

women – take care of yourself too



with mary drueke

being that march is Women's History Month, this should be the perfect reminder for us women to relax and find a few minutes to take care of ourselves.

There are so many women out there that wear multiple hats at work, raise families on their own, go to school while they hold down a full time job and raise kids or are married and trying to balance a career and their home life. Being a woman in this day and age can be an exhausting thing. We take on so much responsibility and are infamous for taking care of everyone around us, and many times we forget to take care of ourselves.

It's so hard for us to stop and take a break from taking care of others and spend a few minutes on ourselves. But it is necessary. And it doesn't have to be anything huge- it doesn't need to be a big elaborate trip. All we really need to do is to take an hour or two here or there and relax with a book that we've been wanting to read, meet a friend for a quick lunch or even an hour coffee break first thing in the morning. Try to schedule one or two of these little "breaks" every month to give yourself the little recharge that you need.

And as long as we're taking time to think about ourselves, there are some things that we may never think about or just take for granted that we won't ever need:

Disability insurance- Today's women make up 30 to 40% of household income. And women are at a much higher risk than men of becoming temporarily or permanently disabled during their work life. Statistically speaking, a 35-year-old professional female has three times the chance of being disabled for a period of over 90 days than a male, says the Journal of the American Society of Certified Life Underwriters.

Life insurance- Regardless if you're married or not, you need to have an insurance policy on your life. The number of working mothers in a two income family has grown tremendously. Many of those working, married women still rely on their husbands' insurance policy to protect them not realizing that the family now could be equally impacted financially should she die.

Surprisingly, many single women are also under-insured. Single women should think about their own financial security because they have no one else to rely on. If they have children then it is extremely necessary. How will the children survive financially should she not be there?

Retirement plan- Many single women have their own retirement plans in place. But it may be equally important for married women to have a retirement plan in place in case of an unforeseen divorce or death of your spouse. Nobody wants to think this way, but it may be necessary.

So do your research and be sure that you have yourself protected and taken care of; after that you can go back to taking care of everyone else.

For more information, please contact your trusted advisor at Swartzbaugh-Farber – 'Client Centered – Client Advocates™'.

Securities and Investment Advisory Services offered through M Holdings Securities, Inc., a Registered Broker/Dealer and Investment Advisor, member FINRA/SIPC. Swartzbaugh-Farber & Associates, Inc. is independently owned and operated.