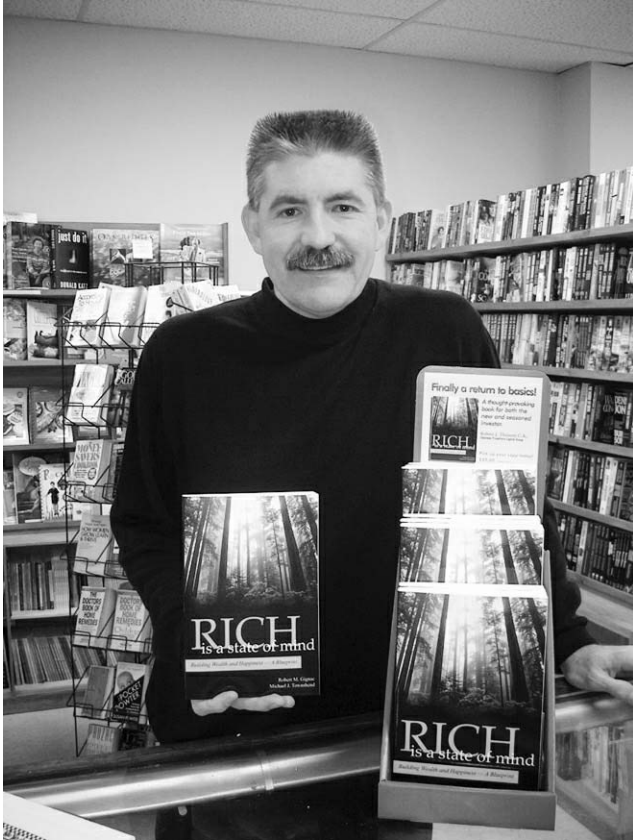


# Financial advice comes disguised in new novel

By CHRISTINE WOODLEY

Robert Gignac's new book, *Rich is a State of Mind*, offers no nonsense financial advice, delivered through a fascinating fictional friendship between a wisely eccentric man and his personal financial advisor.



**Robert Gignac**

*Photo: Ron Wallace, Auroran*

And, since the book was co-authored by Gignac's own financial advisor, Michael Townshend, the personal parallels add a human touch that was done by design. "We wanted this book to appeal to people who wouldn't ordinarily pick up a financial book," Gignac, who lives in Aurora, explained.

To accomplish this, the authors craft a story that melds fiction with non-fictional financial basics. Richard, the client, and John, his advisor, meet monthly to offer advice to Richard's 20-something niece and nephew.

Each meeting covers a key financial topic, including taxation, savings and the joys of compound interest (dubbed "the eighth wonder of the world" by the group). While readers become absorbed by the characters and their meetings, they are introduced to a series of lessons to help manage their own money and lives. And, while money is the focus, it's not the only message.

The book adds a soulful dimension as it explores the concepts of the legacies left behind, what "rich" means to different people, and the importance of goal setting.

Gignac, who is a personal development coach who works with companies and individuals, was inspired to write the book after he and his wife took four months in 1999 to travel around North America. "I realized that this sort of freedom seemed out of reach for most people. People kept asking us, 'how can you do it?' and the answer was 'why not?'. It just takes planning and a personal financial strategy," he said.

Gignac and Townshend took the project from conception to publication in just 19 months. The book, which is self-published, is being distributed through institutions like banks, mutual fund managers and financial planners; and through the library system and independent bookstores.

And, while Gignac finds the whole self-promotion aspect of book-writing a bit uncomfortable, he definitely takes his own advice when it comes to goal setting. "I had 'write a book' on my list, and now I've done it," he explained. Now, he has set a goal of introducing 20 new people a week to the book. Odds are that he'll accomplish that one as well.