



# About Francine Dick

At the age of 40, I found myself a single mother with three children under the age of 9. Despite running a photography business with my ex-husband for over a decade, I realized how little knowledge I had about finances and budgeting. With responsibility for my children and no support payments from their father, it was more often than not a struggle to make the mortgage payment, pay bills on time and provide some quality of life for my kids. Saving for the future? Don't make me laugh. I was just trying to get through to the end of the month.

Personal change created a desire for professional change. Childcare responsibilities limited my options. How "flexible" could I be when daycare closed at 6:00? Any career that involved travel was out of the question. An ad for a career in insurance and financial services piqued my interest. I knew the importance of life insurance to protect my family and would have gone hungry rather than give it up, and I was keenly aware of my own lack of financial literacy. One thing led to another and I have now been in a career I love for over 25 years.

**Financial planning involves both the practical and the emotional, which is how *Enjoy Your Latte* was born.** From a practical standpoint there is a lack of knowledge in the importance of saving for the future and how to do so. Investment companies often don't help, telling people they need a half million or a million dollars or more to retire comfortably. People trying to manage mortgages, groceries, children and day to day living expenses might be inclined to just throw up their hands and do nothing. Many of my clients did not understand Canadian government pension plans, such as CPP and OAS. They were unaware of how various savings programs worked and which would be most beneficial to them. And the plethora of investment choices – GICs, mutual funds, ETFs, and stocks - can be confusing. On the emotional level, there is much shame and fear around money, which leads to inertia. People may be embarrassed at the debt they carry, don't understand why they can't save and fear they may never be able to retire.

Despite the demands of raising a family and running a business, I have managed to lead a balanced life. I love hiking and often lead hikes for an outdoor club. Spending time, unplugged and in nature is definitely a balm for the soul. I have served on the boards of non-profits and other organizations and am very involved in my community. I worked with a small group to sponsor two refugees to Canada and their arrival was so satisfying. For my volunteer work I was awarded the Canada 125 Medal and the Queen Elizabeth II Diamond Jubilee Medal. Giving back and focusing on what we do have, while working towards our goals is the key to contentment. It is the small pleasures of life that enhance our joy, whether it be a bike ride along the waterfront, a neighbourhood street party, a walk through the park on an autumn day or enjoying a latte with a friend.