

# Successful Women: Timely Investment and Financial Planning Topics

Successful women know you can't get great results without a stellar process. Here are 10 habits they have in common.

## 1 EXERCISE.

CEOs swear by the positive effects of their daily workouts, from endorphins to endurance. Studies, including one by researchers at the University of Illinois at Urbana-Champaign, have even linked cardiovascular exercise to improved brain function.

## 2 SAVE TIME ON THE MUNDANE.

From saving for retirement with paycheck deductions to replying to common emails with a form response, it makes sense to make the boring but important bits of life take less of your time and willpower.

## 3 BRAND YOURSELF.

Make more than a good impression. Make a lasting one. Figure out what you do better than anyone and communicate it in a clear way, whether you're giving an elevator speech or connecting on LinkedIn. Embrace what makes you unique, talented and sought after.

## 4 SAY YES TO CALCULATED RISKS.

In her bestseller "Lean In," Sheryl Sandberg urges women to seek new roles in the workplace and stretch themselves instead of avoiding the challenge, even if they're only 60% certain they have the credentials. Nothing ventured, nothing gained.

## 5 LEARN WHEN TO SAY NO.

When you are asked to do something, think hard about the opportunity costs. Is this how you want to spend your time? What will you give up? A life spent doing things you don't want to do isn't very fulfilling.

## 6 PLAY TO YOUR STRENGTHS.

Embrace the ones that are stereotypically female. The ability to connect with people through empathy and compassion is powerful. Get in touch with your abilities and put them to work.

## 7 CULTIVATE CREATIVITY.

When you're constantly challenging yourself, learning something new and stepping outside your comfort zone, you're on the right track toward innovation and finding creative solutions.

## 8 FIND YOUR FLOW STATE.

All those text and email alerts aren't helpful when you need space and time to think. Recognize the hours of the day that are productive for you and safeguard them – turn off the alerts and get in the zone.

## 9 BE GOAL-ORIENTED.

If you think about your actions not in terms of what is easy, but what will make you better and get you closer to your objectives, your chance of reaching a goal increases. You'll also have an easier time focusing if you define your mission and vision the way a company does.

**10 CREATE HABITS**, but don't be afraid of change. Sometimes you need to spice things up. A routine can be comforting and easy, but it can also lead to stale thinking. Seek out new ideas and perspectives whenever possible. Forming a habit takes on average 66 days, according to a 2009 study led by psychologist Phillippa Lally of University College London. As you attempt to change your way of life and ways of thinking, give yourself the time and space to make habits stick. The results may surprise you.

## CONSIDER THIS ...

Female entrepreneurs are taking over. The number of women-owned businesses has nearly doubled, from 5.4 million firms in 1997 to 9.1 million in 2014, according to supplier services firm Expert Market. These enterprising women and their firms earned \$1.4 trillion in revenue, up from \$819 billion in 1997.

## 10 HABITS FOR SUCCESS

How you manage your time and talent matters *"Creativity is a habit, and the best creativity is the result of good work habits."* – Twyla Tharp, famed dancer and choreographer who founded the Twyla Tharp Dance Company

❖ Submitted by Kathy Greenaway, Certified Financial Planner with Raymond James Financial Services, Inc. on behalf of Twyla Tharp

**Simplify Your Life**  
by simply walking through our door



Michele  
Independent  
Agent

Tammy\*  
Financial  
Representative

Cathy  
Financial  
Representative

**Experience AND Convenience**  
**Your financial and insurance**  
**needs located under one roof!**



### Insurance

- Auto Insurance
- Farm Insurance
- Home Insurance
- Business Insurance
- Serving SD/NE

605-665-3572  
Michele

### Financial Security

- Life/Health
- Retirement
- Investments
- Long Term Care
- Medicare Supplements

605-665-7799 - Cathy  
605-689-0406 - Tammy\*

**904 W. 23rd St. Yankton**

\*A Registered Representative. Securities offered through MWA Financial Services, Inc; a wholly owned subsidiary of Modern Woodmen Of America.  
Health, Long Term Care, and Medical Supplements not offered by Modern Woodmen of America.  
Brokered insurance products available through MWAGIA, Inc., a Modern Woodmen subsidiary.

Modern Woodmen and Koch Insurance are not affiliated companies.