



One of the most famous advertising campaigns in US history launched on July 22, 1968: "You've come a long way baby" was the provocative tagline for a new, thinner cigarette produced by the Phillip Morris Company and marketed specifically to women. The campaign was wildly successful, both commercially (it sold a lot of cigarettes) and culturally, becoming almost instantly a national catch-phrase.

The campaign hinged on the emerging feminist consciousness and the rise of "the New Woman," a woman who was independent, self-sufficient, and eager to demonstrate her confidence.

Historically women were not known to be the "money managers" of the home. When women came into the workforce in mass they often found themselves at the lower-end of the salary range when compared to men; they spent 15% of their lives out of the workforce to care for children; and they lived longer than men necessitating the need for more money in retirement.

Oh, how times have changed! Today 57% of women have more earning power than men and 60% of women are the primary breadwinners. Women are no longer taking a backseat in their own family's financial planning. Women have learned to overcome obstacles such as divorce and widowhood and firmly placed themselves in the driver seat of their own financial future.

The "Bag Lady Fear" is the worry of whether we can continue our current lifestyle without running out of money and becoming homeless. The concern being, 'will we save enough to retire comfortably'.

So how do we get a handle on our financial situation? How do we take into account the challenges we face and live life at the same time? The answer is simple: *planning*.

Where do we start? With the Dream. Knowing what you want to be able to do, enjoy, and have in the future is the most powerful place to start. Planning can give our dreams a future to look forward to and allows us to adjust through life so we don't feel so overwhelmed or powerless.

The Dream. The Plan. I so enjoy working with women and empowering them to get on the right track to financial stability. After all, we've come a long way! Let's succeed...together.