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MEMBER PROFILE - DECEMBER 2003

Christine Costello, Ph.D.

WBO Program co-chair Christine Costello has an inherent intellectual curiosity about how women choose their life path and a passion for finding the means by which we can gain "additional power, a greater voice, and greater influence in order to make things happen." With a Ph.D. in population sciences and a broad range of professional expertise, she is well qualified to be a founding partner of Lifesteps Financial Network, a group of professional women dedicated to improving the financial health and well-being of women throughout their life span. The Baltimore-Washington network, which has been evolving for the last five years, now represents a group with well over 100 years of experience in the areas of investments, insurance, preventive health, tax and estates.

Despite their involvement with clients of all ages, the group naturally gravitates toward middle and older age issues, an area where "we understand very little about how women are living their lives, yet we know women are at great risk of living on their own for a long time, with possibly impaired health and with limited income." A member of the group will talk with clients about their concerns and situation, drawing a sort of road map of where they are and where they want to go. "Then we begin to get them there financially, utilizing the necessary resources within the group," says Chris, whose area of expertise is risk management; she does insurance and investments. "If you look at statistics, you know that the pitfalls in women's lives are divorce, disability, disease, depression and overdependence, so we put in place safeguards for them."

Chris's background complements what she is doing with Lifesteps Network. She went to college in the DC area and spent 12 years here. She then lived overseas in Indonesia, running a public health research center at the university in Jakarta. She came back because this area was internationally oriented, but decided that when children were involved, it did not make sense to maintain the international, so she switched to domestic issues. "The worst public health issues in the United States are financial," says Chris, so she added another "d" to the above list for debt, and began working on health and wealth strategies.

A WBO member for four years, Chris likes the spirit of business-oriented women. A self-described perpetual learner, she also likes to play golf, ski, and go to museums, movies and restaurants. She believes a network is a good way to bring women together and have them work with each other, gaining more power and influence so they can "make things happen."