it is really important to me. I am a new mom (my daughter will be 20 months soon) and soon after she was born, I started investing more in self-care. I realized I needed to get into shape and spend more time and effort on my appearance. I don't need to be a homely looking person just because I'm a mom!

Around the house we have invested in our full-time helper – she is a key resource who makes our lives much easier. She takes care of our daughter and our two labradoodles. The dogs were a splurge, but they really make our family complete. As I grow older, I am very focused on quality of life and the pandemic really allowed us to reflect on what this means. My husband and I now drink better wine, go to better restaurants and we generally spend money on better quality food, including home-cooked Canadian lobsters.

From a financial perspective we are becoming much more conscious about investing in our future because we definitely want to retire one day. Singapore is a tax haven, but you lose all of the benefits Canadians are used to: we don't have access to pension plans in Canada, so we need to grow our own wealth."



"I was born in Iran in 1980 at the start of the Iran-Iraq war. My father often tells the story of running through the streets with me bundled up in his arms, cars exploding around us as the city was being bombed. It was a pretty intense entry into the world. Both of my parents were well educated with great jobs: we had a beautiful home, luxury cars and a maid. My father has a background in agriculture and did really well for himself at a large contracting company with hundreds of employees. My mother had an amazing job at an oil company working with her father, an aristocrat from where the first modern oil wells were built.

Pops ended up clashing with his company when the government started making unethical demands. He realized the type of government he was dealing with but stood his ground nonetheless. Things got intense when he started leading protests against the new Islamic Government: They seized our bank accounts, and incarcerated and tortured my father. I still remember the soldiers coming to the door when I was four years old – they asked me to go and get my dad, but he had fled to the US. The government even had agents posted in a neighbouring home to spy on us. We lost everything. Dad went to Oklahoma where he studied and took a modest job to survive and eventually he made his way to Montreal and sent for us as refugees. We had to hire people to smuggle my mother and three kids with fake passports to France and then into Canada. My name was Elizabeth on my passport... I had to pretend I was a girl!

My parents had to start from the bottom because their education, accomplishments and language didn't translate well in Canada. They took jobs in factories, working long hours for minimum wage. Eventually they bought some small businesses like a coffee shop, a few general stores and gas stations. At 14, I started working for my parents in their various businesses. I had many jobs: Scrubbing rich people's golf clubs, database entry, landscaping, camera operator, carpentry etc.

The biggest lessons came to me as I was working an intense physical job at a party rental company installing giant tents for events. I was delivering hundreds of heavy tables and chairs, picking up dirty dishes, cleaning nasty barbecues. There's nothing like a smelly, physically demanding job to teach you the value of a dollar. I learned what I liked and didn't like and what I was good at and what I wasn't. To think on my feet, plan ahead, and how to use my body. I realized that if I must exchange my finite life force for money, it's not enough to "to work smart, not hard", even more important was to love your work!

My motto from then on was: Become uniquely invaluable, get paid more for your time. Have the courage to say no to jobs that don't fulfil you so you can work towards your passion.

After college I did some traveling then took some shifts at my old party rental job again. My father wasn't pleased, he said "You have to quit this job. I didn't have a choice, but you do. What do you need to do what you love?" I told him I needed a stupidly expensive laptop. Dad immediately took out his credit card and said he would support me for however long it took to get the job I wanted. I stayed home for three months and created a demo reel...sent it to my dream job... and I got it! Suddenly I'm a producer/director/editor at one of the most award winning network agencies in the country. I thought to myself "I have the best job in the city".

After a decade of working in the heart of entertainment, going to exclusive parties, hanging with celebrities and basically living on a cloud, I quit. My dad was so upset: “You had the best job! Why would you quit the job you always wanted!?” I told him that I had learned and made as much money as I could and my passion for the work was gone. I didn’t know what I was going to do next. I ended up buying a camera reconnecting with the passion that got me into filmmaking in the first place.

Mom and dad didn’t have much luck or knowledge about money - it was about survival for them. I had to learn by exposing myself to financial literature and mentors. I taught myself how to trade and invest in stocks and did pretty well. But I also made a lot of mistakes and bad investments trusting the wrong people. One investment however consistently gave me the best returns, the more I would put in, the more I would get - that investment was myself.

How do I invest in myself? For context I’ll say that artists are different from executives or entrepreneurs. Businesses exist because they solve for obvious gaps – they find and satisfy a need in the world. They create services that help a lot of people, and the more people they help the more profitable they are. Conversely, a lot of art comes from within. You need your art, but you don’t know if the world needs or wants it. Often the best work comes from exploring the dark uncomfortable parts of your soul. Vulnerability is a good thing in art...not so much in business.

Every day I invest in myself by learning. I am constantly reading and researching - whether it’s about lenses, filming techniques, or studying the masters. In my free time I watch hours and hours of YouTube tutorials. I give myself the diverse skills I need so that I can continuously improve and stand out in my profession. I spend a lot of money on tools such as cameras, lights, gadgets...anything that will make me a better filmmaker.

I also invest in myself by reading and listening to a lot of peer-reviewed science about the mind, body, and spirit. Everything from optimal morning routines to guided non-sleep deep rest protocols (NSDR). I make it a priority to eat healthy foods, practice regular meditation, try to be mindful and stay in the present.

My best advice is: Do what you love...not what other people want you to do. Most of society is afraid of the unknown and they won’t advise you to take risks. But you aren’t them! You will only regret what you never had the courage to do. Every time I stood up against insurmountable odds, I have been rewarded one way or another. From standing up to an intimidatingly rich and heartless landlord to taking on one of the world’s most powerful entertainment corporations in court. A lot of people tried to convince me that I didn’t stand a chance. I didn’t listen and now there are articles being written about me all over the world. Believe in yourself and have courage, this is a great investment on so many levels.

You only live once, all the more reason you should do what you love.”



"I was born and raised in Delhi. My mother is a homemaker who took care of my younger sister and me and my father is an investment analyst. Dad has been passionate about his work and although it wasn't deliberate in the early days, I would listen to him closely. Over time I developed a strong interest in world events, and I enjoyed analysing how they might affect various companies. I realize now how fortunate I was to have this exposure to finance: my career evolution is directly a result of finding that interest early on. It came naturally to me to study finance and accounting and earn my MBA and CA designation. Money management and investing should be taught in school: so many people are confused about interest rates, the impact on real estate, etc. Everyone deserves to have a solid foundation in these essential concepts.

Investing in myself has been more of a focus over the past three years. I decided to take better care of myself and spent money on exercise equipment and accessories. I splurged on Lululemon clothes and a good quality mat and I've lost a lot of weight and I feel much better! By far my most indulgent investment is in travel. I travel a lot with my husband and have covered 21 countries to date ...I had to count them for my visa application. One of our favorite trips was to a relatively unexplored town called Sissu in India: it is more than 3,000 meters above sea level. Although my travel costs are huge, I justify this because travel helps me to be the best version of myself.

It is so important to take care of yourself: you don't know what life is going to throw at you. Invest in yourself so that you are in the best mind form. This pays off: you will have stronger relationships with family, friends and colleagues and you will be more capable of helping others."

*“People say that money is not the key to happiness, but
I always figured if you have enough money, you can have
a key made.”*

Joan Rivers, Comedian



4



"I was born in Calgary with a love of the outdoors and of animals already in my blood. I'm a bit unusual in that I always say I have four parents! My mom and dad divorced when I was five and while both have played important roles in my life, I've also been fortunate to have two step-parents who had an immensely positive influence on me. My stepmom worked as a recreational therapist at a care home in Calgary and my stepdad worked up north as an electrician in the oil and gas industry.

My mom worked in investor relations and audit at a utilities company and my dad was in IT very early on building supercomputers for Philips Electronics. My dad's key message to me growing up was that I should have a really good job – he very much wanted me to have a solid well-paying career. My mom was even more specific with me about money. She wanted to make sure that I would be fully set up and capable of securing my financial future. When I was about six years old my mom walked me to the RBC branch, and we opened a children's bank account: my first bank card was called "Leo the Lion". When my uncle gave me a \$200 cheque for my birthday, instead of spending it at Toys R Us my mom encouraged me to put it in my bank account. I thought that was very cool!

At age 13 mom taught me to put \$40 every two weeks into my RRSP. She always talked about her "mad money" and my sister and I experienced the benefits of this money firsthand. When it was time to go back to school, mom always had a little extra to buy us our favorite school supplies and every 2-3 years she would take us to Disneyland or other special places. We knew we got to do these things because my mother had saved her money. I have to say that getting started investing at a very young age was a direct result of the messages my parents instilled in me, and this is also the reason that although I'm only in my early 30s I am fortunate to live in a detached home with a garage and a yard in North Vancouver.

For most of my career I've been in broadcasting including spending four years as a Top 40 radio morning show host. In 2016 I launched an app (I built it from scratch to scale up) called "[Healthy Habits](#)" and these days I spend my time as a media personality focused on this topic doing keynotes, podcasts, TV, radio, or acting as an emcee. I am passionate about working with leaders and their teams to reach higher levels of performance through systems of team accountability to minimize burnout and friction.

In terms of investing in myself, I would say my biggest investment is in movement and adventure. This year my other half and I are off to Nepal to climb Ama Dablam, a 6,800 meter summit near Everest, and which is called the Matterhorn of the Himalayas. Nature plays a key role in my life, and I get most of my best ideas when I am trail running or ski touring. Ideas for my keynote speeches, ideas for building my business or ideas to better make an impact in my community. I've completed 34 ultra marathons...the most recent being a 100 km race in Whistler with a total elevation gain and descent of over 6,200 meters. I was one of only 22 women who finished, with a time of 22h15m. Running gives me the most peaceful feeling in the world."



"I grew up in Silver Park, Saskatchewan, Canada - population 52. My mother was a nurse, and was the Director of Care at a nursing home, and my father was best described as a Jack of all trades, entrepreneur and inventor. Mum was a leader, driving change to make a difference in people's lives. With determination under socialised healthcare, Mum led the creation of the first adult-daycare program for the province. Her leading by example also meant my sisters and I could find ourselves 'voluntold' into a patient or community event. Dad owned two businesses in the village: Meyers Grocery and Meyers Trailer, Sales & Service. Dad repaired and resold mobile homes. This included the proud achievement of buying and selling the same trailer, at three different and profitable times! He was always inventing to make his work easier. He once invented a special arm that attached to the front of our lawnmower to fold the long grass alongside buildings or from under trees, into the blade of the mower. Dad didn't patent his invention but years later felt validated spotting "his" invention in a "Call in the next five minutes" TV ad.

My parents didn't talk much with me or my siblings about their budgets or investing with money. Their favourite response to the higher-priced items in life was "Well... someday..." It drove me nuts, and I am sure continually hearing it is why I can be impulsive. My own feeling about money is that it's fleeting but renewable. Money has its place in life, you can always make more money, but you can't always make more chances to take in life or to have or be in love.

Investing in myself used to be a huge part of my life. I'd run every day, work out regularly, go to sound therapy, and regularly get a massage. But in the past six years, I've been 100% absorbed in the business of Superbia: a social enterprise fintech that includes the world's first credit union to serve the national LGBTQ community. While this unilateral focus on work likely hasn't been ideal for my physical health, it has immersed me in self-development and self-awareness. I've taken on a lot of risks: I could say I doubled down and anted up! It all sounds a bit wild but when you are absolute in your understanding that what you're building will have the systemic impact needed, and it's reinforced by the support of industry giants, the whole exercise is energizing. Somehow, I always manage to make my way back to centre – I'm like a gyroscope – I may wobble, but I'm balanced.

My biggest investment in myself has certainly been Superbia. Easily it's the manifestation of everything in my life leading up to the point of its creation. In my late 20s, I read a huge number of specific books on philosophy that clarified the structure of my thinking and completely changed my approach to life. The greatest takeaway was my understanding and concept of individual accountability within a collective society, and the importance of living authentically.

I've been fortunate that the large changes I've made several times in my life have brought me closer to family, and friends and greater business success. I believe this is because the changes were always based in the principles of progress and happiness. Not just for me, but for those I had a vested interest in, or they had a vested interest in me. This led to the start of my financial services organization designed to bring a better level of decent treatment of people in an industry that can often be heartless when you most need it.

Superbia is the crystallization of my experience in life, work, and solid values first set by a village of 52 people, and the knowledge that anything is possible if you don't accept "can't be done" as an answer."



"I was born and raised in Singapore and lived there until I went to study anthropology at Yale University. My undergraduate education at Yale was sponsored by a scholarship from a media company in Singapore (then known as Singapore Press Holdings or "SPH"). My first job was in journalism with SPH and I stayed there for eight years including a stint in Jakarta. I covered business and politics and met many fascinating people from all walks of life. I learned how to tell stories from a fresh angle that always offered readers something new yet also relevant. By nature, I am quite introverted: I had to overcome my fear of going up to complete strangers and asking them questions, day after day!"

In 2008 I joined a consulting firm that was headquartered in London and had offices in New York and Hong Kong. I was asked to start the Singapore arm of the firm offering investor relations services. As a business journalist I had covered markets, quarterly reports, etc. but while consulting I had many clients in the financial sector, and I realized that finance was about much more than just retail and investment banking. I wanted to grow my knowledge of finance and gain more credibility, but I didn't have time to attend classes for a Master's degree. I found a much better fit in the CFA (Chartered Financial Analyst) program as this was self-study and suited my work demands at the time. That was a very difficult three years for me (I had no life!) but it really paid off. After earning my CFA charter I thought I was done with exams. But a few years later I became interested in research. To learn how to conduct proper scientific research and find answers to fundamental questions I had about people and organizations, I enrolled in a PhD program. I have since earned a PhD in organizational behavior, focusing on the impact of technology on people at work and the future of work. I'm looking at research jobs in behavioural science. I am also on the Board of CFA Society Singapore.

I invest in myself in three different ways:

1) Education and knowledge

If I coast for too long in a job I get bored. I need fresh content for my brain! I'm always trying to improve myself. The world is changing at a faster pace than ever before and there is so much to learn. As I look back, I realise that I've basically started a new career every decade or so. In my 20s it was journalism, then consulting and finance in my 30s, followed by academia and behavioral research in my 40s. I might try something new again in my 50s. Who knows? The world is full of surprises waiting for us to discover!

2) Relationships

Research shows that women tend to live a lot longer than men so there is a high probability that I will outlive my husband. I feel it is so important to have friends and most women I know derive a lot more comfort from social relationships than men do. This also translates to the workplace: studies show that most women tend to be motivated very differently at work. Most workplaces are designed for men – they are on average more aggressive and motivated by competition (beating everyone else to be #1). Women tend to be motivated more by absolute targets, e.g., trying to score 90 out of 100 or getting the job done perfectly with less than 5% error rate (rather than whipping the competition). We thrive much more on collaboration – and that's how we function socially as well.

3) Physical and mental health

My parents are now quite elderly and they came from a traditional generation that sacrificed a lot for their family. They worked too hard and spent any free time focused on taking care of their three kids. All of this took a terrible toll on their health. I don't want to be a burden on anyone when I get older, so I make sure that I have a great quality of life. This involves a combination of exercise and stress management. I started practicing ashtanga yoga after I earned my CFA designation: I love this because for those one to two hours it is just about me and my yoga mat. Whenever I feel so stressed and think there is no time to exercise? This is precisely the best time to do yoga...when I know I need it the most!

Another way that I manage stress is self-talk. I constantly remind myself not to compare my progress or success with friends from high school or university: they don't have the same goals as I do. I think about "What do I want?" Also, I remind myself not to let other people get me down. Even if they mean well, I don't need to take their advice. Lastly, I think part of coping with stress is not to be too fussed about long-term planning. Don't think beyond two weeks. You can plan all you want but things change. Enjoy the moment."



"I was born in Oakville, Ontario and lived there until I was four years old. My dad was a geologist who worked for what was then known as Placer Dome and as his career evolved more into management we moved to Australia when I was 10. We left in the early 1990s for West Vancouver where dad started his own company called Orvana. My mom would periodically take on receptionist jobs, but she was mainly a homemaker who took care of me, my three brothers and two sisters.

There was no discussion around the topic of money in our household, but I did absorb a sense of good values. My parents were quite different from each other: mom kept close tabs on the money, and it was obvious she was at times stressed about it, but dad would always say "everything's fine...don't worry about it." I think I have both sides to my personality – on occasion I can get stressed about money, but I can also take chances and risks with it. We were taught not to be materialistic and to place more value on relationships and experiences rather than things. At the time I think it was considered a bit gauche to crave the next shiny thing. I didn't inherit that...I love vinyl! I don't find vinyl frivolous, but others might: of course I could stream music on the internet for free.

I've loved music from a very young age. I'll never forget borrowing a Pete Seeger book and a banjo from a friend's dad. Although my background is in choral music (voice) and playing the French horn, I've ended up gravitating towards folk and today I have a great job running the Roots Music Festival in Harrison Hot Springs. I feel strongly that my career feeds back into myself: it gives me something in return. In this way I invest in myself via my career...I'm attracted to not only the music but also the people and we share values and tastes. I'm so lucky with my job running the festival because I earn a base income, but I also have the flexibility to travel and perform at other festivals. All along the way I'm able to develop my knowledge and understanding of music both personally and professionally.

As an independent musician I work in a lower income field, and I work for a non-profit organization so I don't really spend a lot of money on myself. If I didn't also play it might be hard to sustain this job. I indulge in going out for really good coffee! I especially like going to The Smoking Gun in Chilliwack for a relaxing coffee and treat. There is definitely a cost associated with the amount of time I put in touring: it is a challenge to balance family and home. I love taking family vacations with my wife and our 12 year old son so I am happy to spend money on that.

I feel that the most important investment I have made in myself is that I have never shied away from opportunities. Opportunities inevitably come my way and they can pass by very quickly. You must be conscious and have your senses open to what is out there. At times taking an opportunity will feel like a big risk but this is mostly if I go strictly with an intellectual calculus warning me that it might not be the best road to take. I have learned that it is better for me to listen to my intuition. Does this really feel like the right move? That is how I invest in myself."



"I was born in Sudan in North-Eastern Africa. My mother was a housewife, and my father was an entrepreneur who founded Sudan's largest pharmaceutical factory. My dad taught me about money, the importance of respecting money, and the importance of where you spend it. He was generous in some ways but he was also careful about money in other ways. He had no problem taking us across the world, but he did have a problem buying us clothes that we didn't really need. He taught us to value experiences rather than the material things that money can buy. I have followed in my father's footsteps in that I buy what I think I want but I'm very careful where and how I spend. I know the difference between shopping at Waitrose versus Tesco.

My mom was the complete opposite – she was a spender! She always had someone to take care of her as the only female child and then as a wife. She didn't ever have to go through any financial challenges, well... until her husband died. Her father sheltered her from worrying and then her husband did the exact same thing. This was not at all helpful particularly when she was widowed at age 32 and left with four kids (one disabled.) She was presented with money but didn't understand the economy of money or how to think strategically. In Sudan there is an old expression "The Black Day" – this is exactly what we witnessed when we lost our father. Watching all this was a huge, huge trauma for me: I vowed that I would never ever need to beg for money, borrow money or live beyond my means.

I invest in myself in three different ways. First, I love mentoring people – this is my absolute passion. I mentor young girls and boys from various walks of life. Some are straight out of university, some are early on in their career and want to move up, and some that are founders of a small business and need a strategist. Second, I invest in bonds (in my Individual Savings Account) and small businesses. I'll put in small amounts of money when I can understand the purpose of the Startup and the problem they are trying to solve. Last but not least I invest in my personal happiness: I love life! I get out and about, I talk to people, and I enjoy myself.

Over time I have learned that you should never ever feel guilty about not doing enough in your personal and professional life. Why? Because if you are feeling guilty that means you are burnt out and mentally drained. Knowing this, my coping mechanism is that I still smile even when I'm stressed: I'm a joker at heart. Whenever I feel super guilty, I put everything down, walk away for an hour, then I come back. For example, I felt completely burnt out an hour before this interview, so I went and watched an episode of RuPaul's Drag Race! People think this is a lighthearted program but actually it is extremely deep. So even when I'm deliberately trying to switch off mentally, I'm picking up ideas!"



"I am the eldest of three boys and grew up in Nobleton, Ontario. At our school, about half were executives' kids and the other half were agricultural kids. We weren't part of either group, and we had less money: my dad was a truck driver with a grade eight education and my mom stayed at home with us and occasionally took on odd jobs such as driving a school bus. Our household was quite chaotic: although my dad was a great father, he also enjoyed drinking. His main message to us was something along the lines of "Look boys, I have a job I hate. Go get an education!" When I was about 10 or 11 my mom started working as a real estate agent and it was her income that got two of us off to university and the third set up in a trade.

*At age 12 I started helping to manage my parent's money. I read *The Wealthy Barber* and within a year we had fired our Investor's Group advisor – there were 30 different mutual funds in my parent's account! I am still a huge believer in simple concepts such as the power of saving and compound interest: simple is better than complicated. Most investors who give their money to advisors don't seem to spend much time trying to learn about their portfolio. I'm very big on educating my clients: I want them to clearly understand the purpose of their portfolio and all of the building blocks. I also would like to impart three main nuggets of wisdom that have resonated with me over the years: 1) Don't let money run your life – it is a means to an end; 2) Understand money...don't be afraid of it; and 3) Enjoy your money!*

For a good chunk of my career, I worked 70 plus hours a week and somehow, I ended up divorced eight years ago. At that time, I started to share custody of my two small boys (five and seven), and I suddenly had to figure out how to make them lunch! I needed to change my ways: I knew I had to get healthier and more present for my new situation. To invest in myself I do lots and lots of walking in the outdoors, I play hockey and I'm a 47-year-old CrossFit guy. I am trained in martial arts, and I spend ten minutes on mind conditioning every single day. Mindfulness helps me to channel my thoughts and stay calm. The biggest change I made was to educate myself about proper nutrition and I try to not drink during the week. My partner Tammy is a holistic nutritionist, so she is a very helpful role model!

*I don't spend much money on myself: I go to Harry Rosen and buy clothes a couple of times a year, I have a subscription to the *Globe and Mail*, and I'm in a men's hockey league so I buy skates and equipment here and there. My boys are now 13 and 15 and we go camping together a couple of times every summer. Tammy has three boys and due to all of our boy's activities she and I have taken only three vacations together in the last seven years. Our idea of downtime is to spend time with the kids. My kids are the most important thing in my life and the best investment I have made in my life."*



"I was born in Winnipeg, Manitoba in Canada and I grew up as a Jehovah's Witness. My father was from a farming family, but he sold his own farm to the Hutterites before I was born, and then went on to his next career as a heavy farm equipment salesman. My parents got together during the Depression in the 1930s in Winnipeg, where my mother worked at Eaton's for six dollars a week and my father drove cabs. I was six when they split up and Mom, me and my two sisters moved to Chilliwack, British Columbia. My mother only had nine years of education and had to support us: I saw first-hand how difficult it was and I knew early on I would need to figure out how to find a better life for myself. She worked as a seamstress in my uncle's dry cleaning plant and sadly she died of cancer at 58 after having been exposed to toxic fumes for many years.

I changed disciplines several times: I started out studying Spanish and Art History at UBC and then decided on a specialized degree in German language and literature at the Université de Montréal. I went on to do an MA in Comparative Literature at the University of Toronto and University of Georgia combined, followed by a PhD in Comparative Literature at the Université de Montréal. I got a postdoctoral fellowship after my PhD to work on the art market in Amsterdam in the 17th century, and then got a tenured job at the Universiteit van Amsterdam, and have been here ever since.

Later I co-created Amsterdam University College – a liberal arts college - where we created a "disciplinary circle" model, that is, an interdisciplinary model with the idea of developing an undergraduate programme in which disciplines feed and support each other – I used to jokingly call it the "circle of life". The focus on interdisciplinarity grew out of the so-called "postmodern" era in the 1980s and was a reaction to mono-disciplinarity – for example, the study of national literatures so that universities are organized as French Departments, English Departments and so on.

In the past here in the Netherlands, and in most places around the globe right now, a university professor would teach 24 to 26 weeks per year, which generally accounts for 60% of our income. The other 40% of our income is based on research that takes the form of working in archives, writing, speaking at conferences and publishing throughout the year and in the summer. Although people are perfectly aware that teaching at universities also means doing that 40% research that comes with the job and producing results, one also hears the expression "publish or perish". In point of fact, the requirement at most universities is one article a year or a book every five years which is not much given some of the privileges we still enjoy, such as the direct access to publishers that having a PhD affords – not the same for creative writers. It takes five to seven years to get a PhD in North America (three in most of Europe), and you incur a lot of debt and put your family on hold so as to be able to teach at a research institution after graduating – i.e., a university that requires research outputs. It seems like a very laborious path to a teaching job when community colleges and high schools, where one is not contractually required to have a PhD or to publish, are crying out for teachers!

More worrisome however, is how neoliberal management models for universities now rely on alarming percentages of precarious labour. There is a documentary about this phenomenon called "Searching for Professor Precarious" and, as per FilmFreeway's description of the film, "the director, a long-time precarious contract teacher, lifts the curtain on higher education's dirty little secret. He travels Canada to capture the experience of precarity and the fight against the exploitation of contract

faculty in higher ed. The film tells the stories and struggles of a few compelling characters and groups, while examining the issue of precarious work.”

About 11 or 12 years ago the University of Amsterdam shifted to a much more teaching-intensive system, “The 884 System” (it involves dividing the teaching year up into two blocks of eight weeks, followed by a four week block, twice a year, for 40 weeks), which greatly exacerbated this problem and created many others. In this system the teaching year is 40 weeks as opposed to 24 weeks as previously in the Netherlands, and as it currently is virtually everywhere outside the Netherlands. So now here in the Netherlands, the teaching period from September to the end of July amounts to 60% of our salary, and the other 40% - i.e., research - has to happen in August while we are preparing our course websites and teaching materials for September, supervising theses, or during the rest of the year while we are teaching in a teaching-intensified framework. In other words, we have an incredibly small window of time in which to do our research – that is, in which to do 40% of our job - whether you love research like I do or begrudge it and complain about “publish or perish”.

Whereas in the past those who didn’t particularly enjoy research could find ways around at least some of it, the institution now demands measurable outputs such as publications, or one is punished with increased teaching loads. So, what was meant by “perish” in the past was that you wouldn’t have a name as a scholar, and you’d be filed away at the bottom of your department for the dull teaching and administrative tasks while your glamorous colleagues were flying around giving keynotes and being quoted. Now, however, one is quite literally, punished for not publishing. At the same time, much of our administrative staff was made redundant or not replaced after retirement, and we have experienced an intense amplification of SAP workflow portals and the constant disruption of micromanagement duties. So, for many years, like teachers at all levels (elementary school, high school, university) pretty much everywhere whom I would overhear complaining in cafés, or talked to at conferences, I was asking myself “Should I quit?”

I have so many outside interests: I’m a compulsive knitter, I enjoy Bikram yoga, balcony gardening, and I love Greece! Pre-pandemic I had an idea for a business called “Beautiful Wool from Greece” and my business plan was accepted into an incubator program. The pandemic pretty much cancelled that out, so I’ve recently accepted a golden handshake from the university which allows me to work for another four years teaching 60% of my full contract while earning 70% of my income with pension contributions maintained at 100%. This gives me free time and I plan to read tons of 18th-century novels, a little Dickens, and do lots of knitting, crocheting, and charity knitting. How am I investing in myself? For once I have the time and the money to do what I want. I will invest in peace and quiet!”



"Although I was born in Guatemala, my parents were Dutch. My mother was a schoolteacher, while my father was working on infrastructure projects in Central America. My dad had quite a colourful background and although "civil engineer" was his official job...he was secretly spying for the U.S. government. My parents separated when I was young and in a random move my single mum decided to raise us three kids in New Zealand, even though we didn't have any family there. Our simple life didn't involve a lot of money and growing up I certainly didn't learn much about managing money.

My initial exposure to financial education was when I got a job working for a stockbroker at 17. This was just before the crash of 1987: I was there the day it happened! My career as a junior lasted just six months. I was very excited by the world of trading, so I was sad to lose my job so quickly. But this experience sparked my interest in financial journalism. I started out at a community newspaper in New Zealand before graduating to a job at the main NZ business paper. This is where I began to learn about money. Journalism is a free education: you can interview and learn from the top professionals.

I moved to Sydney, Australia as a financial journalist writing about financial markets, and began socialising with stockbrokers. I paid attention to their trading strategies and philosophies, and also began investing my own limited funds into small gold mining companies. It was a real Wild West kind of ride and made me appreciate the importance of hands-on vs. theoretical experience. Over the years I've traded everything: stocks, currencies, watches, art, and other collectibles.

In terms of investing in myself, my five years at the Wall Street Journal were incredibly useful. I was responsible for covering European investment banking and banking - based out of London. This included coverage of private equity and mergers & acquisitions. In 2001, I took a nine-month sabbatical from the WSJ and wrote a book called Boo Hoo - A Dot Com Story about the rise and fall of Boo.com, Europe's largest internet company in the late 1990s/early 2000s. The book spent several weeks on the Sunday Times Business Book Bestseller List and was runner-up for the WHSmith Business Book of the Year Award in 2001. It is currently in pre-production for a TV series, based on the book.

At the Wall Street Journal, I also wrote regularly on the fine wine industry and market, interviewing the most important and emerging European wine producers. After my five years there I decided to move into corporate communications. It wasn't my love, but I had to make a better living! First, I worked at Morgan Stanley and then later at the Abu Dhabi Investment Authority. During the 18 years that I worked in communications, I threw every spare moment into wine...understanding how the market works and how specific wines trade. This involved a huge amount of research and active trading and has been my investment in myself every day for all these years: I love it, and knew I wanted to make a career out of it.

In developing my trading philosophy, I learned that the best returns come from getting the big decisions right. It's better to wait until all the stars are aligned and then invest heavily and with great conviction, than it is to chase lots of small trades with marginal returns. I subscribe to Warren Buffett's Golden Rule #1 - "Never lose money", and Golden Rule #2 - "Never forget Rule #1." This means I prioritise asymmetrical trades, with the fewest possible downside risks combined with

maximum upside potential. I also don't get emotional with money; I take profits when a trade has achieved my targets and further upside seems limited, and cut my losses when the facts change and I no longer believe in a trade.

The only times I've lost money is when I invested in things I didn't fully understand or got impatient and invested in something I was only half-hearted about. If you're entrusting money to others, I've also learned that it's better to invest in credible people with proven track records of success, than in "great ideas."

In terms of non-financial investing in myself, the most important thing in my life has been the many connections I have built over decades. My network has led me to every important opportunity I've ever had. But it must work both ways, so I always help people out if I can...even if they aren't obviously useful to me. Be altruistic. Karma does exist! But being nice isn't enough on its own of course. Credibility and trust are critical, which means having unrelentingly high standards so that every interaction you have is positive in some way. What people say about you when you're not around will determine the opportunities in your life, so invest in making strong connections with people."



"I grew up in Penang, an island in the north of Malaysia. My father ran an accounting firm and my mother helped him in the business. I am the eldest of three and my brother and sister both work for my Dad...but not me: I'm a bit of a rebel. When I was a kid I loved reading Enid Blyton books about the "Famous Five" – they were always discussing magical ideas and going on exciting adventures in England. I decided that I wanted to go to university in England and my father said he would pay but only if I studied accounting. I agreed! At the time his business wasn't so lucrative, so he took out a loan to fund my education. He eventually started doing pre-IPO work and then his firm flourished.

I came home every summer to work in my Dad's audit firm and I had the opportunity to sit in Board of Director meetings and listen to how decisions were made. When I finished university, I came back to Malaysia and worked for a conglomerate doing reverse takeovers. It was a fascinating experience to do investigative work on all of the hostile takeover options. When I was 26 I started my own corporate secretarial firm and ran that business for 12 years. During that time, I came to an important realization that what a lot of business owners really needed was not so much the structures, systems, and strategies...but rather the space to gain insights for themselves to be able to make better decisions. Most consultants don't understand this: founders and business owners need to go through the process and the emotions to make the big decisions on their own. It isn't so effective to just tell them what to do. It takes imagination and creativity to bring about aligned thinking.

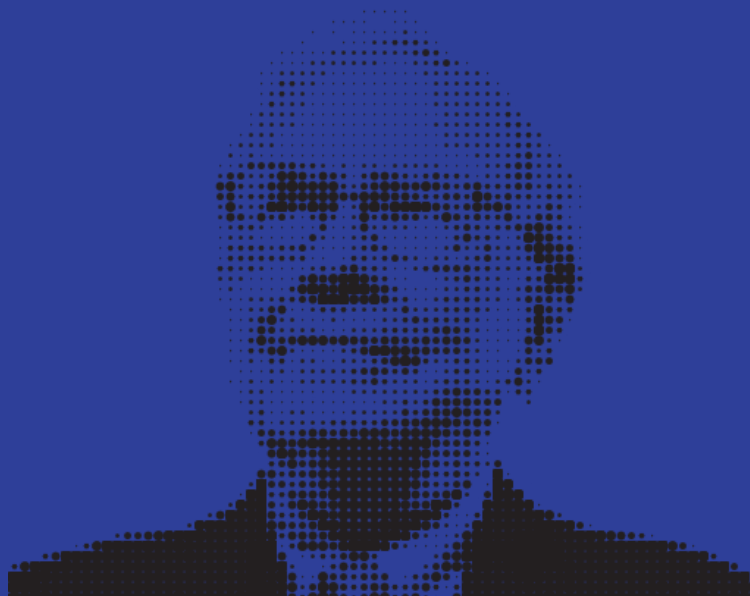
A great example? I was listening in at a Board meeting when a founder of a business was preparing for an IPO. All the listing advisors and lawyers were present, all the structures were in place, everyone was ready to click the button and go to the exchange. At this moment, the founder said, "I'm not sure I want to do this." You could have heard a pin drop. There was complete silence in the room. Everyone had been slaving away for two years to get to this moment. Although I was just a bystander in the room at the time, I felt compelled to speak up and I asked Mister X "What are you actually feeling about this?" He sat and paused for a while then said, "I don't know if I'm going to lose control." A senior partner helped him through it from there. I realized what I had done with that one question: he would have said no to the deal. The fact that someone asked him a question that he understood was heartfelt – this enabled him to draw up his emotion, put it out on the table, and address that fear.

In terms of investing in myself, I know that if I take care of my physical health this also benefits my mental health. There is a lot of anxiety in the environment around COVID, the war, etc. I spend a lot of time talking with my business partner, and she acts as a mirror for my self-awareness and is truly my support system for my reflective self. She has taught me that I need to deal with little things to get to big things. I also engage a coach and we discuss many things in addition to my goals. I journal my fears and address them.

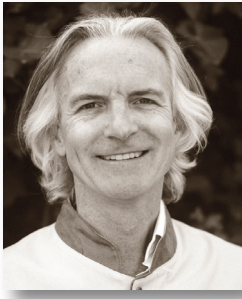
I invest in self-care – facials and massages. During the pandemic I bought a treadmill and an in-home Jacuzzi. I spend money on Epsom salts and essential oils and I love to really relax with a glass of wine in the tub. I also invest in fun! I have three dogs (a poodle, rescue and a Pomeranian) and 12 koi fish that keep me amused."

"Ultimately, there's one investment that supersedes all others: Invest in yourself. Nobody can take away what you've got in yourself, and everybody has potential they haven't used yet."

Warren Buffett, Investor



5



"I was born in Brussels, Belgium but only lived there for two and a half years. My father was an expat and an executive of Ford Motor Company in Brussels and then in England before becoming President of Ford, France. He did an epic thing by creating the Ford Fiesta: the most successful car in Europe at the time. This put him high on the radar, and he was recruited to become EVP of Peugeot, where he was responsible for the runaway success of the 205 and, after recruiting Jean Todt, went on to win the World Rally Championship (WRC). In parallel with his career in the automotive industry, dad was Chairman of the American Hospital in Paris for 15 years. My mother's biggest job was taking care of her two children. As the wife of an expat changing countries regularly, it is difficult to take on any other job, but she did great volunteer work at the American Hospital. After my parents divorced, she worked at the Philadelphia Museum of Art as Assistant to the President. From the age of eight, I went to boarding school in England while my parents lived overseas. My early financial lessons mainly revolved around learning how to manage my "sock money" – how would I allocate my 10 pence per week? I was very familiar with the prices of items such as a Curly Wurly or a Mars Bar.

My much more serious financial lessons came later on. After graduating from Yale, I was hired by an investment bank in product marketing and while there I started my first business on the side making handmade luxury leather goods. For a couple of years, we were successfully selling Gladstone handmade bags for £5000 and up, but then my business partner disappeared. This became a theme and was the first of my two monumental financial blunders. In the second case, I invested in a startup travel agency for musicians based out of Washington DC, and we decided to co-produce the 1991 Peace Concert in Africa. Unfortunately, the concert was then blacklisted by the British Musicians Union (BMU) and all of the headline musicians pulled out. As a deposit on the Johannesburg Football Stadium, I had written a personal cheque for \$25,000 (about 80% of all the money I had at the time). Then, to really sink us, one of my two partners disappeared. Despite everything I learned at the investment bank and later in my MBA, I can confidently say that I learned the hard way about real-life finance. The morals of the story? 1) Pick your partners well! And 2) Manage your cash flow properly. Cash truly is king.

In terms of investing in myself, sports are a key element to my mental and physical health. My sport "du jour" is padel tennis, the fastest growing sport in the world outside of North America [and it's not pickleball]. I play at a high level for a near 60-year-old and can burn between 1500 and 2000 calories in a couple of hours. It is a very social game and you learn how to collaborate in real time... you are in constant flow and motion with your doubles partner. The other way of investing in myself is that I maniacally protect 50% of my day: I believe that managing one's time is even more important than managing one's money. Over the years I've lived and worked in France, England, Canada, the US and spent a lot of time in Spain and Switzerland. All in, including my youth, I've changed countries 15 times! I came up with the idea of holding on to 50% of my time while I was running Redken with a lot of people reporting to me: I had an explicit deal with my assistant Mary Ann to protect my agenda. I continued this practice with my assistants throughout my career at L'Oréal and thereafter.

When I think about how I spend (and protect) my days, I think of myself as 50% artist and 50% hard worker. I've written 500 poems and short stories, 19 songs, as well as a book (and a documentary film) called [The Last Ring Home](#), which is a tribute to my grandfather, Lieutenant Dial, and all members of the Greatest Generation. November 11th 2022 will mark its sixth anniversary on PBS and over 25 million have already seen it! Aside from wanting to share the history about the war, I intentionally wanted people to enjoy the love story between my grandparents. While writing the book I had my daughter in mind and what might interest her while she was reading it. I majored in Trilingual Literature at Yale and minored in Women's Studies. In the latter courses, I was usually the only man in a room of 15 women. As such, I represented half of humanity, and this taught me a lot! I became fascinated by different perspectives on reading and understanding history. At the time, Women's Studies basically equated to minority studies, so I gained a general understanding of the voices of the less-heard.

When we talk about investing in yourself, I think it pays to be organized. I have an intricate colour-coded spreadsheet that keeps track of precisely what I am spending my time on, and I have three priorities. Priority 1: I must meet one new person every single day. I colour that appointment green! Priority 2: I either listen to or play music for at least half an hour a day. I've been singing and playing guitar for over 40 years, and I've seen the Grateful Dead over 200 times. Yes I'm a Deadhead and the last time I made a special trip to see them was on the 31st of October 2021 at the Hollywood Bowl in Los Angeles. Yes, I saw the Dead on Halloween. Priority 3: I meditate and stretch every morning.

I can't emphasize enough how maniacal I am about investing in myself via managing my time. In fact, I like to be the best steward of everybody's time: I think being punctual is an important value – respect yourself and other people. I have an elevator philosophy rather than an elevator pitch: If you are ever stuck in an elevator or the equivalent...always bring something to do. This especially goes for when someone you're meeting runs late. For this reason, I usually carry a book with me, just in case. You never know when your battery will run out! Don't be a victim to other people's ways of managing time.”



"I was born in Saint John, New Brunswick and lived there until I was just shy of 17. I'm adopted but grew up with two younger siblings who were my parent's biological children. I felt very different from my family: I looked like a Greek import! And I've always enjoyed pushing against the grain. My dad was a business owner with a few different companies in the transportation industry. I often went to his office and from a young age I really loved the exchange with clients. I recall making flyers out of coloured cardboard and my first cold calling experience delivering them to the houses in the neighbourhood. I also remember there were times when dad's business wasn't going so well – interest rates were very high in the 1980s, but I had no concept of what that meant at the time.

My mom had been a nurse but then she stayed home with us, and she noticed that I had a lot of excess energy. Dad was very busy, so mom encouraged me to pick up a hammer and help out. I certainly didn't grow up with the message "Girls don't do that." In high school I formed my first company: Handy Student Maintenance. I did everything: mowed lawns, shovelled snow, built fences, painted, gardened, you name it. As a kid I also played a lot of different sports and in particular soccer. It was an inexpensive sport to play, I liked the team aspect, and I fell in love with the play and different formations. I was recruited to play in Europe and then competitively for Mount Allison University at 17 and I found that my leadership ability was part of my makeup: I loved being the captain and corralling the team of women. This definitely laid the groundwork for business. For the entire time I was at Mount Allison I kept HSM going and worked there in the summers to pay for school.

At age 25 I bought my first home, which was built in the 1830s. I renovated it, beginning my journey into construction. In 2006 I met someone and moved to Calgary to start over. I knew no one there and realized I would have to become comfortable feeling uncomfortable. I invested a lot of time in my community and today I serve on three not-for-profit boards. I took on small residential jobs in the oldest neighbourhood in Calgary then I began working in the commercial/retail space making my name one project at a time. I had the crazy idea to own a construction company and by 2008 Ryan Murphy had a website. At the time I didn't have a vision to become a multi-million dollar business!

There is no playbook for starting a business from the ground up. We had no angel investors; it was all just bootstrapping. We've never had even one loan. I think at the core of being an entrepreneur is a hunger for knowledge and learning. I have learned along the way that it is important to find someone who has done what you want to do...don't just find your cheerleaders (they will always be there.) Do the research and get in the right rooms. Then be willing to take the time to invest in the audience you are spending time with and what you are learning.

In terms of investing in myself, we've built several athletic studios, so I'll take fitness classes and my partner and I ski every weekend. I also travel a lot to conferences, to visit clients across the country, or just for personal adventures. And I spend on self-care – I had a vampire facial last winter! [Platelet-rich plasma (PRP) therapy. Basically, a mask made out of a component of your very own blood — not anyone else's — is spread all over your face to rejuvenate your complexion.] Lastly, we invest time and money in our two pugs – we buy them high quality food and they have a dog sitter named "Gram Gram" who stays with them when we are away."



"I was born and raised in Alès, in the Occitanie region of southern France.

My mother and father worked a small family farm that grew various crops to ensure a yearly income. Grape vines were the most profitable. We sold table wine from our home in 10 litre containers to locals or in the markets nearby. We also grew vegetables, including melons, asparagus, zucchini and cardoon, a specialty of the region resembling artichoke. My mother worked in the fields beside my father, and also took care of me and my three sisters. When I look back on this old way of farming I think my parents must have been superhuman. How did they manage so many things all at once in their lives? But they did it out of necessity. If the vines failed, they always had something to fall back on.

Growing up relatively poor taught me some important lessons. At a young age I learned that everything you buy has a cycle. A new shirt is worn for special occasions, never for leisure. When the shirt is old, you wear it for work. On the farm, nothing was thrown out. I remember how cracked chicken eggs were sold to the local patisserie for cakes and how all of the pig was eaten after slaughter. Even the bones were boiled for jelly to make aspic. You don't find any bread in my garbage. It's used for breadcrumbs.

As a child, I was never given pocket money—it had to be earned. For two years I saved up for a Moto Guzzi moped by gathering snails in a watering can. I blocked the thin waterspout with a clump of grass to keep the snails in check and wandered through the vines in the rain. My father sold them by the kilo to restaurants.

An artist in my family opened up a different world for me—I learned to love the cinema, galleries, and museums. Dance became a way to express myself through art. Every week I take courses in salsa, bachata and rock and roll. And twice a month I dress up to enjoy the dance floor in Nîmes. Most recently, I felt called to walk the Camino de Santiago, an ancient pilgrim route. I started in France from Le Puy-en-Velay and walked all the way to Santiago de Compostela in Spain, a journey of over 1,500 kilometres that spanned over two months. Once I understood the spiritual call of this journey, I did not give money any thought. The simple pleasures of contemplation, prayer and connections with new friends is a rich reward. When I finished the Camino, I was overcome with a sense of gratitude for my life. It has not always been easy, but I have had good fortune with my family, health, and happiness."



"I was born and raised in New York City. My paternal grandparents had a significant influence on me: my grandmother was a forelady in a factory and was involved with the American Civil Liberties Union; and my grandfather was a pharmacist with a strong academic background. I was brought up to have great respect for patriarchy and matriarchy. A key message from my grandfather was that with all of his entrepreneurial investments, the one that he profited from most, was that which he knew best, in his case retail pharmacy. In other words, stick with what you know and build on it!

My parents would talk freely about money to my brother and me, and we were told to always pay your bills...no matter what! My father also was a pharmacist in the retail pharmaceutical business, and my mother was a strong supporter of both my father and the business. I always thought my mother should have been a fashion buyer -- she is still alive at 101 and she is still a fashionista! My mom liked to buy me nice things, but it was her good heart that I valued. I recently told her the fact that she bought me mink coats wasn't so important to me...what was important was that she was there for me!

I was always encouraged to pursue whatever I wanted but I think I was born an absent-minded professor. I settled on social work and pursued my Doctorate in Social Welfare at Yeshiva University. It was a small program that followed the Oxford method, which is an inquiry-based method designed to cultivate critical thinking through individualized dialogue between student and tutor. I learned a lot about myself. The reason I chose to specialize in gerontology is that aging is the great equalizer -- as the years progress it isn't so much about ego anymore. If you put together a group of diverse people over 80 or over 85, they are more interested in talking about what they shared as a culture and they are more interested in mutual history. If you are still alive at that age, you are superior -- you survived.

I've always followed the rules and have been rewarded for doing good things: I studied hard, I became a professor, and then head of my department. I'm a project-oriented person -- I did over 50 jigsaw puzzles during COVID! In my guest blog "Big goals, small steps" for the career transition platform [Leaning Out](#) my advice for achieving success is to "Concentrate on the process, not the outcome; break down the problem into manageable components; keep plugging along!" As my own career has evolved, and I'm now looking to do gerontology consulting, I am definitely following that formula.

*In terms of investing in myself, I self-published a book called *Caregiving Confidential – Path of Meaning* and this was quite a cathartic experience, having lived it with my own mother and father -- and "worked it" with clients. I also made an investment in publicity, although was taught a life lesson when the firm didn't deliver on their social media promise. It turned out that I had unknowingly become involved with some scam artists from outside the U.S. with some convoluted American connections. Sometimes a disaster can work out though, and I was able to get an interview on iTunes Radio -- *People of Distinction*, created by Al Cole, one of the most successful interview services in the US.*

At this point in my life, I'm having a good time. I'm not doing it for the money anymore -- I want to stay relevant. My advice to anyone at any age for investing in him or herself is to persevere, persevere, persevere!"



"I was born in New York City and come from a blue collar background. My father was ex-military in the Dominican Republic and in New York worked in various blue collar jobs while my mother worked and got her undergrad and graduate degrees. My mother was in education for 30+ years and worked as a teacher, dean and ended her career as a guidance counsellor with the NYC Board of Education. I have two much older brothers who were 12 and 14 when I was born. When I was eight months old we moved to the Dominican Republic and lived there until I was five and then we returned to NYC.

Growing up my parents didn't really talk with us about money other than "don't spend it all in one place." I did get an unusual financial education though: when I was 10 my oldest brothers were working on Wall Street as brokers and they took me to work in the summers with them every day. I wasn't working as their coffee boy - I was this little rug rat who wore a shirt and tie and did their cold calling for them from a stack of phone numbers. I would get the person (usually a doctor or a CEO) on the phone and then I'd hand the phone over to one of my brothers to do the sales pitch. This is more or less the story of my life: I find hacks to get through walls.

Working on Wall Street was an amazing way for a lower-class inner city kid to get exposed at an early age to opulence: I might as well have been on Mars! Every day we would take the train from our neighbourhood where the average salary was \$35,000 to the financial district where the average salary was \$300,000 or more. The work environment was intense to say the least, and I didn't really feel comfortable with the chaos of that world. But it gave me the ability to land on my feet wherever I was...I could go from talking to the thugs on my block to a Fortune 500 CEO without skipping a beat. I also absorbed a lot of information that gave me the big picture of the investment world. Today I invest in sectors and big trends, not specific companies.

A big part of investing in myself has been investing in my education. When I was 14 I was given a scholarship to a private high school and entered a beautiful program that still exists today called A Better Chance. The mission is to substantially increase the number of well-educated young people of color who are capable of assuming positions of responsibility and leadership in American society. That program was a life changer. Afterwards, I studied psychology at Rutgers University in New Jersey and after graduating I moved to Miami to continue my education and received a Masters in Creative Communications from Florida International University and the renowned Miami Ad School. As part of the Master's program, I did internships abroad and the universe took me to Prague where in my last week there I met the woman who would become my wife.

After a decade or so of working in marketing and advertising, at age 38 I was feeling burnt out, and I needed a change in my life. I decided to wind down my marketing agency and just do some consulting. Around the same time, I applied and got accepted in the Global Executive MBA at the IESE Business School and this turned out to be exactly the change I needed. Every six weeks we would study at a different campus for two weeks: I visited Barcelona, Shanghai, San Francisco, New York, among others.

I also invest in my time, particularly structured "daddy" time. I take my daughter to school, go to the gym, spend 10 to 12 hours in the office per day, then I move into husband mode at night. I spend a

lot of time reading: mainly non-fiction books about history, business or philosophy. I recently enjoyed “Wired For Love” by neuroscientist Dr. Stephanie Cacioppo. I also love exercise and 3-4 days a week I go for a run or a long walk or get a good workout playing with the kids (4 months and 7 years)!

I think the most gratifying way that I invest in myself is investing my own capital into my own ideas or businesses. If I come up with a business idea I just go ahead and do it. In some cases it fails but I always learn something. In 2020 I came up with the most transformational idea of my life: a digital platform that will allow humanity to go beyond their limits and live forever through data. My daughter (who was four at the time) gave me this idea when she was playing with her iPad and asking Siri questions like “Hi Siri do you have a Mommy?” And “Hi Siri do you like ice cream?” I thought what if my daughter could always talk to her daddy even if he wasn’t alive? MindBank Ai started as daddy’s quest for immortality. It is a Personal Digital Twin™ platform that uses structured psycholinguistic models to create a dashboard of the mind for personal development and self care. The digital twin learns by asking many questions while giving the user valuable insights into their psychology and achieving immortality through data.

My advice to others is to learn to listen to the universe and read the signs. All the answers we need are out there. What are the signs that the universe is telling me and how can I guide my desires so that things can conspire in my favor? My mom taught me about the power of the word. She said you need to project what you want to happen. Make it specific: by this day I want this to happen. The beauty of MindBank Ai is that it gives you a glimpse into how the words we use dictate the person we are. If we take a systematic approach to investing in ourselves daily we can reach a state of AI Enhanced Humanity.”



"I grew up in Hong Kong and Singapore, and spent a lot of time in Vancouver, British Columbia. The juxtaposition of living in a concrete jungle and spending summers hiking in the coastal rainforests of BC is reflected in my current work, where I use technology for forest conservation. Growing up I loved to play two things: sports and video games. I especially enjoyed playing a game called Harvest Moon which is a cool farm simulation role playing game. When I was a teenager I ended up playing on the volleyball team and was captain of the softball team. In between I loved to travel with my family, including Myanmar where my family is from.

I ended up going to UBC to do my Bachelor's of Science in Natural Resource Conservation - the Faculty of Forestry's most popular degree program. This degree helps you play an active role in protecting and managing our natural environment, such as wildlife, forests, rivers, oceans, and land. Towards the end of my degree, we were fortunate to have a module where we were faced with real world problems: we had to spend the entire semester on a conservation issue that we defined. It was very much like a science project: you had to define the problem, come up with a big question, form a hypothesis, conduct a study, collect data, report your results and then do a presentation. Throughout my whole module I realized how important geographic information systems (GIS) and remote sensing skills are. A geographic information system (GIS) is a system that creates, manages, analyzes, and maps all types of data. Thus, I decided to pursue the University of British Columbia's Master of Geomatics for Environmental Management (MGEM) - a course-based Master's program that provides the geospatial skills and landscape ecology context required to tackle pressing environmental issues.

While doing my Master's, I reached out to a few conservation organizations to ask them if I could volunteer. WWF Myanmar was interested and in 2019/2020 I completed a self-initiated remote volunteer project for them. Then in 2021 I saw a LinkedIn ad for a GIS fellowship at WWF Greater Mekong. As luck would have it, the person hiring was the person I had done my volunteer project for! I applied and got the position. Since then, I have moved up to become the Forest Intelligence Coordinator for the entire Greater Mekong region. Overall, my responsibilities are to provide information and intelligence pieces on forests and landscapes in the region. My day to day tasks include managing, processing and analysing forest data, which include using open source satellite imagery. I love what I do and am really grateful to be in this position!

I am investing in myself in three main categories. First, I recently bought a premium ticket to Geo Connect Asia 2022, which is a big conference about geospatial technologies and how they relate to different sectors. Being a geo-conservation specialist is really niche, so I don't normally have opportunities to meet other people in the space. The decision to buy the ticket has already paid off in that I've been invited to speak on one of the panels! Second, I know it is important to understand what is involved in saving for retirement but when I was in Vancouver I found the information about the various types of accounts quite confusing. In Singapore there are a lot of great resources to learn about the Central Provident Fund (CPF): a compulsory comprehensive savings and pension plan for working Singaporeans and permanent residents primarily to fund their retirement, healthcare, and housing needs. By reading some of the Singaporean financial blogs I've been able to figure out how this works. Lastly, I know that health and fitness are very important to my success as a person. Rather than just watching online workout videos or paying for a gym membership to lift weights, I decided to find something I really enjoy doing and invest in that. I have now joined a Muay Thai gym, and this is definitely worth all the money I am spending on training, equipment and being part of a community."



"I was born in Chennai, on the Bay of Bengal coast in South India. My father was a veterinarian, and my mother was a teacher, and both are now retired. We were a middle-class family (I have an older sister) and we lived in an apartment. My parents were very careful with money and they didn't give me any pocket money! I was trained to think about saving rather than spending...unless the spending was on something very important like education. From the time I was in middle school, I understood that good grades would lead to a good salary: the teachers in India made this very clear to us. It was cultural knowledge at the time...education was the way to make money.

Education is certainly one way that I have invested in myself. I left India at 21 and moved to Sweden to do my Masters in Computer Science at Uppsala University. I've been working with technology for more than 10 years now and along the way, I've always been learning researching and storytelling. When I found out about data or visual journalism (a niche that is becoming increasingly mainstream) I knew that I would work in this space for the rest of my life: it was magic to me. On [my site](#) I talk about why I create stories in the way that I do.

The work of the Rosling family was my first big inspiration to get into this field...I highly recommend watching a riveting video of Hans Rosling using visualisation techniques to tell a story. This inspired me to move to the UK for a year and pursue a Masters in Data Journalism at Birmingham City University. In the 21st century, the scale and the range of digital information available have created unprecedented possibilities in journalism.

I spend money on things I need now but that are also good for the future such as organic food and a gym membership for my long-term health. I bought an apartment in Stockholm – the banks here offer a generous loan with an interest rate of under 2% – so it is a great deal.

Today I am investing in myself via my startup [Explained](#). Explained is a visual storytelling studio and publication that explains scientific, cultural and other current events inclusively. Similar publications exist in the US (that are famous) – but not many in Europe. The news websites, especially when they report on finance often present valuable information using nerdy charts which are hard to understand and not enjoyable for many readers. Explained specializes in using visual storytelling techniques, accessibility, and DEI (Diversity, Equity, and Inclusion) principles and aims to reach a wider audience. The news media is losing the trust of people and people don't feel engaged with the news anymore. So we are building a publication that will make learning about society as enjoyable as watching Netflix.

To me, investing in yourself is all about investing in what you like and what you believe in – given your choice is ethical and healthy. Talk to the people you admire, understand who you are and who you want to be – and own your decisions."



"I was born and bred in Ottawa: my dad was an officer in the Royal Canadian Mounted Police and my mom was a surgical nurse specializing in eye surgery. Mom was one of three girls from a small town in Nova Scotia and all three married RCMP officers. Because of the shift work, nurses and RCMP officers always ended up together! My parents were great about talking with my younger brother and I about their finances. They were transparent with us about how much they earned, we knew when they paid off the mortgage and when mom inherited some money. They talked to us about money matters as though we were adults, and this definitely had a positive impact on how I have managed the financial aspects of my life.

My mom had kids in her early 30s which was considered to be quite late at that time. As was the tradition in those days she quit her job to raise us, and she leaned into her responsibilities as the wife of an RCMP officer – making tea and the like. I knew she wasn't content with this change in her life: in fact, I observed that she became profoundly unhappy. This fed an ambition within me, and I've worked very hard to make a great life for myself. My work is highly fulfilling. Public relations was an easy choice for me as I've always been a 'word girl' – I studied at Mount Saint Vincent University in Halifax which was the only university offering a degree in PR at the time. I also have a fun family! My husband and I have a wonderful relationship with our two kids (21 and 24) – we still take trips together and we also talk with them about money.

What about investments in myself? I like to buy new makeup and I love nice clothes! I have a very impressive wardrobe...I come from a long line of clotheshorses. Another of my investments is in books: I have a whole library of them both print versions and e-books on my Kobo. And I enjoy painting watercolours: its excellent therapy for a control freak because you never know how the water will react with the paint. But my biggest investment by far has always been in fitness: this is hugely important to me. During the pandemic I invested in a Peloton, some weights, and a bunch of online fitness courses and we bought a hot tub. Additionally, my one hour long daily power walks are critical to my mental health. I want to look good and age well!

Investing in good health has been a huge saviour. I was recently diagnosed with breast cancer and boy, has my lifestyle of fitness and healthy eating helped me manage the surgery/tests/chemo/poisons they are throwing at me. I've been told that the fitness training I've done my whole life has allowed me to deal with my treatment much more easily: so far I have weathered the chemo relatively well. I think being fit has really helped me to keep my high level of determination. On May 31, 2022, I had a double mastectomy for breast cancer, opting for what is called a cosmetic flat closure. I don't plan on rebuilding.

Throughout this process I've learned a lot about the medical system and society in general and wrote about my journey in an article for the Globe and Mail "I'm as flat as pancake since my mastectomy, but I'm not afraid to wear revealing clothes". That isn't the headline I would have chosen, but many women have reached out to me to share their stories...I'm thrilled by the impact this has made. Moving forward I am thinking seriously about writing a book and speaking about my experience in order to continue to advocate for all women. In that way I'll be investing in myself and others."



"I was born in Besançon, a city in eastern France, near the Swiss border. My mother worked for the French tax department and then stayed home to take care of me and my two older sisters. My father was responsible for the buying office of a jewellery company and he would regularly travel to Hong Kong and Thailand to meet with suppliers. Dad would come home and tell interesting stories from his travels and thanks to this my interest in Hong Kong developed at an early age. Three years ago I had my first visit to Hong Kong and now my partner and I live and work here.

Growing up, my parents gave me pocket money: the same amount every month but the amount increased as I got older. They spent time teaching me how to live on this budgeted amount. When I was in college they gave me an allowance for clothes, food and drinks. Again, it was up to me to allocate it appropriately.

How do I invest in myself? In three different categories. I invest in myself and my future moneywise. There are no good retirement plans in Hong Kong, so my early training has helped me to focus on saving and investing for myself and my future children. I make sure to diversify, I make investments via crowdfunding and I own part of an office building. Second, I invest in my health. I run a lot and I play lots of different sports. Every year I try to find a new challenge to take on with my friends and our next challenge will be to run the Hong Kong marathon. Finally, I invest in my relationships. I spend quality time with my partner, my friends, and my family. I try very hard to find a good balance in this regard.

I watch a lot of people spend the majority of their time at work and maybe that somehow is okay for them. I want to develop myself and my career, but I prioritize my relationships with my partner, friends, and family. For me, work/life balance is essential for a safe and sound mind and body. My private life is my most important investment."



"I was born in Istanbul as the second of four girls. My father is an accountant and my mother is a housewife. My parents didn't talk with us directly about money but they were very open about dad's struggles to create a good standard of living for our family. If there were bills to pay we would hear about it and if he had a particularly strong month financially we knew we would be free to buy a few things. Most of the family budget went to our private school education – education was stressed as being of the utmost importance. Years later, I appreciated how fortunate we were to have the opportunity to go to a great school, play on a sports team, and go on to university. Perhaps needless to say, not all women in Türkiye or even many places in the world had or have such good fortune.

From an early age I knew in my heart that I wanted to be successful. I understood that working hard would give me the money I wanted and the life that I wanted. From the time I started working in 1994, I worked my butt off! I was a perfectionist. Although I have enjoyed every job I've ever done, I realized along the way that it makes a lot more sense to work smart as opposed to work hard and take care of yourself. And when you figure out what you don't want for yourself, then you start figuring out what you want and this new awareness helps you understand your self worth and get what you deserve. In the end, this is your story to write and to live!

I have always chased freedom in terms of wanting my own time and my own life. When I was a small kid I wouldn't wear what my mother wanted me to wear: I loved being in charge of my own 'look' as well. After getting married then two and a half years later getting divorced, I decided I would explore the idea of having my own fashion business. I started going to fairs, meeting with lots of people in the industry, and eventually joined a former customer and started a fashion business. I found my way by using my strongest skill – I excel at organizing a team.

So many books have affected me over the years. To name a few: The Alchemist by Paulo Coelho; Man's Search for Meaning by Victor Frankl; School of Gods by Stefano Elio D'Anna and Tuesdays with Morrie by Mitch Albom. All of my education, personal development courses and reading led me to investing in myself by starting my own fashion brand five years ago MYSUMMERBLUE: sustainable and ethical resort wear, made by women for women, using natural materials, to look and feel good. I am happy to say that the more I reflect myself in my brand, the more I am myself. More than anything, MYSUMMERBLUE comes from the energy of getting lost in new places, finding new colors, smells in the bazaars, and most importantly meeting with new people, and their stories.

When it comes to investing in myself, my motivation has always been freedom. So, at nearly 50 years old now, how do I invest in my freedom? First, I try hard to be 100% myself as much as possible in my relationships and build up healthy relations. Second, since 2008 I have taken many personal development courses to train my mind to be separate from my emotions. Third, I love to travel. Travel allows me to broaden my mind by understanding different people and cultures. You meet people who are happy with small things in life, and you meet people who are unhappy with big things in life. Travelling makes you feel one with the universe: we are all different, but we are also all the same. Travelling enriches our sight, our taste, our inspirations, our philosophy of life, our bond with other people and what I take from our travels I give back as a gift to my fashion collections.

Finally, I invest in myself by taking care of my body: I exercise, I eat healthy and I take advantage of the sunlight.

I try to encourage and help younger people (especially girls) to be themselves and chase their dreams. We women are millions of diverse faces but also millions of diverse spirits. This is very inspiring because we are all unique and we should embrace our true beauty no matter what society says. When we live a life aligned with our truth, we gain a new perspective and we thrive from our authenticity. It's about the beauty and the spirit of women that I want to empower. I see so many women worrying a lot and backing away from being all they can be in the world because of their fears and anxieties.

Ensuring that your investment offers a healthy return is a choice — it's based on your actions and decisions, not some random act or chance occurrence. It requires thorough research and due diligence to know if an investment will pay off, but more than that, it requires confidence and commitment that you'll make sure the money you spend on yourself will be well worth it in the long run.”



"I was born in Silkeborg which is known as Denmark's outdoor capital. My mother was a guidance counsellor and taught adult continuing education at a vocational school. My father was a physicist who alongside his day job built his own business trading measurement instruments for solar energy. I learned a lot from him about buying, selling, and running a company. With that perspective, I had a very early start in the business world: at 12 years old (along with my 10 year old brother) I started a PC consultancy selling floppy disks to friends and neighbours. This business exposed us to budgets and accounts and we also wrote a couple of books about computer programming. Both parents were quite trusting and transparent with me about savings: they regularly put money in my bank account and gave it to me when I turned 18.

One way that I invest in myself is that I always work with something I'm passionate about...something that gives me meaning, identity, and a feeling of contribution. I like to build organizations where I can recruit everyone I work with, since I want a team that is diverse but also like-minded. For the past eight years I've been leading our efforts leveraging design to create value for business, society, and our planet. As an independent non-profit foundation, backed by the government, the Danish Design Centre pursues green, digital, and social missions connecting design resources with business and government challenges.

*Another way that I invest in myself is by investing in knowledge. I'll read anything you put in front of me...whether it is a milk carton or yesterday's news! I love sci-fi or classic novels, and in recent years I've been gravitating towards biographies. I think reading about real life people becomes more and more interesting as you get older. Now I'm enjoying Obama's biography – it is a long read so about half of the time I listen to the audio version. I also write a lot of columns and articles: this is not required in my jobs but is something that I choose to do. I've now written eight books on leadership, innovation, and design, most recently *Expand: Stretching the Future by Design*. Mid-career in my free time I obtained my Ph.D. in Design Leadership at Copenhagen Business School as a way of investing in my own professional development and allowing me to teach at the University.*

Carving out time to see a friend or learning a new skill is another way that I invest in myself. As an example, during COVID I took a kayaking certificate. To keep my energy up I do stuff I love with great people. Such as my wife! We run together every second morning. The only reason I get out of bed is her! We also invest in our family via travel: 13 years ago when our kids were small (we just had the two, Christopher and Julia, aged 5 and 3 at the time) we took a three month sabbatical and travelled around the world. I love skiing and every year for the last 10 years I've taken my eldest daughter to a designer hotel in St. Anton in Austria for a three day stay, just the two of us. I recently started doing the same with our youngest daughter who is nine – I took her skiing for a week on a glacier in Austria. Travelling with one child is a great way to get to know them in a different way. Our oldest boy, now 18, is mentally disabled. When he was born we didn't know that he had Down's Syndrome and infantile autism. Fortunately, despite the extra challenges this presents for our family, Christopher loves to travel: he loves airplanes (it has to be the window seat!) and he is able to ski with us and enjoy life.

*For our next investment in ourselves my wife and I are considering writing a book about Christopher. For us and our girls he has been such a big enrichment in our lives and people with disabilities are not seen in society. We'll write about the crazy things he does and the interesting awkward positions he puts us in while travelling! We'll call it *Life lessons from Chris*."*

Research implications

Implications for the investment industry

What can the investment industry learn from this year's *Rich Thinking* research findings for “How smart women and men invest in themselves?”

Have the courage to take KYC to the next level: Know your clients’ “why”!

Per Investopedia, “the Know Your Client (KYC) rule is an ethical requirement for those in the securities industry dealing with customers during the opening and ongoing maintenance of accounts. It is implemented at the onset of the customer-advisor relationship to establish the essential personal profile of each customer before any financial recommendations are made. The customer is also made aware of the need to comply with all the laws, regulations, and rules of the securities industry.”

Throughout my career as a portfolio manager and researcher, I have had many discussions about investment objectives. Often clients aren’t sure what is important to consider, so they might quip something along the lines of “deliver a high return with no risk.” The essential personal profile should not be limited to box ticking around risk and return requirements. Getting to know our clients involves talking to them, having real conversations.

If we do not understand how investors think about investing, our conversations may be completely wrong and lead to dramatically different portfolio decisions. It is our fiduciary responsibility as advisors to make sure we have a clear understanding of our clients’ investment objectives and constraints. For example, the “unique preferences” of investors is an important section of an investment policy statement: people might state their aversion to tobacco and alcohol stocks or their preference for sustainable or ESG investments.

What is the next level of KYC for advisors? Have an in-depth discussion about personal values and learn how clients invest in themselves. Significantly enhance your understanding of that person. A case in point from this year’s stories:

I had a very inspiring interview with Christophe Bristiel, Sales Director, Château La Nerthe in Châteauneuf-du-Pape, France who completed an amazing fitness challenge in 2022: he ascended Mont Ventoux 100 times (running or biking.) This is in support of a great charity - [SUR LA POINTE DES PIEDS](#), a Canadian foundation. Their mission is to help young people living with cancer regain their well-being by facing the challenge of an exceptional therapeutic adventure expedition. I asked Christophe about his philosophy around exercise:

“In any of my fitness pursuits, I don’t measure anything like how many footsteps or how much time I take to run or bike a certain distance. This isn’t about trying to get better or faster, instead I try not to get injured. I plan for efficiency – how can I best attain my goal?”

I then asked if this philosophy carries over into how he approaches his investments.

“Yes, in the same way, this is also how I think it is best to approach one’s finances. Start saving the moment you can, and you will be surprised by how much confidence this will give you.

When you start, 10 years of investing might feel like a lifetime away but even taking small steps you will soon start to understand the value of compound interest.”

Listen closely to the background story around a client’s passion for why they invest in themselves in a certain way. Clients will feel listened to, you will get to know them better, and you will be more compliant by making a solid attempt to gain a deeper understanding of their investor personality. From there you are in a powerful position to talk about traditional investing in a way that mirrors the client’s own philosophy of how they invest in themselves. Know your clients’ “why”!

Implications for marketers

What can marketers learn from this year’s *Rich Thinking* research findings for “How smart women and men invest in themselves?”

Those who are selling better food, fine wine, exercise equipment, or travel spend a lot of money on ads and marketing: US ad spending on travel alone is \$3 billion annually. Most of the time the sales proposition is that buying these things is fun, or enjoyable, or good for you. Less frequently, it is pitched as an investment! Humans are not so much rational as we are rationalizing...and the idea that the \$10,000 we’re about to drop on a trip isn’t just about pleasure-seeking, but is actually an investment we’re making in ourselves is likely to get consumers to reach deeper into their wallets.

Methodology

Throughout 2022, the author conducted 52 interviews with accomplished women and men around the world. The selection criteria for this research are not scientific but are more based on serendipity in terms of the manner that the introductions come about. Interviewees vary by age, cultural background, and geographic location, although all are relatively successful in their lives, careers, or both.

One central question was asked: How do you invest in yourself?

Short stories were prepared by the author and permission to publish each story was granted by the interviewees.

Research findings are based on the 52 qualitative interviews.

Acknowledgements

First, a huge thank you to everyone interviewed in 2022!

Next, I am deeply thankful to so many people who support Rich Thinking research!

- My handsome husband Duncan Stewart for being my Editor extraordinaire and for keeping me amused and entertained on our travels.
- My designer Tiit Telmet ([Telmet Design Associates](#)) for making *Rich Thinking* a famously beautiful document.
- My photographer Yuri Dojc ([Yuri Dojc](#)) for his wonderful photos year after year.
- My website guru Kati Szephegyi ([KoffeeKat Web Design](#)) for her excellent customer service.
- My printer Toycan Dikbayır ([PrintCenter](#)) for his attention to detail.
- My sister-in-law Shannon Stewart for conducting the interview and writing the story for Jean-Luc Boulet.
- My clients and colleagues in the financial industry for their ongoing encouragement and support.
- The many media contacts around the world who embrace this research and propel the positive messages forward to help all women and men.