



Fairer Tales

*Princesses doing it
for themselves*

by
Emma Dodd

Hogs Back Books

– a nose for a good book ...

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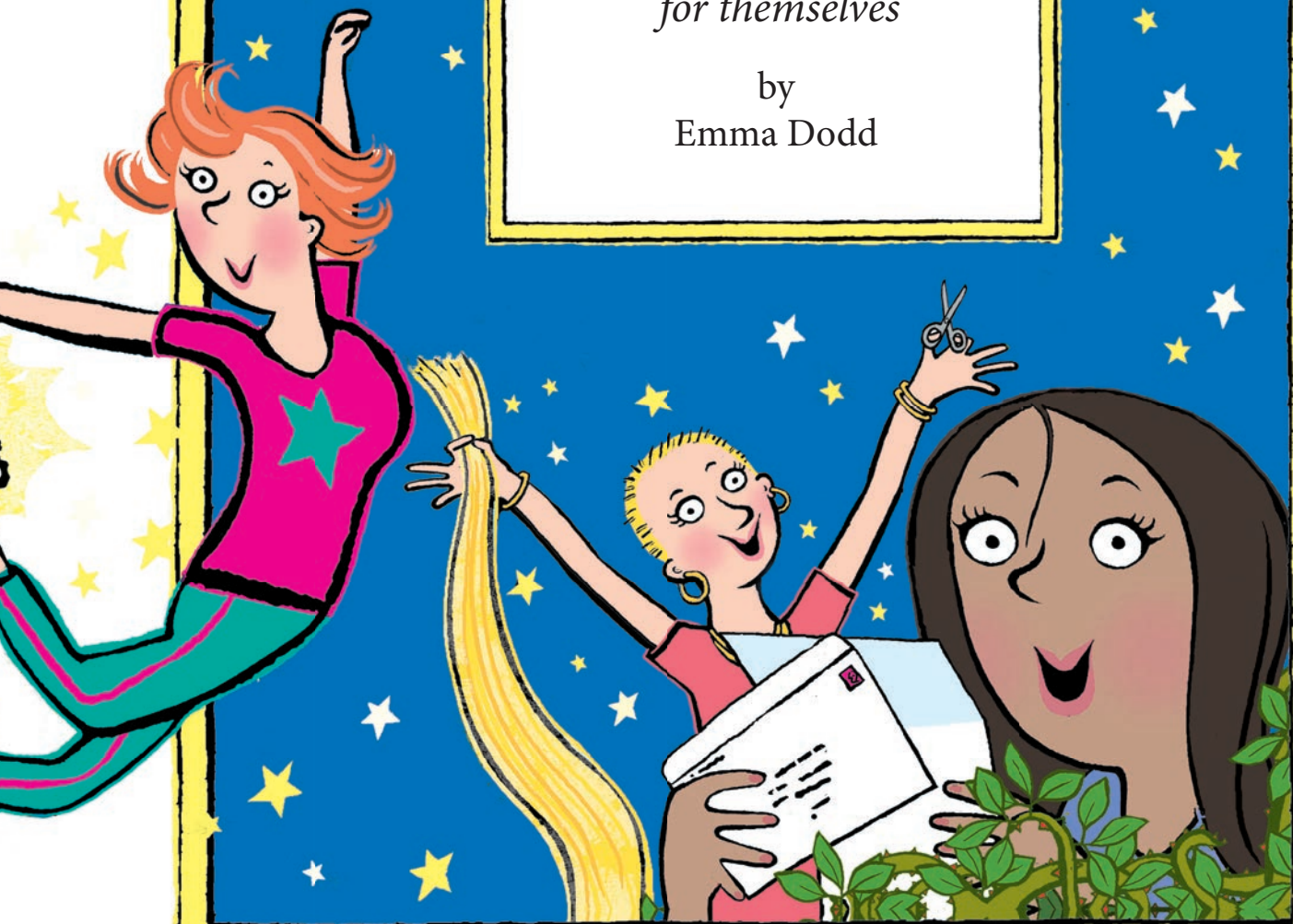
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Fairer Tales

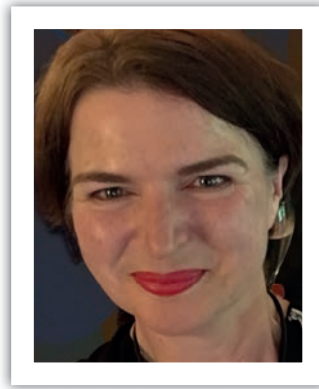
*Princesses doing it
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In a land far, far away, three clever young women are busy rewriting their own fairy stories ...

– Emma Dodd –



Dear Reader,

You may think that you already know the stories of Cinderella, Sleeping Beauty and Rapunzel, which you are about to read, but think again! You are in for a big surprise.

In these 'Fairer Tales' you'll read updated stories featuring modern heroines who are determined to do it for themselves and live happily ever after on their own terms. Perhaps you'll be inspired to follow suit.

What are your dreams? How will you get there? It's never too early to start planning your future, and remember anything is possible.

Best wishes,

A handwritten signature in blue ink that reads "Emma" with a small cross or flourish at the end.



Tanya Bule

Dear Reader,

As a mother of two young children myself, I am excited to share the story that is about to unfold in the pages of this wonderful book that you are holding in your hands.

In case you may be wondering why HSBC has helped create a children's book and is sharing it with you today, please read on so that I may explain the Bank's reasons for doing so and why we are sharing this with you today.

Gender stereotyping and the stories we tell our kids play a significant role in shaping attitudes and behaviors. These can have lifelong impacts on our children from the careers they pursue to their financial endeavors. I firmly believe that if we level the playing field in terms of what we teach our children, they will grow up to feel empowered and better equipped to control all aspects of their respective futures, inclusive of finance, no matter their gender.

Given this perspective, HSBC sought the expertise of award winning British children's author Emma Dodd. What you are about to read is the result of that collaboration, i.e. a new kind of fairytale to tell at bedtime where the Princess doesn't rely, or even need, Prince charming to save them. Instead it is their own financial knowledge and independence that benefits them. This narrative sets a positive example for children about how women can achieve their goals on their own.

Starting open and honest conversations with your children about finances and gender barriers is a great way to build overall confidence in themselves. I am excited to bring these stories to Bermuda and I hope that that the following pages help lay the foundations in our children's lives for developing future leaders.

Happy reading! Remember that change tomorrow, starts with you today.

Best Wishes,

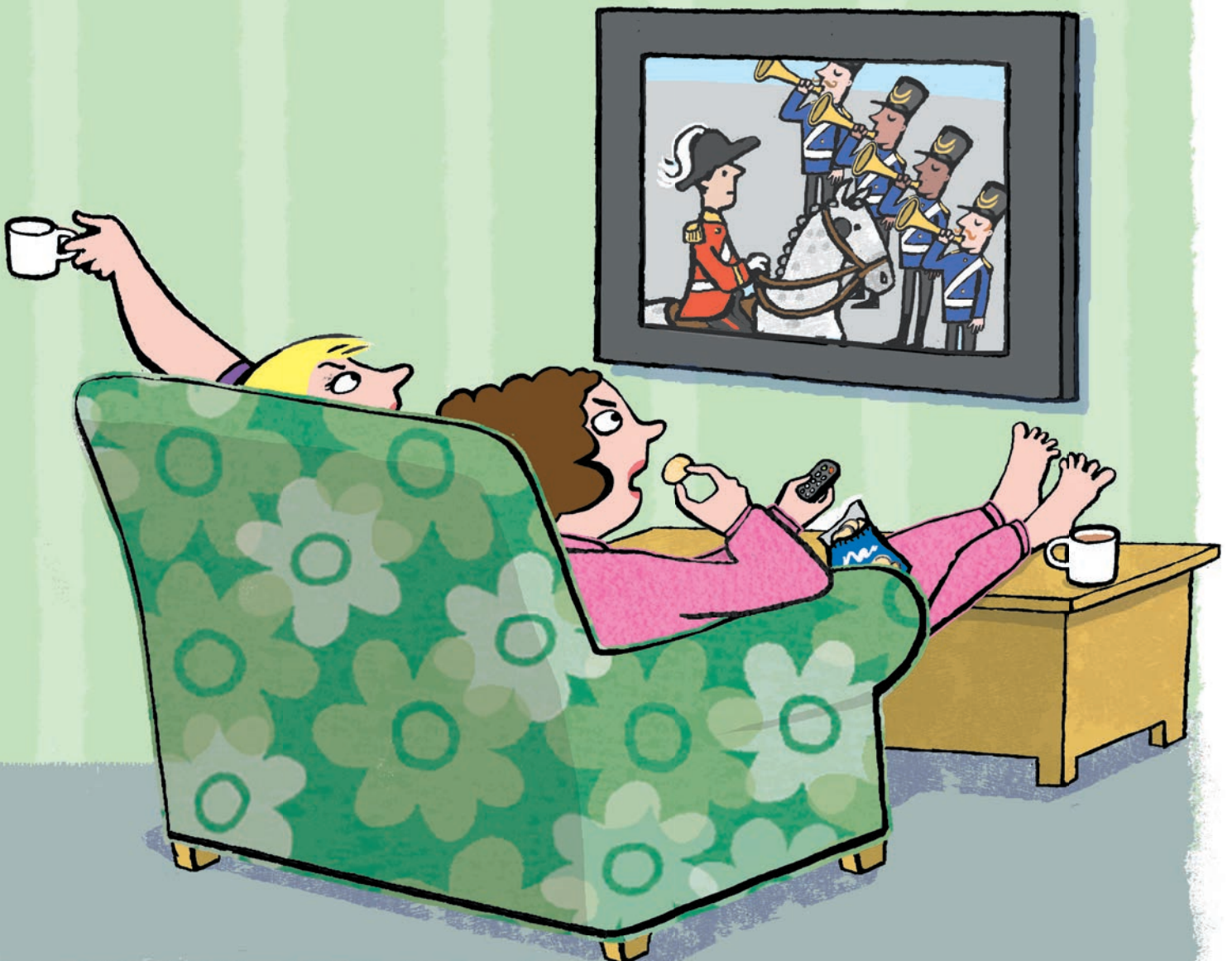
Tanya Bule

**Interim Head of Retail Banking and Wealth Management,
HSBC Bermuda**

Cinderella lives with her two grumpy sisters. Not only are they grumpy, they are lazy too.



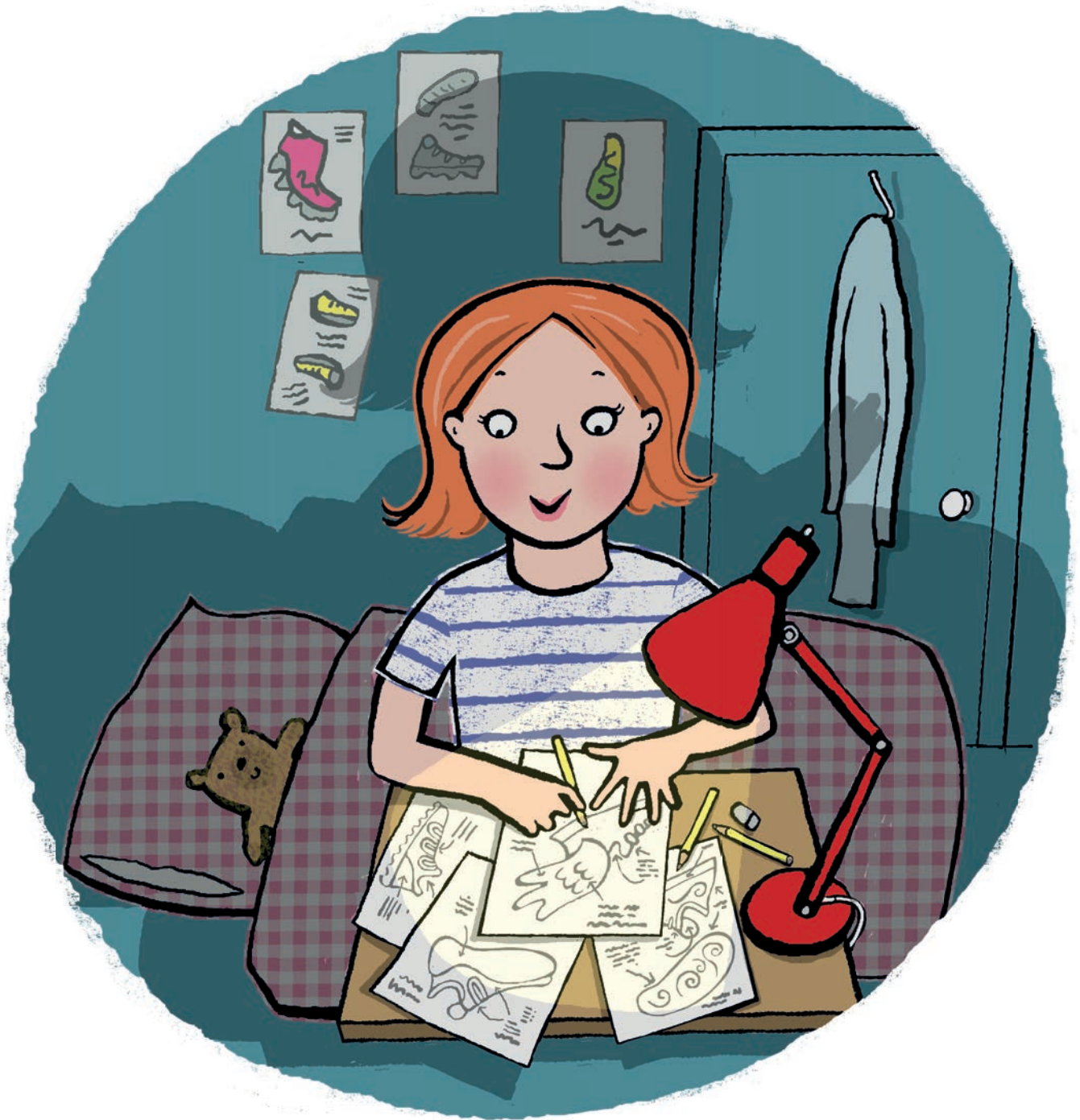
Cinderella spends all her time clearing up after her sisters, cooking for them, and washing and ironing their clothes. No matter how hard she works, nothing is ever good enough.





To make matters worse, Cinderella's feet ache. She is on them all day and, with her toes crammed into uncomfortable, worn-out shoes, she can think about little else.

All day long, Cinderella dreams about comfortable shoes. But these are not any old shoes, they are the most stylish, most comfortable sports shoes ever worn.



Every evening, when all the housework is finished, Cinderella works quietly in her room, drawing page after page of beautiful sports shoes.

The grumpy sisters do not notice. They are too busy complaining and trying to impress the handsome Prince.

Then one day, an invitation to the Royal Ball arrives. The sisters are very excited, but none more so than Cinderella. Could this be her ticket out of here?





Cinderella looks down at her sore feet.

“How can I possibly dance in shoes like these?” she sighs, looking longingly at the shoe designs on her table.

Suddenly ...



Cinderella's Fairy Godmother appears.

"You shall go to the Ball, Cinderella," she says, "but you don't need to marry a prince to get away from all this. You have everything you need for success and happiness right inside you!"



"Now you come to mention it," says Cinderella, "I have always wanted to design sports shoes."

With a wave of her magic wand, the Fairy Godmother changes a pumpkin into a sewing machine, the dish cloths into rolls of soft leather and a wooden spoon into a pair of sharp scissors.

Cinderella and her Fairy Godmother begin work on one of Cinderella's designs, and in no time they have made one of the most fabulous pairs of sports shoes imaginable.





Later that evening, Cinderella arrives at the Ball, proudly wearing her new shoes. They are admired by everyone; they are so springy, so bouncy, so stylish and so comfortable that she flies around the dance floor.

When the manager of Enchanted Forest Football Club sees her light-footed moves, he asks her to make football boots for his whole team. (The boots work like magic and the team wins every match of the season!)



Cinderella decides to open shops selling her footwear in every town and calls the shops “Glass Slipper Sports”. She becomes world famous – everyone wants a pair of her amazing shoes.

Meanwhile, the Prince, who did not meet anyone he wanted to marry at the ball, rides off in search of a bride.

He has heard that there is a beautiful, sleeping princess, who has fallen under the spell of a bad fairy. She has been sleeping for nearly 100 years, and he hopes to break the bad fairy's spell by waking her with a kiss. (After all, isn't that what a fairytale prince is supposed to do?)

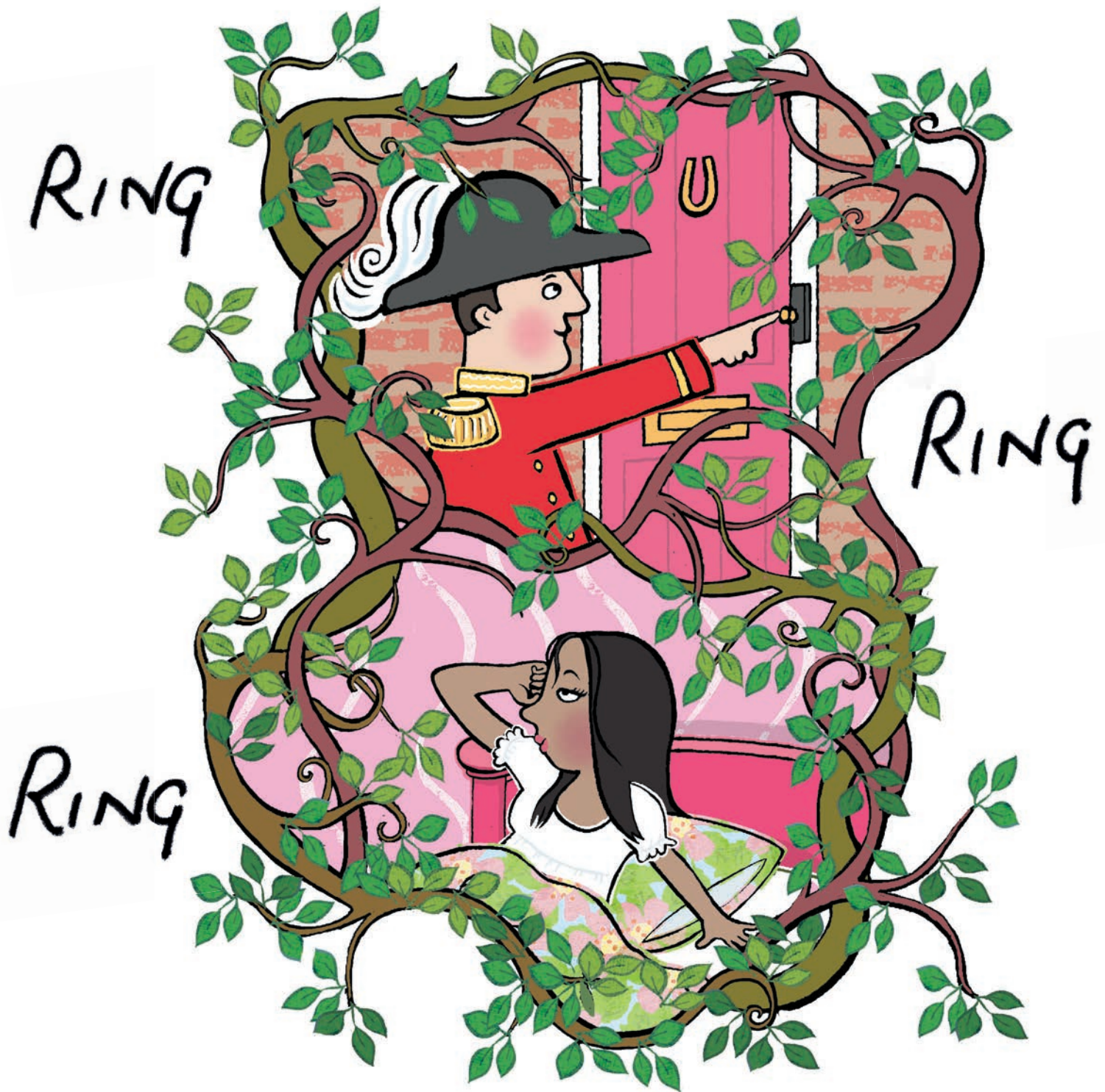




Sleeping Beauty's garden is overgrown because whilst she was sleeping there was nobody to mow the lawn or prune the hedges.

After fighting his way through the tangled bushes, the Prince finally arrives at the front door and rings the doorbell.

RING RING RING



Sleeping Beauty wakes up from her deep sleep, puts on her slippers and dressing gown and goes to see what all the noise is about. But what is this she finds? There, on the doormat, lies an enormous pile of letters. A hundred years is a long time, and an awful lot of post has arrived!

RING RING





Sleeping Beauty picks up a letter from the top of the pile. To her surprise, it is from her bank.

All the pocket money she put in the bank on her 18th birthday had been growing while she slept – just like the pile of letters, and she now has enough money saved up to do whatever she wants.

RING RING



Sleeping Beauty has forgotten all about the ringing at the front door. She opens it to find a young man standing there.

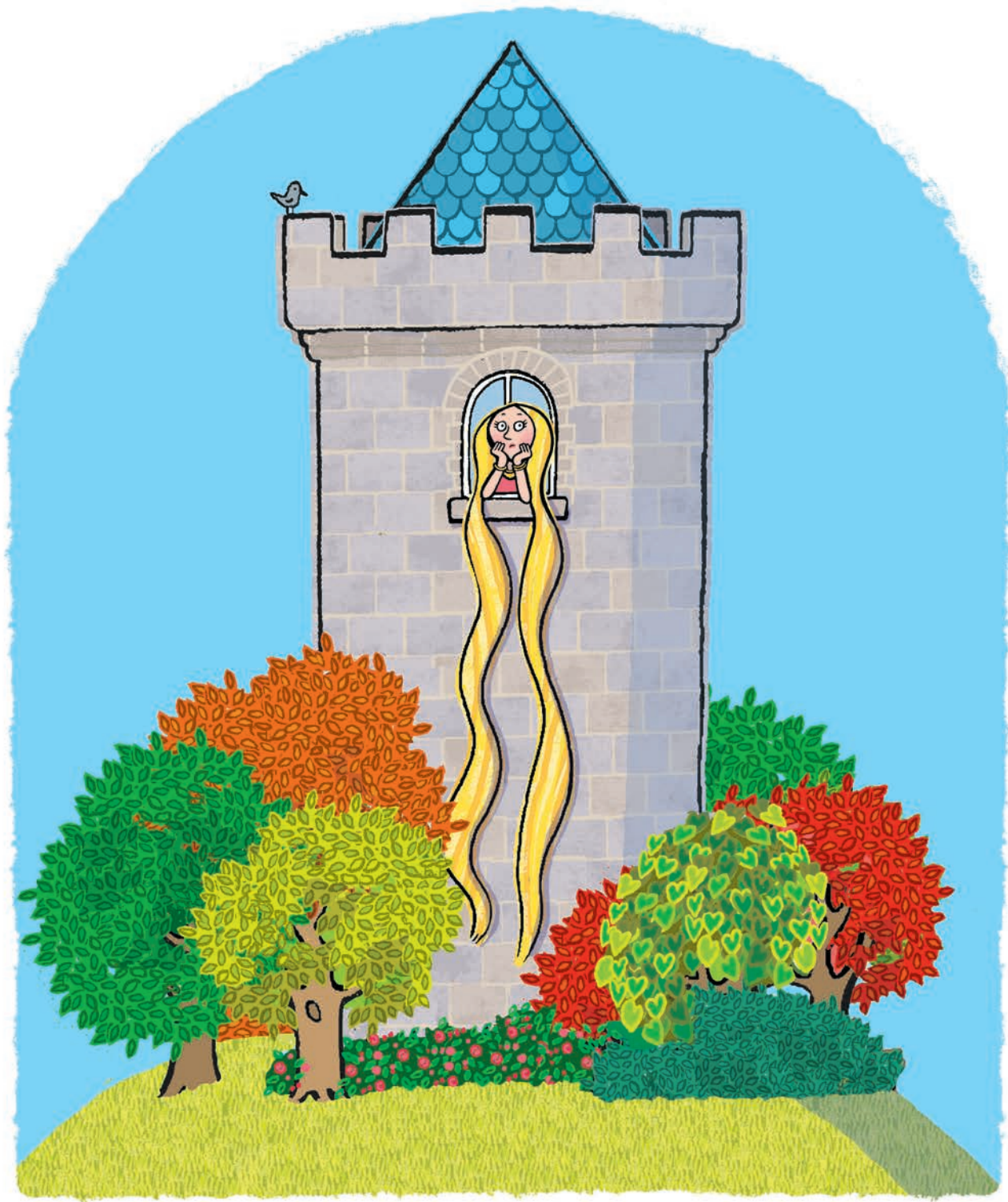
“I am Prince Charming!” he says. “I’ve come to wake you with a kiss and to take you for my bride.”



“Thank you,” says Sleeping Beauty, but I don’t need a kiss because all your noisy ringing has already woken me up. And I’m certainly not going to marry you – we’ve only just met! Perhaps you could join me for a cup of tea instead? All that sleeping has made me very thirsty.”

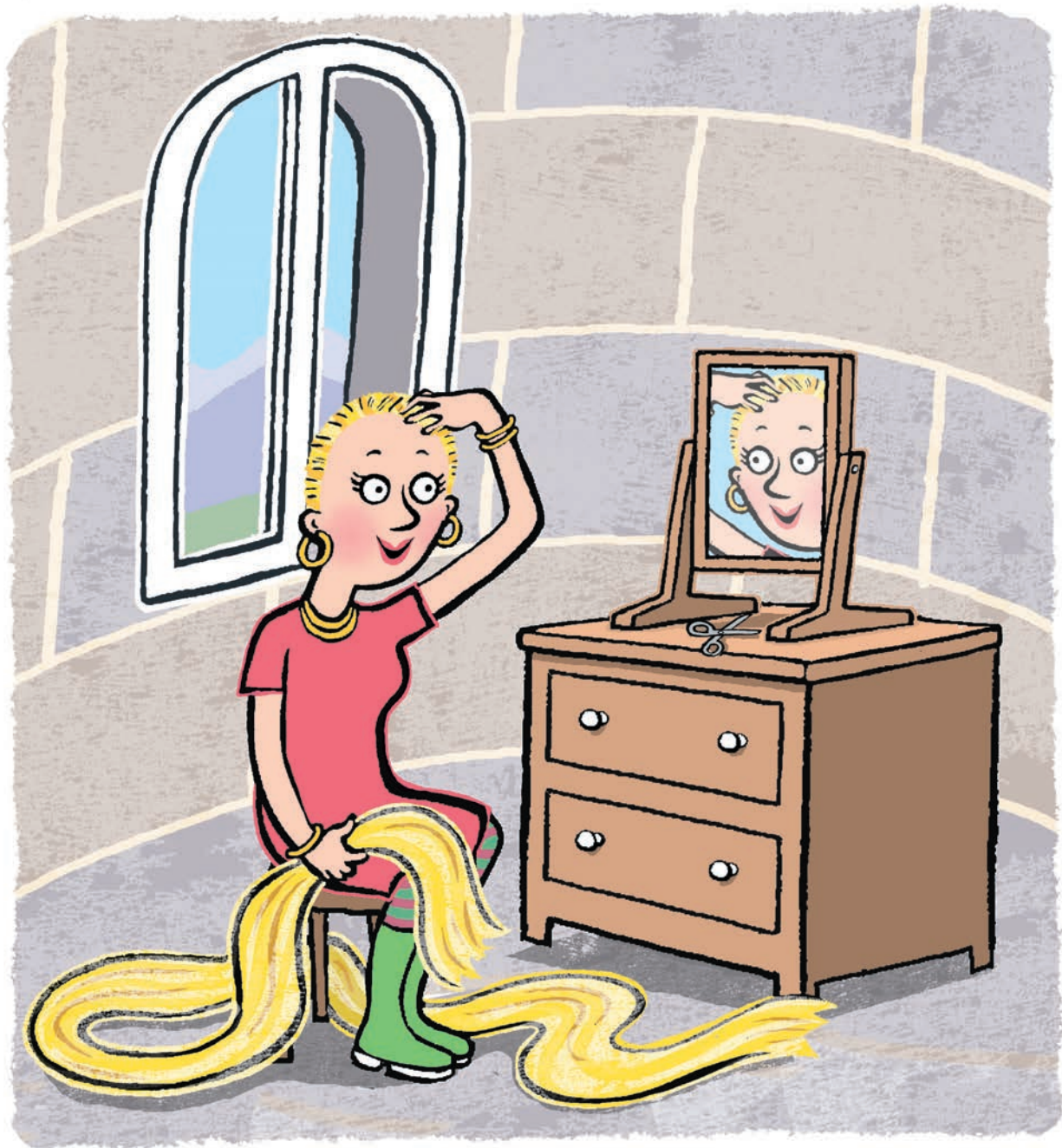
The Prince and Sleeping Beauty both enjoy a cup of tea, while she opens the rest of her post.





One of the letters is from her friend Rapunzel, who is trapped in a tower; held prisoner there by a wicked witch. The tower has no stairs and no doors, so Rapunzel is waiting to be rescued by a handsome prince. “What can be taking him so long?” she thinks.

Rapunzel looks down at her long hair, which now almost touches the ground, and decides that she has had enough of all this waiting and will take matters into her own hands.



Taking out a pair of sewing scissors, Rapunzel cuts off her long hair ...





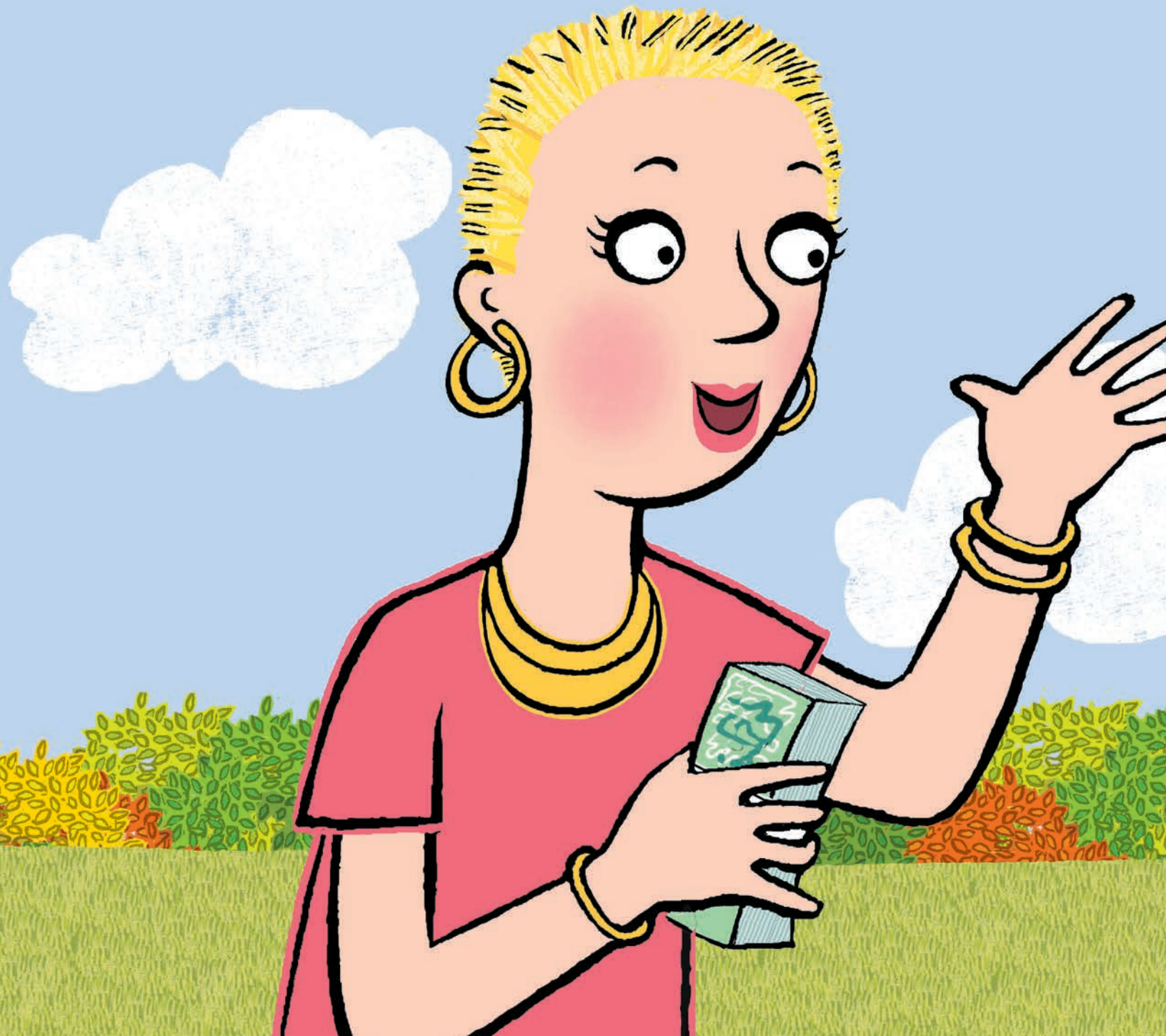
... ties it firmly to the window frame and uses it as a rope to lower herself out of the window.

Free at last, Rapunzel visits the Wicked Witch to give her a piece of her mind and decides to make her an offer.

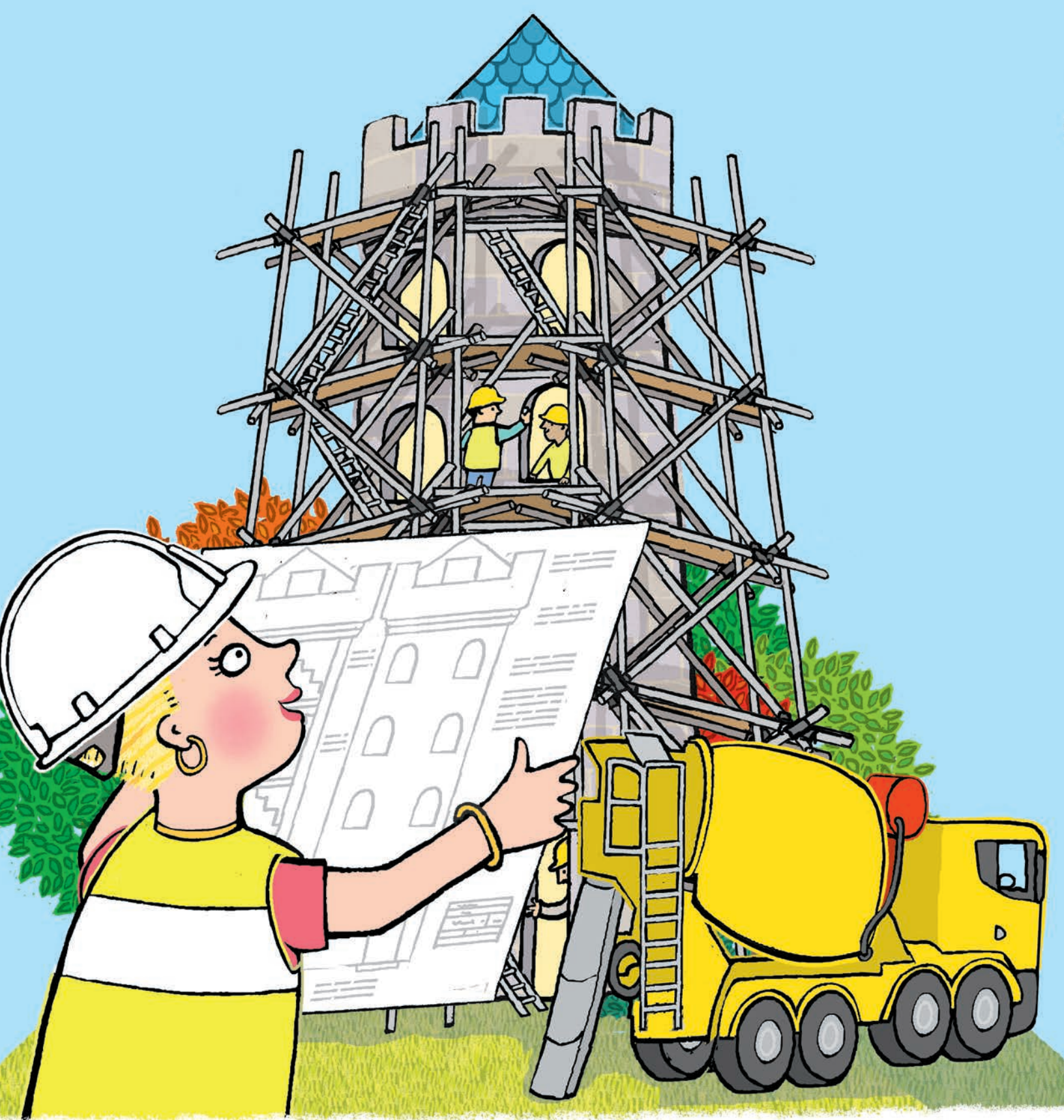
“I would like to buy the tower, please,” says Rapunzel.

The Wicked Witch has grown tired of casting spells; there’s no fun in it – young women are becoming too clever these days.

“Perhaps it would be better to sell the tower to Rapunzel,” she thinks. “After all, it isn’t much good to anyone. It doesn’t have a staircase or even a door.”

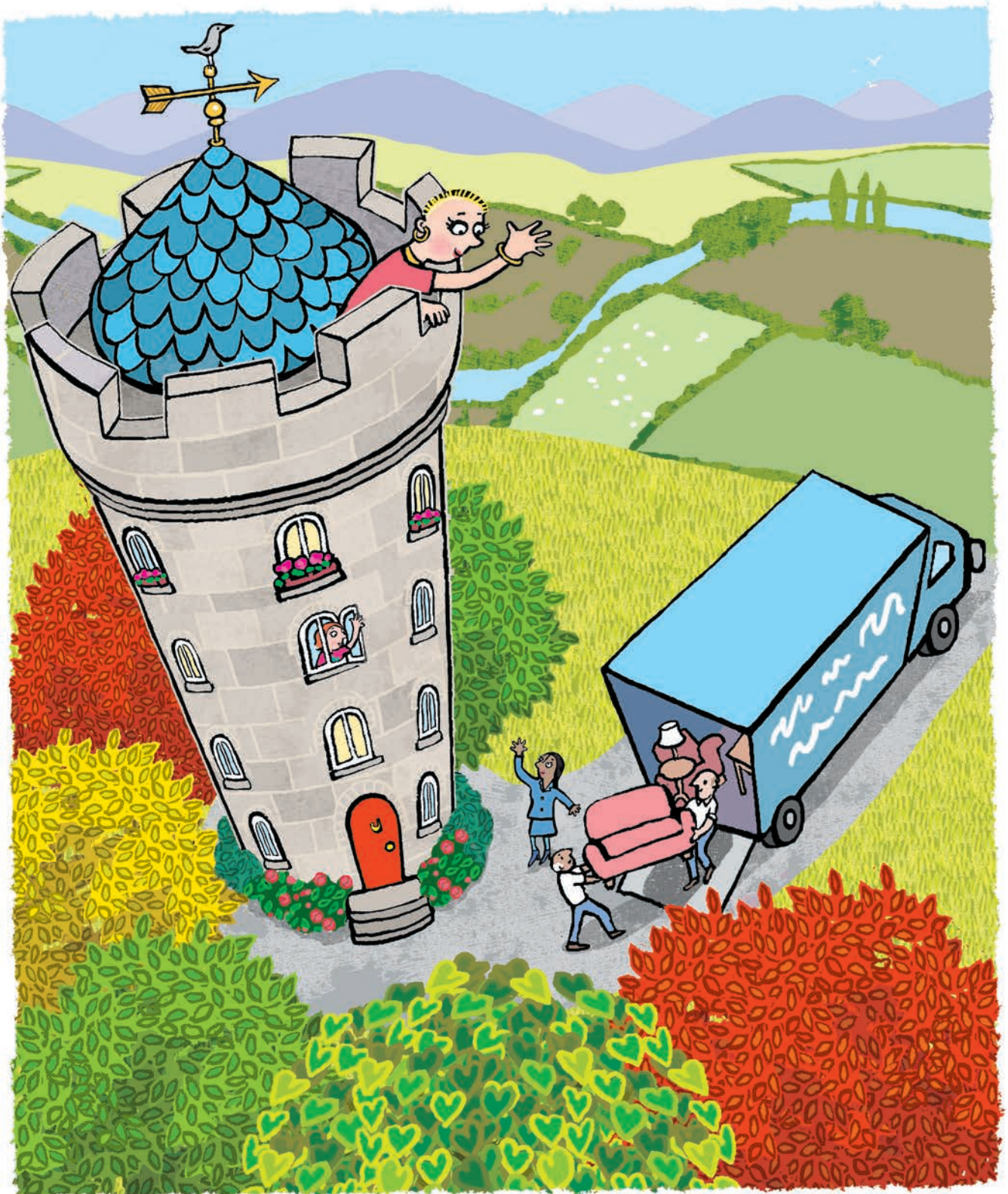






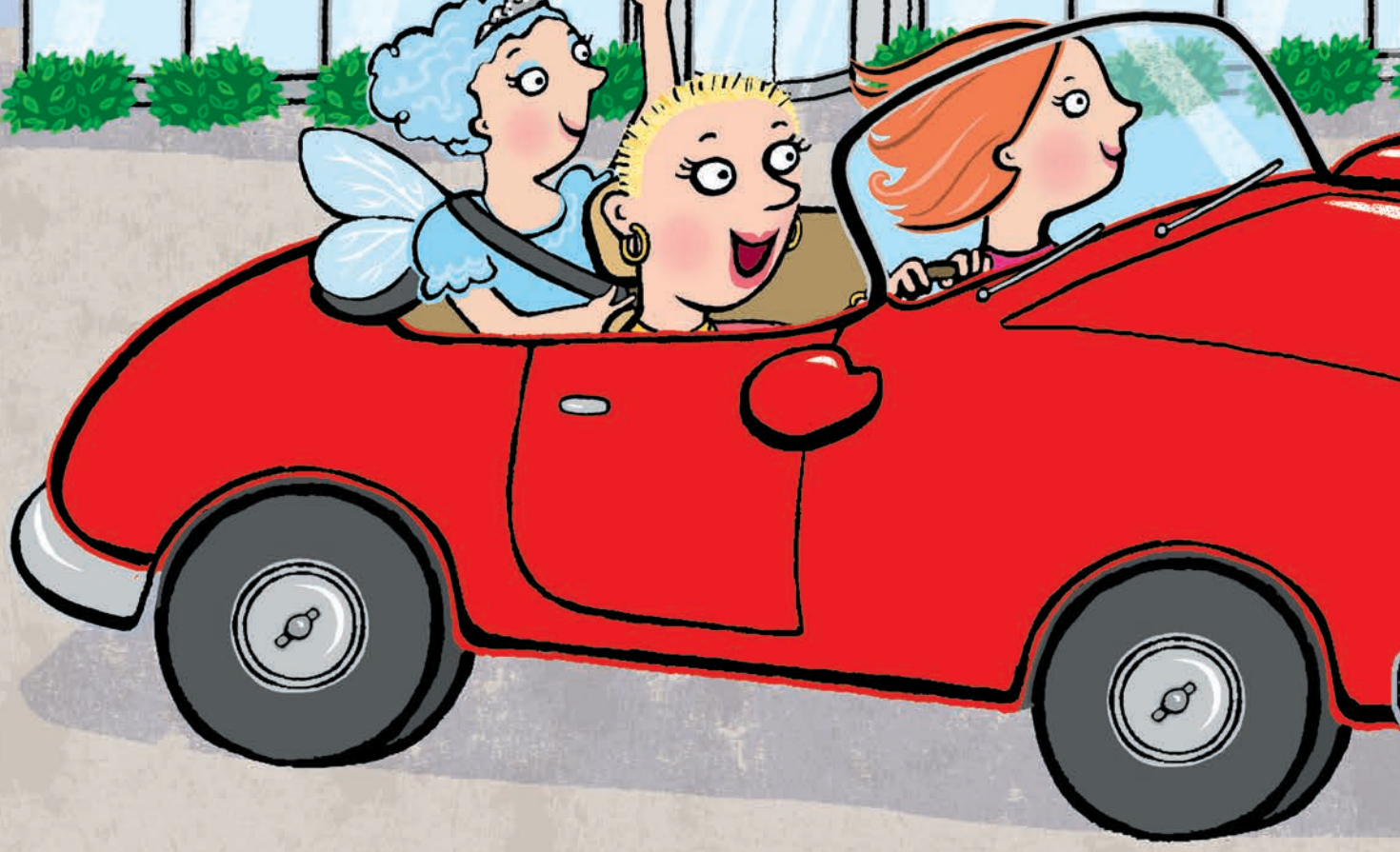
But Rapunzel has plans – she borrows money from the bank to turn the tower into three beautiful flats, adding doors and a staircase, as well as beautiful kitchens, bathrooms and bedrooms. She decides to live in the top one herself. It has magnificent views.

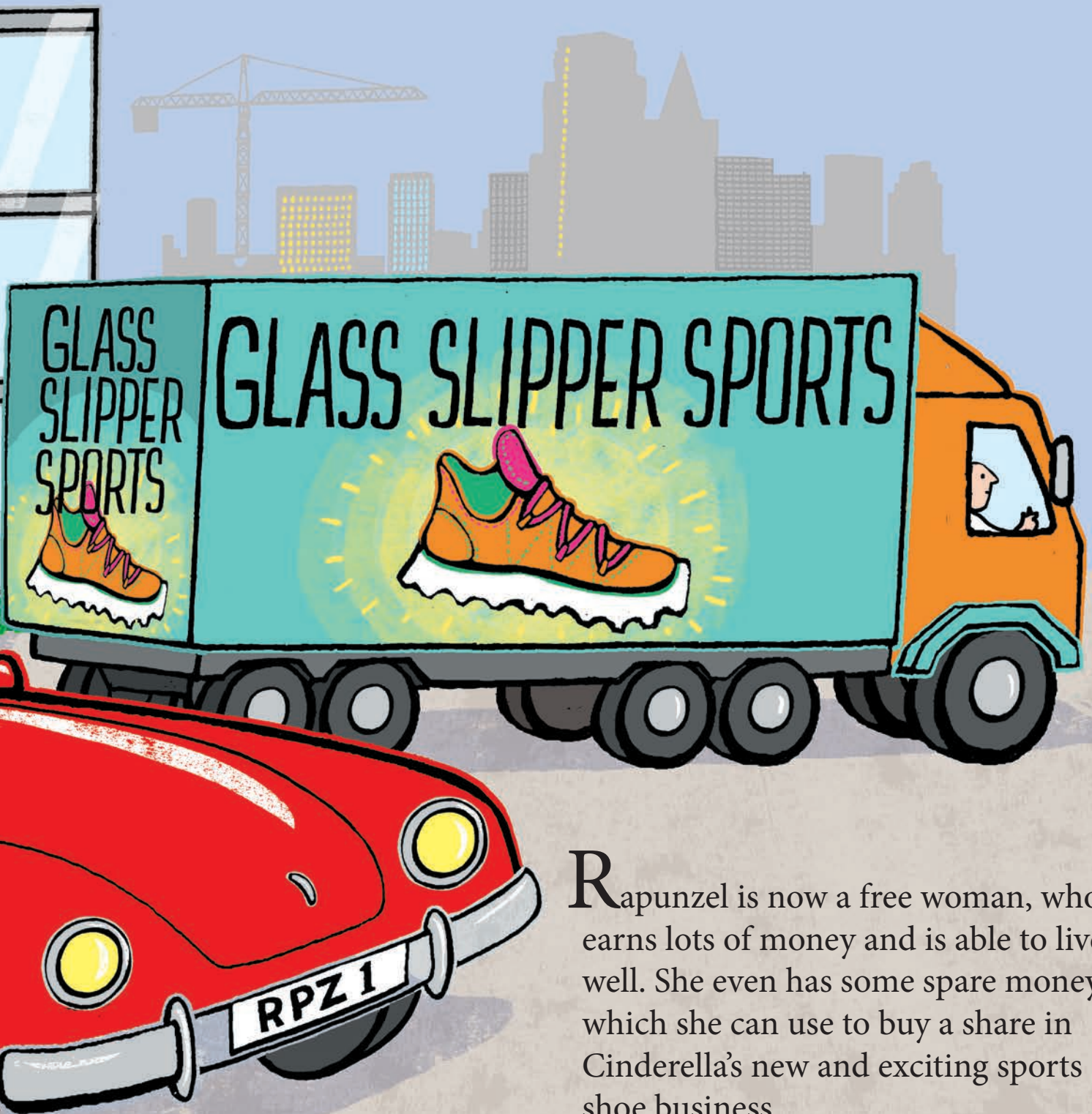
Rapunzel invites her friends Cinderella and Sleeping Beauty to live in the other two flats, and in return they give her money each month, which helps her to repay the money she has borrowed. After a while she receives enough money to buy more towers for more people to rent.





GLASS SLIPPER SPORTS



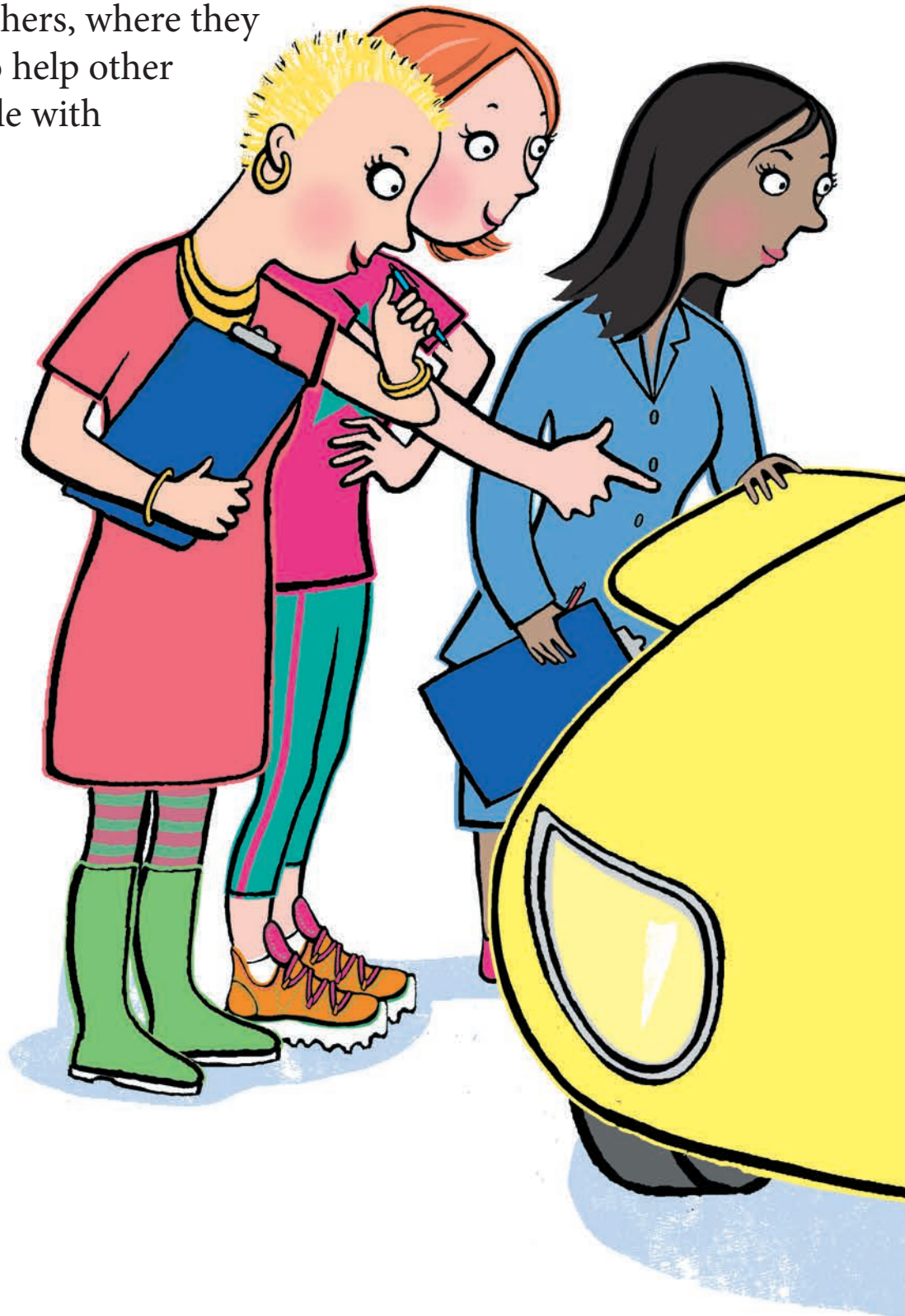


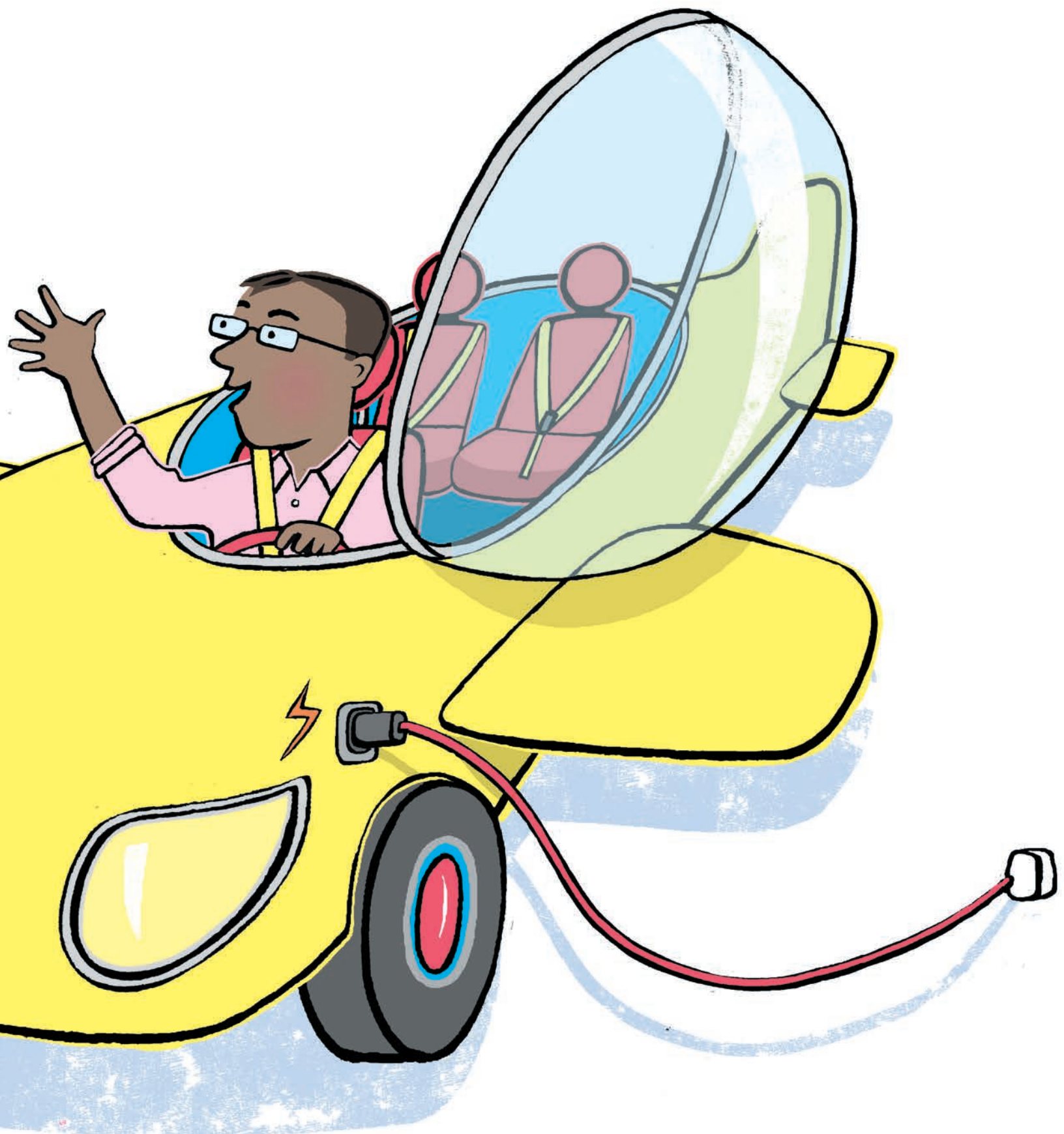
Rapunzel is now a free woman, who earns lots of money and is able to live well. She even has some spare money, which she can use to buy a share in Cinderella's new and exciting sports shoe business.

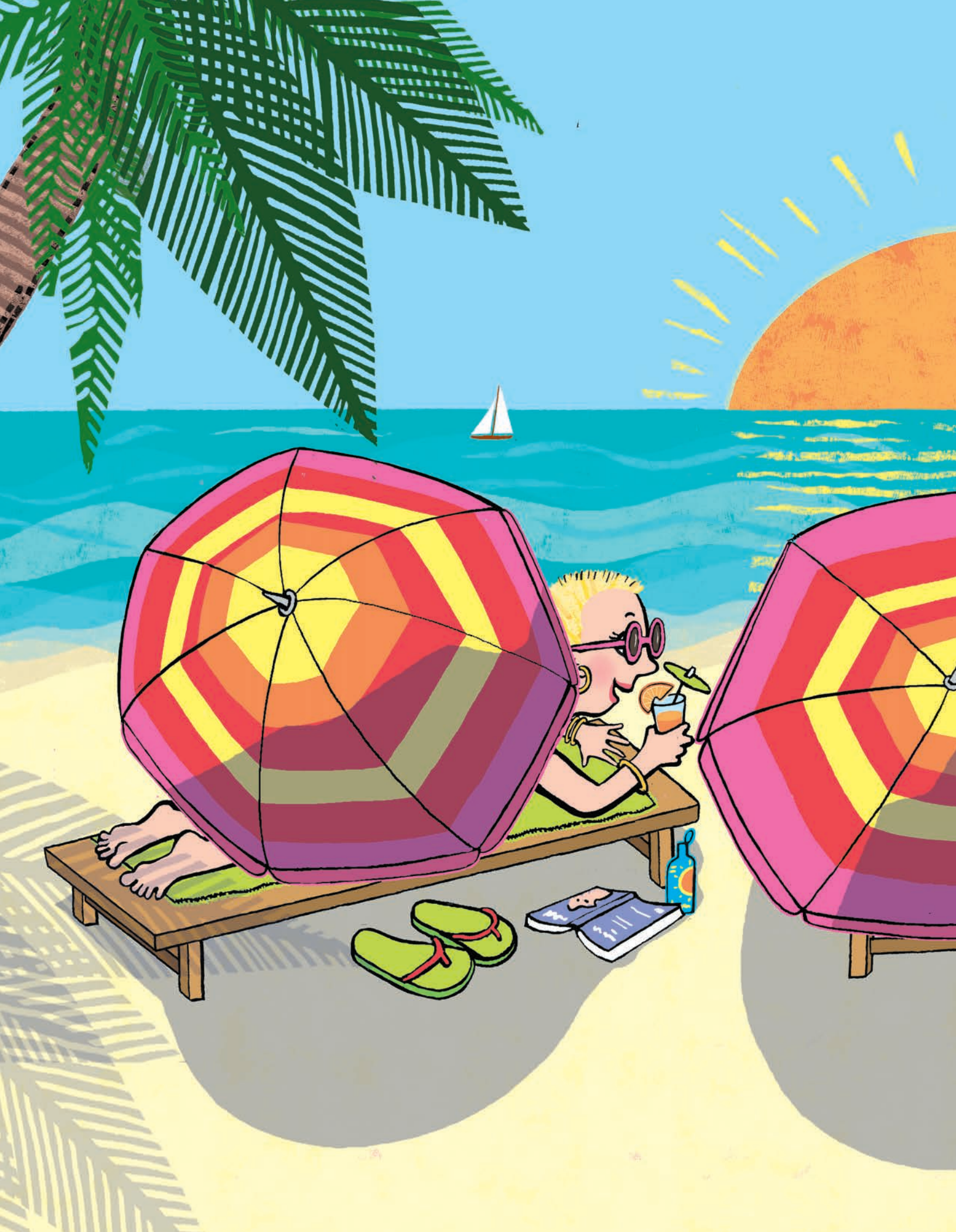
Cinderella, Sleeping Beauty and Rapunzel are all successful young women. They have used their brains, imagination and good sense to earn enough money to look after themselves without a prince charming in sight.

They decide to start a special club called The Fairy Godmothers, where they use their money to help other clever young people with brilliant ideas.

And guess what?



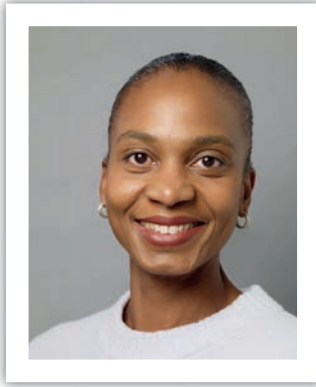






They all live happily ever after.

– Laverne Antrobus –



Fairer tales will have happier financial endings

What do we know about our money habits?

A large-scale study by behaviour experts at Cambridge University in May 2013 concluded that money habits of adults are typically formed in early childhood. The study, commissioned by the Government's Money Advice Service, found that by the age of seven, children are able to:

- recognise the value of money,
- understand the need to plan ahead,
- delay decision making, and
- understand that some choices are irreversible.

Traditional fairy tales can reinforce outdated attitudes to gender and money

There are many factors that influence children's attitudes to money, with stories and fairy tales being an example. These stories fire up the imagination, give a lot of pleasure and help children to understand how the world might work. However, fairy tales and messages picked up within the home can reinforce negative stereotypes from a young age. We need to break these stereotypes by saying that women can live fulfilling lives by using their own initiative and financial skills.

Managing money – helping children learn to do it for themselves

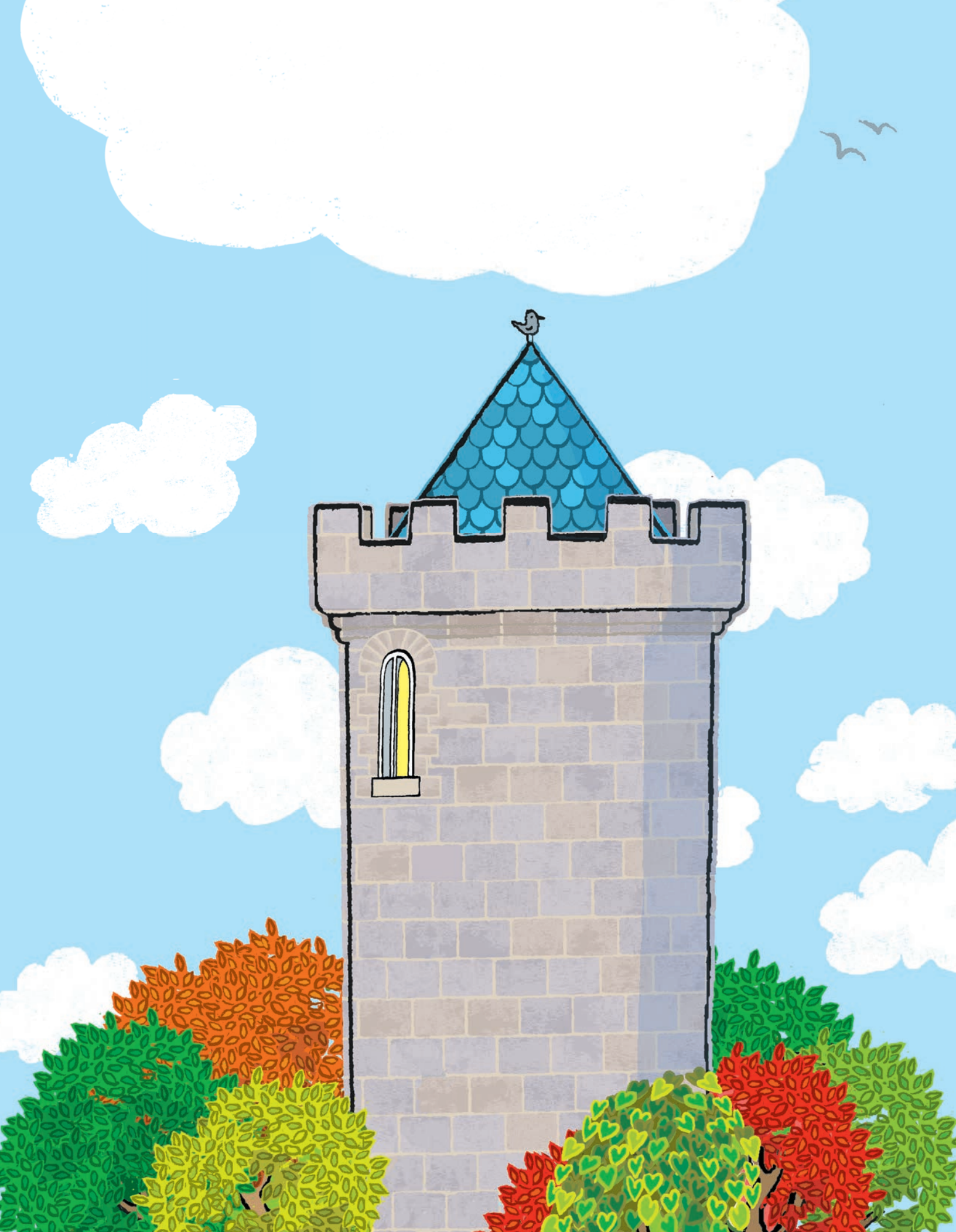
Parents and guardians play an important role in helping children to understand the value of money and in shaping their spending habits. This tends to come from children listening to adults' day-to-day conversations and observing their behaviours.

You can help develop your child's understanding of money matters and encourage positive behaviours by:

- assigning jobs that result in reward,
- providing pocket money to prompt interest in how to use money,
- helping them to understand the value of saving,
- picking up on their conversations about money and its value and dispelling any misconceptions about where it comes from, and
- keeping the conversation about money going, particularly correcting any views that one gender is more adept with money than another.

Laverne Antrobus

Laverne Antrobus
Child Psychologist



Disclaimer

The information contained in this book is of a general nature and intended as a guide only. It should not be construed as financial advice and individuals must not rely on this information to make a financial or investment decision.

In a land far, far away, three clever young women are busy rewriting their fairy stories so that they can live their dreams happily ever after.

These magical tales of saving, investment and invention show that you, too, can shape your own story with nothing more than a little determination, imagination and some clever ways with money.

So, pull on your boots Cinders, let down your hair Rapunzel, and wake up Sleeping Beauty to the opportunities you can make for yourself.



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