

WOMEN AND MONEY

- 74 out of 100 women will end up having to look after themselves.
- The average age a Canadian woman is widowed is 56, which is nine years before she gets her Old Age Pension.
- The average insurance death benefit paid out to women is \$4,000.
- With 1 million widows in Canada and two out of every 4 marriages ending in divorce, the odds are that a Canadian woman will be poor at least once in her life.

In light of statistics like these, books are being written, seminars given and articles published about pensions, investments and general money management for women.

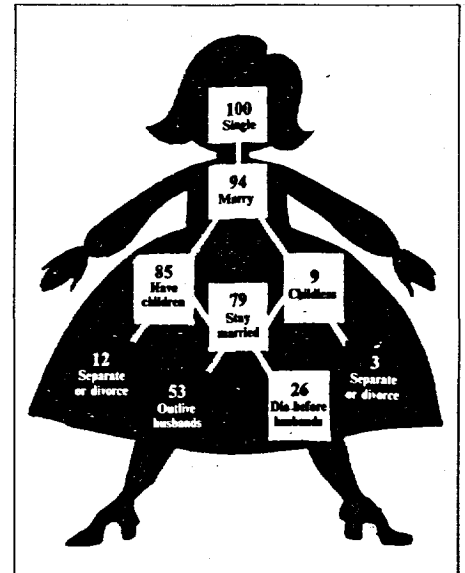
The Community Colleges and Universities are offering courses in money management, the brokerage firms are giving seminars to ease women into the world of stock market investments. Numerous books have been written including the latest, *Everywoman's Money Book*, by Betty Wylie and Lynn

MacFarlane, which explains everything from basic banking to estate planning and property settlement. "Women are often afraid of debt or owning property," MacFarlane says. "They must realize that they need to establish themselves (not their husbands) as being able to pay a bill or repay a loan. Without money of their own, they have no financial identity. These days that is essential."

Words of wisdom about women and money include: psychologist Matti Gershenfeld, "It is a mistake for a woman to marry before she's in a position, by education or experience, to stand alone."

"No woman should get married until she has a career or a job that can enable her to pay her own way."

Entertainer Sophie Tucker: "From birth to 18 a girl needs good parents, from 18 to 35, good brains and good looks, from 35 to 55, a good personality and perspective on life, from 55 on, ... good cash."



100 women and how they live. 74 of them will end up looking after themselves.

THERE IS NOW A CANADIAN SCHOOL IN ENGLAND

When Mairi McElhill and other parents living in London became disenchanted with the American and British school systems, they decided to do something about it. Originally they thought of hiring a teacher and having classes in their living rooms. Upon launching, however, the concept exploded and 20 children were accepted and 57 had to be turned away. That was in September 1982. By September 1984 they had bought a Victorian mansion in Woking, Surrey, not far from London, had 73 students, 9 full time teachers and 5 part time teachers and were teaching an Ontario curriculum in a bilingual environment. The ratio of students to teachers is 12 to 1 in the lower and middle schools and 16 to 1

in the upper school. The curriculum includes not only the academic subjects, but day trips to London and the countryside, practical experiences like newspaper writing, and alpine gardening, plus sports ranging from judo and aerobics to tennis and soccer. The tuition fees are higher than the British schools but lower than the American school. They range from 1,300 pounds for full day kindergarten to 3,300 pounds for grades 9 to 13.

For further information contact Mairi McElhill, Canadian Schools Abroad, Janoway Hill Lane, St. John's Road, Woking, Surrey, England GU21 1PF telephone (04862) 71990 or the education officer in the Community Liaison Section (ADTB).



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NEW OCCUPATIONS IN THE 21ST CENTURY

Parents, in advising your young ones about careers, you might keep the following lists (which were compiled by the United States Department of Labor) in mind:

Occupations Growing in the 1980's

Engineers and technicians
 Accountants and auditors
 Computer programmers and systems analysts
 Lawyers
 Architects and drafters
 Healthcare administrators
 Registered and practical nurses
 Occupational therapists
 Real estate agents
 Bank officers and tellers
 Secretaries
 Automobile mechanics
 Dental assistants/labor technicians
 Business machine repairers

New Occupations in the 21st Century

Computer software writers
 Geriatric social workers
 Bionic-implant technicians
 Dialysis technicians
 Housing-rehabilitation specialist
 Energy auditors
 Industrial-hygiene technicians
 Podiatric assistants
 Robotics workers
 Computer-assisted design workers