

Welcome to the
Sixth Annual Women
in Real Estate
Conference

BURNHAM-MOORES
CENTER FOR REAL ESTATE
UNIVERSITY OF SAN DIEGO SCHOOL OF BUSINESS

A special thanks to our sponsors:

Presenting Sponsor



Corporate Sponsors



Reception Sponsors



Media Sponsors





**Corner the market by earning your Master of Science
in Real Estate degree at the University of San Diego.**

BURNHAM-MOORES

CENTER FOR REAL ESTATE

UNIVERSITY OF SAN DIEGO SCHOOL OF BUSINESS

Join Us On Social Media



@USDBMC



Burnham-Moores Center for Real Estate

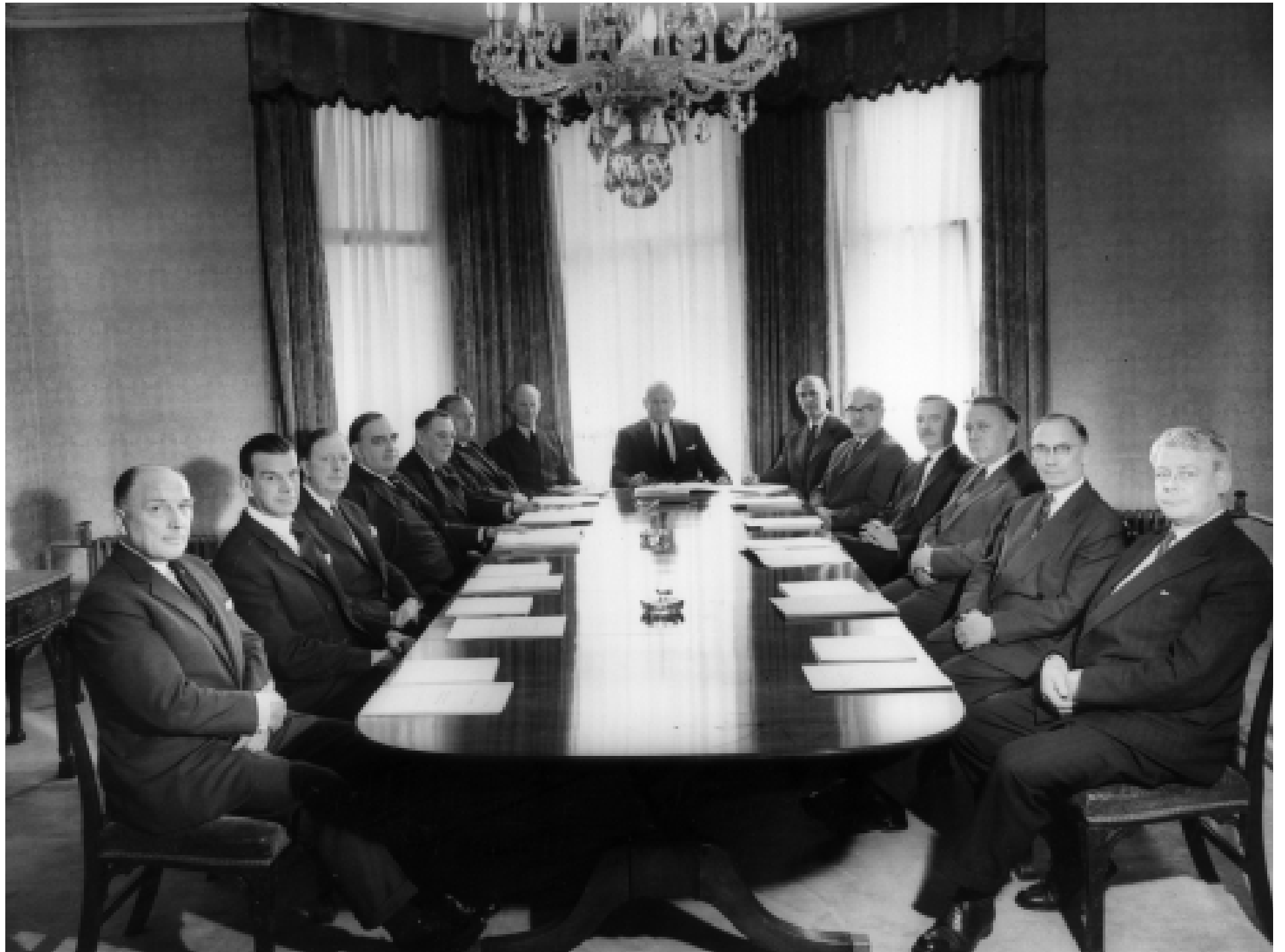
How to Leverage Gender Intelligence for Greater Success in Business

Presented by

Barbara Stewart, partner and portfolio Manager,
Cumberland Private Wealth Management

**You become
what you think
about.**







**Feminine
Ideals**

**Real Estate
Industry**

Smart women



Culture

A photograph of two women shaking hands in an office. The woman on the left has long brown hair and is wearing a white textured sweater and dark jeans. The woman on the right has long blonde hair and is wearing a dark sleeveless dress with a white pattern. They are standing in front of a wooden desk and a chair with floral upholstery. A window with blinds is visible in the background. A dark blue banner with white text is overlaid across the middle of the image.

We will all be feminists in business

We will all be feminists in business

“Feminism is not about saying no to makeup. Feminism is about saying yes to academic, economic and social freedom for both men and women. It is about having the freedom to express your own personal views.”



Dr. Ann Cavoukian

Executive Director, Privacy and Big Data Institute, Ryerson University
Toronto, Canada

We will all be feminists in business

“In the developed world workforce, women are wealthier and more empowered than in the past. Their paradigms and their relationships to money will change, and we will see a rebalancing of perspective.”



Jim Muzyka

Senior Vice President, Global Growth Leader
Industrial, Retail and Hospitality Sectors, Xerox Services, Xerox Corporation
Toronto, Canada

We will all be feminists in business

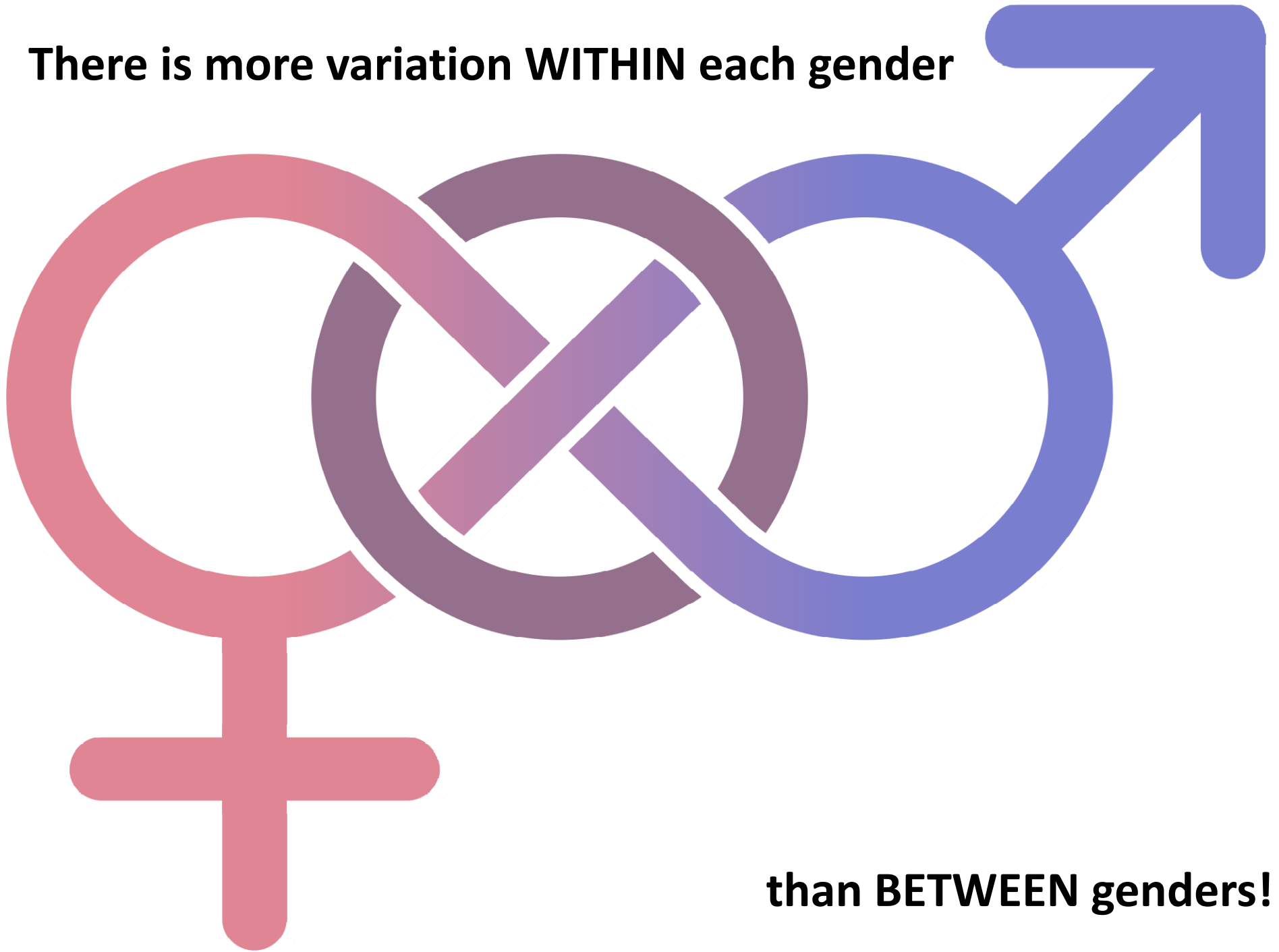
“My job is to think about the functioning of the marketplace and we have focused on getting more participation from women. The reason...is not for women per se, but for the market itself.”



Pall Hardarson

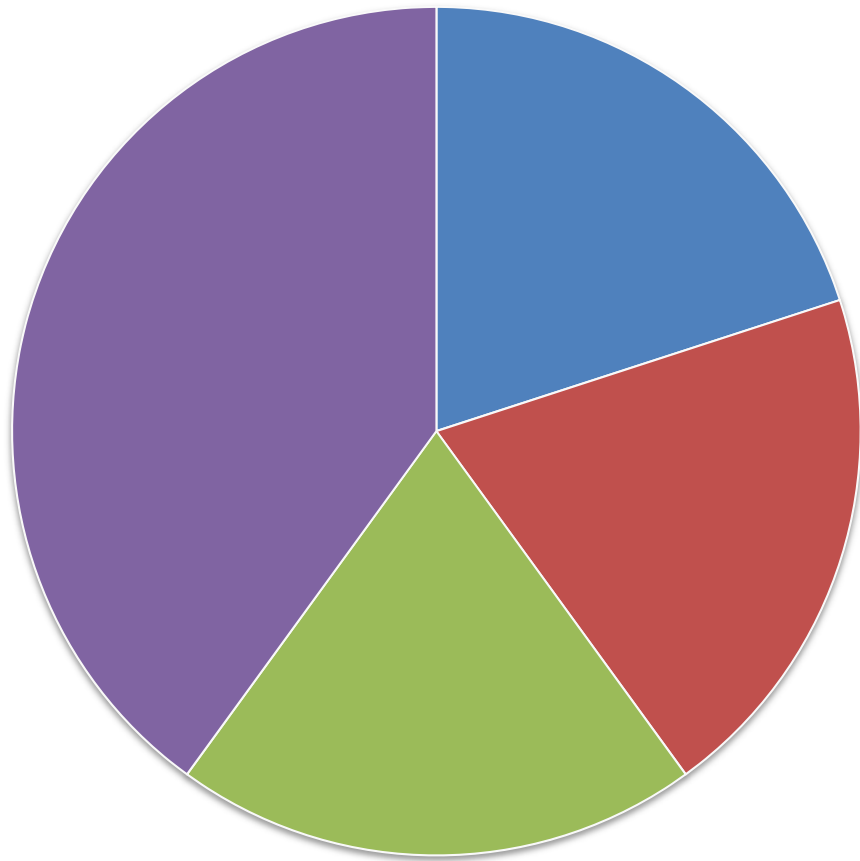
President, NASDAQ Iceland
Reykjavik, **Iceland**

There is more variation WITHIN each gender



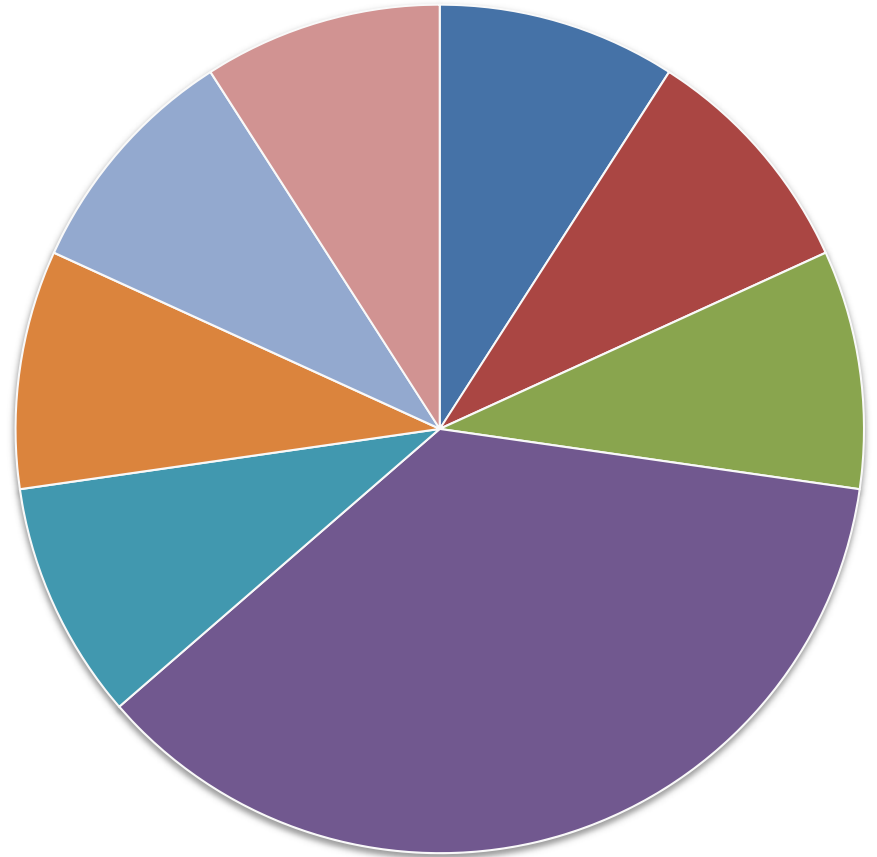
than BETWEEN genders!

Traditional Asset Mix



■ Cash ■ Bonds ■ Stocks ■ Real Estate

Female Asset Mix



■ Cash ■ Bonds
■ Stocks ■ Real Estate
■ Private Equity ■ Aspirational
■ Personal ■ Other



DIVERSITY

Per Eriksson

Chief Executive Officer, NetEnt
Stockholm, Sweden

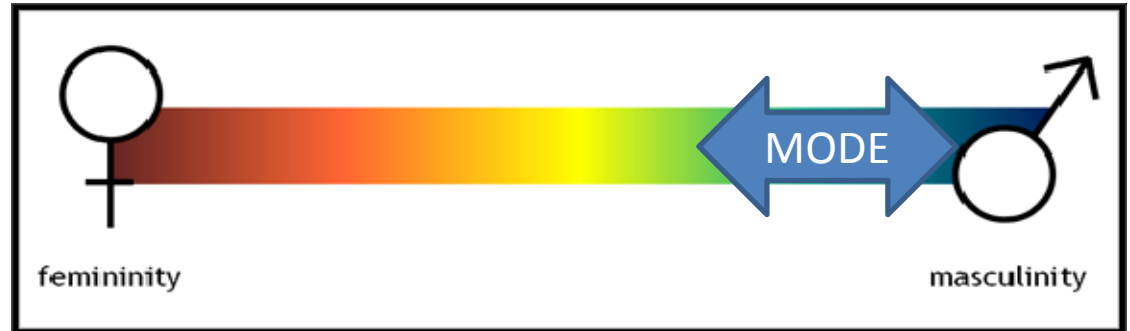


“The dynamic [with more women] is amazing. You get a different perspective on more or less everything!”

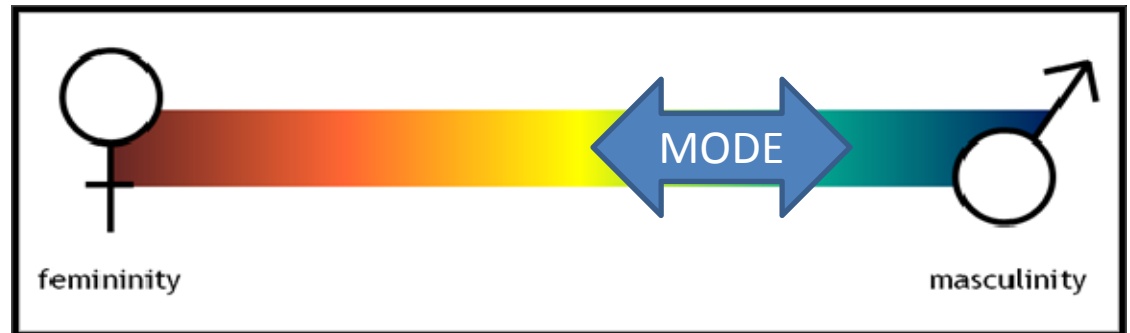
We learn from each other and learn to see things from a new angle which leads to smarter decision making.”

Real Estate Industry Gender Spectrum

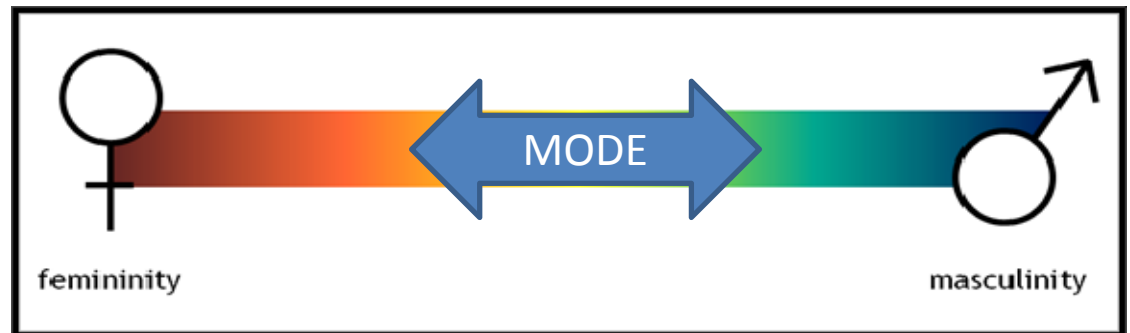
PAST



PRESENT



FUTURE



ACTIONS

Speak louder than words

LIFE LESSONS & STORIES

are how women learn

Women invest to

**MAKE A
DIFFERENCE**

Ready, set...

**GET
STARTED**

WOMEN AREN'T RISK AVERSE



THEY ARE RISK AWARE

25¢

AMAZING

ANC

STORIES



Invest in causes and concerns





LOVE

TRUTH

RIGHT
CONDUCT

PEACE

NON-
VIOLENCE

“At this time in your life, how are you spending your personal time, energy and/or money? What are you most passionate about and why?”

Save your family

1

Save the world

2

Save your soul

3

Save your family

1

Pia Anderberg

CEO and Founder, Samsari AB

Stockholm, Sweden



“I go to the gym with my 14 year old son, I discuss business issues with my husband who is my mentor, and I get most of my ideas while traveling on vacations when my mind is free to think.”



Trish Wheaton

Global Chief Marketing Officer, Wunderman Managing Partner,
Global New Business, Y&R Advertising

New York, USA



“I have been passionate about climate issues for many years. I built a business case around the long term value of sustainability and it was heartily endorsed by my global leadership team. My work now is a very fortunate merger of my personal passion and my professional expertise.”

Save your soul

3

Jennifer Witzel

Vice President, Global Banking & Markets, Taxation Scotiabank

Toronto, Canada



“In my new job I have the opportunity to bring all of my technical expertise to work and apply it to a very big picture...I love the challenge of solving very complex puzzles.

This is the type of environment I draw happiness from. At age 45 I am thrilled to be learning again – every single day is a joy!.”



Are you interested?
Reflect deeply

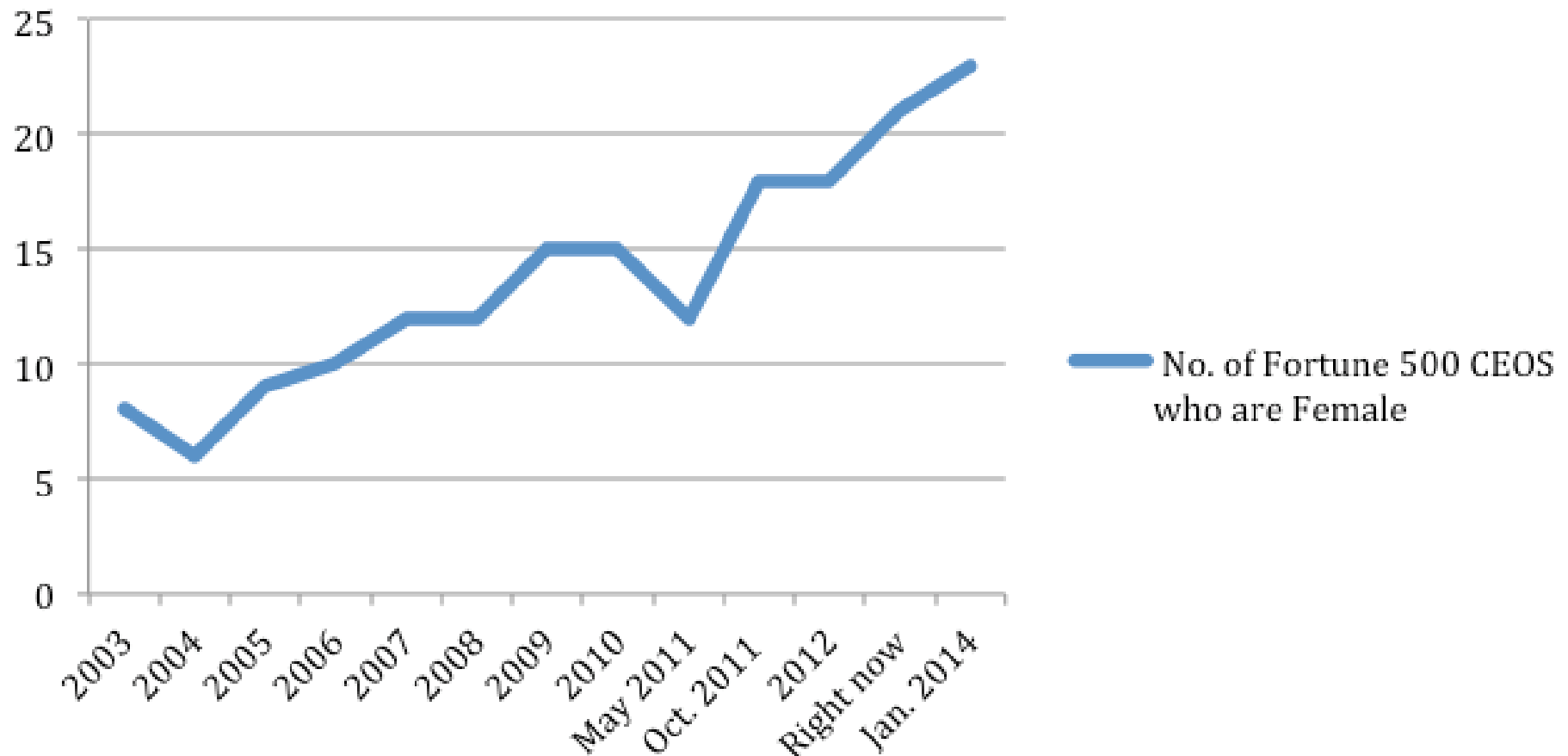
Get started

The financially confident woman



Smart women are the new C-suite

No. of Fortune 500 CEOs who are Female



Smart women are the new workforce



Smart women are the new target market



Stella Dawson

Journalist and Media Strategist, Stella Hope Dawson LLC
Washington, D.C., USA



“...women want to address their concerns over their life cycle which is different from that of men. Think about extreme old age – we generally live longer than men, and are more likely to be alone. How will I manage and finance my home health care?”

The biggest target market will be the financially confident woman

“Watch the trends. Feminism appears to be in a renaissance and we’re seeing a shift in the conversation about women (and men) and our roles...The media is helping to redefine modern masculinity and promote confident women.”



Mel Coleman

Global Food Marketing and Engagement Manager, Google
San Francisco, **USA**

The biggest target market will be the financially confident woman

“Brands are investing in social media because they understand that women are as wealthy as men. They listen to the women – women are their main clients. Hermès is speaking to women directly: Generation Y and women are their targets.”



Aude Baylet

Global Luxury Brand Expert,
Master of Global Luxury Management, Skema Business School
Paris, France

**Money still talks...
but the conversation has changed**





**Earn trust with women
through transparency & respect**



Earn trust with women through transparency and respect

“The future belongs to those of us who can embrace the feminine archetype...Trust is challenging to build. It requires a willingness to express vulnerability.”



John Hagel

Co-Chairman, Deloitte Center for the Edge
San Jose, USA

Earn trust with women through transparency and respect

“If communications about the investment industry are to be simplified and access to apps that allow customers to make investment decisions quickly are to succeed, the sector needs to instill trust...Women will trust each other.”



Prof., Gemma Calvert

Director, Institute on Asian Consumer Insight, Founder of Neurosense
Singapore

Jason A. Voss

Content Director, CFA Institute
New York City, USA



“Wouldn’t it be useful if Harvard and Rotman taught these communication skills in business school?”

We will see big shifts in the success of women in business if we get women to communicate more like men and men to communicate more like women. We will all win.”

Debra McLaughlin

President, Strategic Inc.

Toronto, Canada



“Women at the top have more awareness around communication – there is the need to grasp not just what consumers will buy but also how they will react.”

Jane Barratt

Founder & Chief Executive Officer, GoldBean
New York City, USA



“Even more instructive was the work I did with Fortune500 companies and their brands. I used what I saw to build my own investment portfolio, and came full circle to then taking security exams and becoming an investment advisor.”

Get your share

Invest in what you know, and learn as you go.
GoldBean helps you get started in the world of investing.



The business of advice goes to extremes



Meet Your New Financial Adviser

Ashvin Chhabra

President, Euclidean Capital
New York City, USA



“Rather than focusing on markets we need to humanize financial advice. We need to explain what investors can and cannot get from markets.

The future is about ‘know thyself.’

...women are particularly well-suited for the role of the sophisticated advisor of the future.”

Richard Lee

Head of Business Development, Aequitas EVO Connect
Toronto, Canada



“...patterns of work have shifted dramatically, with people moving between jobs more frequently. Personal retirement planning is going to be more critical than ever.”

Robo-advice is only as good as the inputs and I can't see online tools replacing personal relationships.”

Paul Lee

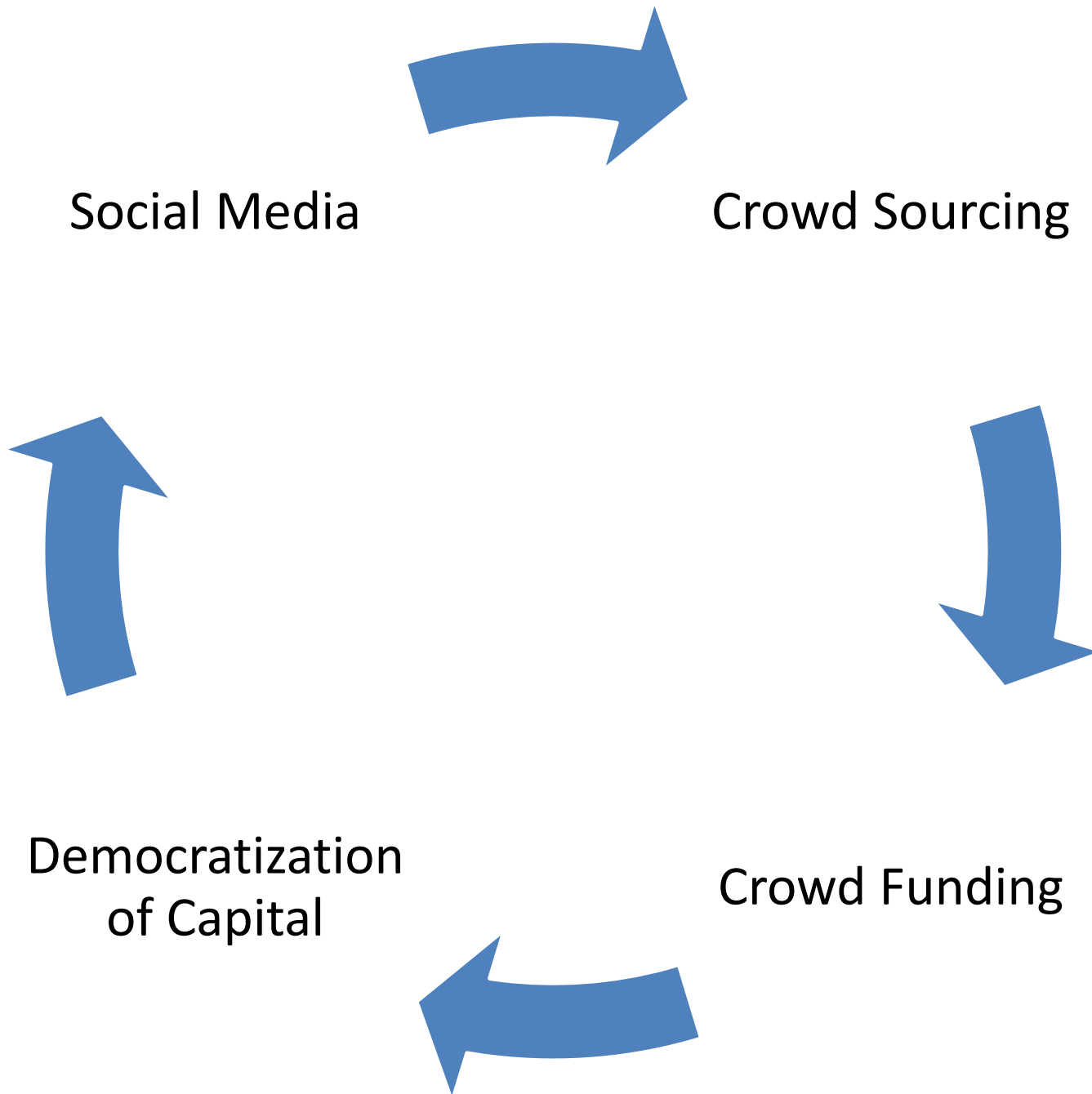
Partner, Global Head of Research, Technology, Media and Telecommunications, Deloitte
London, England



“There has been a definite trend of ‘messaging’ versus ‘verbal’ and...people are moving away from real-time conversations. Over the next generation, the most successful people will be those with the most empathy and those with the best people skills.”



Technology changes everything





화학연구사업에서 새로운 성과를 이룩하

The new business equation: more women = more money

“Crowdfunding will radically transform the world of women and money forever. The combination of global education, Web 3.0 and crowdfunding is a perfect storm: the democratization of capital.”



Judy Robinett

Investor, Advisor, Author
Salt Lake City, USA

Technology changes everything: mobile, sharing & data

“The chief lesson of our product development sessions is that investors want methods of learning that are interesting – not so numbers-oriented...The challenge for the financial industry is to get the mix right...you don’t want to over-simplify or over-game.”



Katharina Norden

Chief Executive Officer and Co-Founder, Three Coins
Vienna, **Austria**



Sherry Firestone shared Barbara Stewart's photo.

April 21 at 6:06am · 🧑



Barbara Stewart

I gotta admit to having felt like this a time or two ... 😊

Like · Comment · Share

👍 18 people like this.



Write a comment...





Search inbox...



Home Profile Connections Jobs Interests Business Services Try Premium for free

[Download Our Free eBook - Different demographics want to be targetted in the world of retail.](#)



Inbox

New

- Messages
- Invitations
- Sent
- Archive
- Trash

Search

Reply Trash More < Prev Next >



Join my network on LinkedIn

Eric D
February 16, 2015, 9:53 AM

Eric D has indicated you are a Friend:

Hi Barbara,

It's been a while. I've been living and working in Bermuda for the past few years, but my partners and I are in the process of selling our business and I'm considering a return to Canada. I'll need help with tax consequences and with investing. Can you help?

Eric



Eric D
CEO, [Redacted] 1

You and Eric
Connected on 2/16/15
How did you meet?

Not ready to reply? Add a reminder to reach out to Eric later

Re: Re: Meeting
2/16/15

Re: Meeting
2/16/15

\$Dell 4QFY11 Earnings report live audio
webcast: Tuesday, Feb. 15 at 5pm ET
<http://dell.to/hozM8L> also live
tweeting event on [#DellEarnings](#)

Retweeted by [4 people](#)



DellShares



**Social media
changes (almost) everything**

What has NOT changed:

THE NEED TO

INSPIRE



Women share
on social media

Technology changes everything: mobile, sharing & data

“With galloping digitization comes the rise of the social phenomenon. There is a whole new services sector – that of the sharing economy ... We are here to redefine the financial world. And we will help and inspire more women, both customers and employees.”



Håkan Nyberg

Chief Executive Officer, Nordnet
Stockholm, Sweden

Follow movement: behaviour drives outcomes



Terrance Odean

Professor at the Haas School of Business at the University of California, Berkeley
Berkeley, USA



“The first time I walked into a trading room I was struck by how unappealing the environment was.

Women and men often weight the trade-offs of a career differently. For example, women might ask themselves ‘is this a reasonable way to live?’

...every job involves finance. Cultural norms are changing.”

Dr. Heike Schwesinger Founder, Schwesinger+cie. Executive Search
Frankfurt, Germany



“Future financial jobs will be affected by disruption...”

Especially for women this means that a lot of the strategies that we have spent the last few generations very consciously adopting will soon be hindering rather than helping our careers.”



“ More women = More money

Barbara Stewart

Portfolio Manager & Researcher

Finance is the new black



Every industry is the finance industry





Make money after the fall of Communism



Become more entrepreneurial/startup



Acquire a core life skill, more options



Allow you to do work that has meaning



Make better decisions



Give back to society/change the world



Raise the bar and be 'best in class'



Learn the language of business

Therese Wettergren

Partner Business Evangelist, Microsoft
Stockholm, Sweden



“It is for my own sake that I decided to increase my financial acumen, so that I can talk directly to the C-level executives.”

Gabrielle Madé

Digital Development Lead, Attraction Images
Montreal, Canada



“I recently came to the conclusion that...I will want to acquire financial knowledge in the years to come. Being smart about digital has taken me this far, but I need financial knowledge to go further.”

JOBS FOR GIRLS & WOMEN



GOOD PAY
GOOD MEALS
GOOD SURROUNDINGS
GOOD WORKING CONDITIONS

IF YOU WANT A GOOD JOB in
HOUSEHOLD EMPLOYMENT

APPLY AT OR WRITE TO
ILLINOIS STATE EMPLOYMENT SERVICE

Train to be a NURSE



ENQUIRE AT THE MINISTRY OF LABOUR IN ANY TOWN
OR AT ANY TRAINING HOSPITAL



The Atlantic

The Case for Secrecy
By David Frum

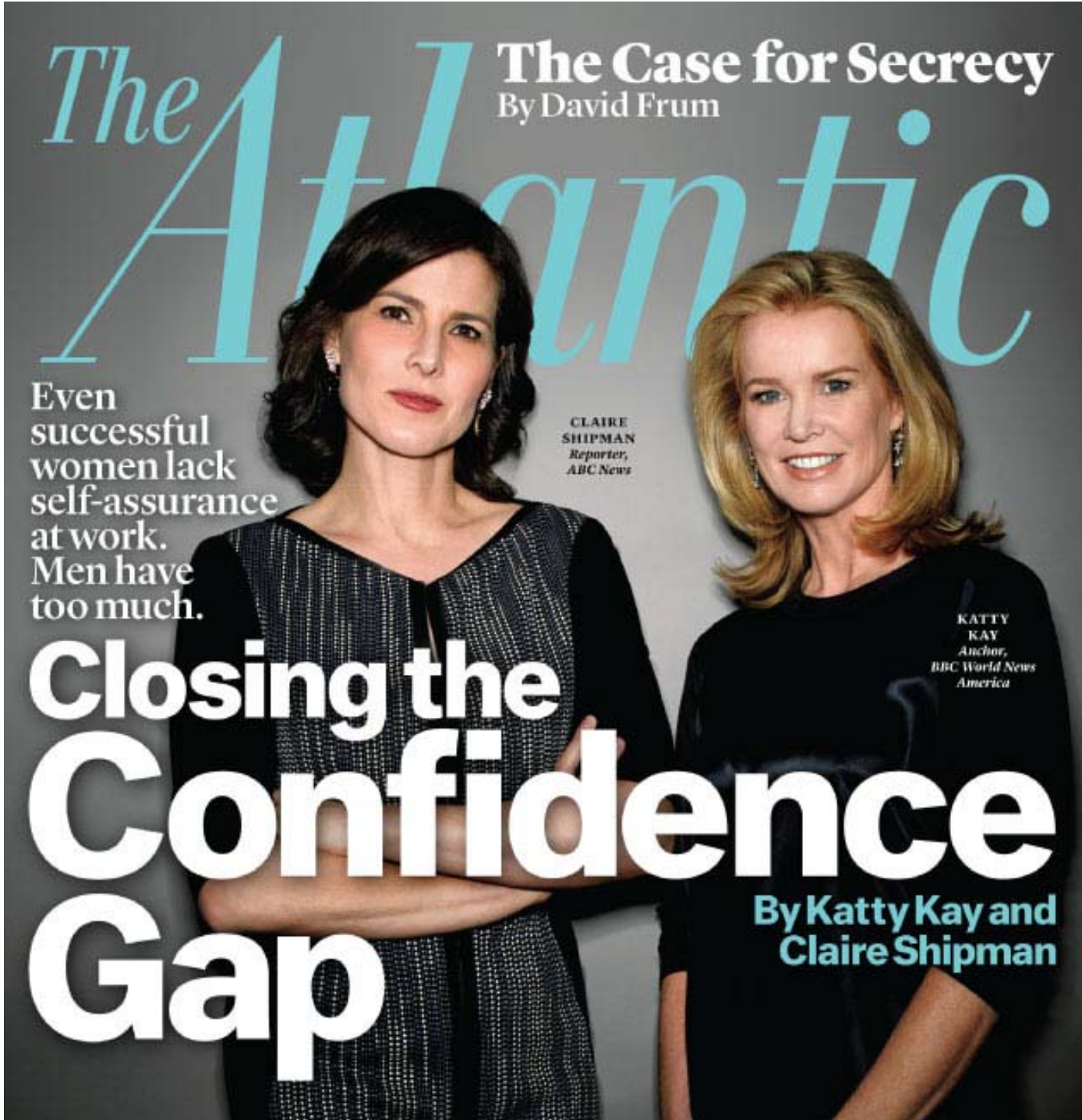
Even successful women lack self-assurance at work. Men have too much.

CLAIRE SHIPMAN
Reporter,
ABC News

KATTY KAY
Anchor,
BBC World News
America

Closing the Confidence Gap

By Katty Kay and
Claire Shipman





How do you help me become confident?

1. Tell me I can do it!
2. Help me get started, and let me practice!
3. Talk to me in MY language!

Hélène Rives

Tax Partner, Landwell & Associés

Paris, France

“A friend of my mother’s was a doctor...she asked me where I would like to live, the type of people I wanted to interact with...and how much I thought I would need to earn to live there.

It is very important to ask yourself the right questions.”



Ester Levanon

CEO, Tel Aviv Stock Exchange

Tel Aviv, Israel

“When I was two, my father was killed in the war. Fortunately, I had a close relationship with my grandfather – he always treated me as a smart person.”

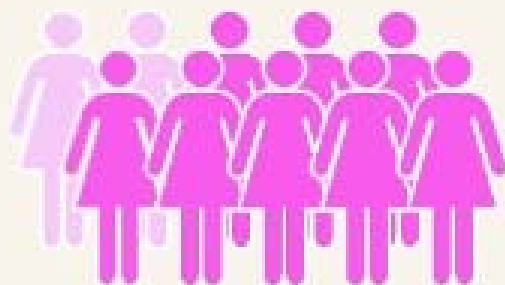


5

Get paid for what you do

Sometimes we are so grateful to be pursuing our passion or even just to have a good job, we aren't inclined to concern ourselves with how much we actually earn. The onus is on the individual to do the research and find out the value of their contribution to the marketplace. From there, ask for this amount and don't settle for less. It never feels good to be underpaid - we know in our hearts this isn't fair.

Millennials & Causes



8 out of 10

will trust a company more if it is socially & environmentally responsible.



42.5%

of undergrads believe that it is important to influence social values, which is the **highest the value has been since 1993.**



69%

consider a company's social & environmental commitment when deciding where to shop

Hamoon Ekhtiari

Director of Strategy & PMO for the Executive Vice President, Telus
Toronto, Canada



“Ultimately the heart wins when it comes to how we make decisions. I think the role of women in finance is to help us think deeper, feel more and build better organizations. A big trend for the future is using finance as a powerful tool for good.”

You need to ask yourself how you are defining success and who is that success for?”

Is your culture 'millennial ready?'



**When asked why his cabinet was 50% women,
Canadian Prime Minister Justin Trudeau answered:**



Leading and lagging indicators



**When asked why his cabinet was 50% women,
Canadian Prime Minister Justin Trudeau answered:**



WHEN are smart women shaping the future of the real estate industry?



TODAY is the day!



barbaras@cpwm.ca
www.barbarastewart.ca



Barbara Stewart 1st
Portfolio Manager at Cumberland Private Wealth Management
Toronto, Canada Area | Investment Management

Current: Cumberland Private
Education: Chartered Financial Analyst

[Send a message](#) 500+ connections

<https://ca.linkedin.com/in/barbara-stewart-79117030> [Contact info](#)



Barbara Stewart
@RichThinkingB

BURNHAM-MOORES
CENTER FOR REAL ESTATE
UNIVERSITY OF SAN DIEGO SCHOOL OF BUSINESS

A special thanks to our sponsors:

Presenting Sponsor



Corporate Sponsors



Reception Sponsors



Media Sponsors



BURNHAM-MOORES

CENTER FOR REAL ESTATE

UNIVERSITY OF SAN DIEGO SCHOOL OF BUSINESS

Join Us On Social Media



@USDBMC



Burnham-Moores Center for Real Estate



**Corner the market by earning your Master of Science
in Real Estate degree at the University of San Diego.**

BURNHAM-MOORES
CENTER FOR REAL ESTATE
UNIVERSITY OF SAN DIEGO SCHOOL OF BUSINESS

A special thanks to our sponsors:

Presenting Sponsor



Corporate Sponsors



Reception Sponsors



Media Sponsors

