



# Ladies! A Man is Not a Plan

By Mary Grace Musuneggi

## SO THE CONVERSATION WENT SOMETHING LIKE THIS.

"I see you just graduated from college?"

Young woman: "Yes, with a Bachelors of Arts Degree."

"And what kind of career will you pursue?"

Young woman: "I am really not planning on pursuing a career. I am planning on staying at home and raising children."

"Well that is a terrific career that a young woman can choose when she has children. But have you given any thought to what you might do when they go off to school or grow up and leave home?"

Young woman: "No, as I am not planning on ever working. I am hoping to never need to. I am planning for my husband to provide me the opportunity to always stay at home."

"Well that's great. But I didn't know you were married."

Young woman: "I'm not."

"You're engaged, or there is someone special in your life?"

Young woman: "Not yet. But I am sure there will be."

It may sound as though this conversation should have taken place in the 1950's. But unfortunately, I had this talk with a 23 year old a few months ago. Yes, it is the year 2006. So just at the point where you think we "have come a long way, baby" and that women are making better life choices, there is a segment of the female population who believe that their life goals should center around the man in their life, whether he exists or not.

Eighty-seven percent of all women will spend some part of their adult life as a single. This means they will be totally responsible for their well-being and their wealth. Some statistics tell us that 51 percent of first marriages end in divorce. And it doesn't get any better. Some 52 percent of second marriages end in divorce, as do 48 percent of third marriages. And the average age of widowhood is 55.

With statistics like these, it amazes me to think that any woman would leave her fate totally in the hands of another human being. And what if you are one of the countless women over age 65 that statistics say are living on an average income of \$700 a month? Could it be that it's because your husband had no pension, no savings, no retirement plans? He didn't pay off the mortgage, buy the life insurance, or handle the finances well? Do you think you would somehow regret leaving all the planning up to the man?

I am sure that during my conversation with this young woman, she saw herself like Cinderella. That someday her prince would come and take her away from it all. But the chances of her losing her glass slipper at the king's ball are slim to none. I always think the Cinderella story ends too soon. What do you think happens years after the prince took her off to his castle? Are they still living happily ever after?

Even if you have been fortunate enough to meet your white knight, the probability exists that he will ride off into the sunset long before you. Sometimes by choice and sometimes by chance. And just as a frog can turn into a prince, so can a prince turn into a frog.

And even if you are one of those who stay married until the end, you being educated and financially savvy will make his job a whole lot easier. If he is the prince he seems to be, he will want to do all he can to make sure that you can take care of yourself. So for your sake and his, stay informed, keep on top of your financial situation, and build good business relationships. Only in this way will you truly live happily ever after. •

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