



FEATURED ALUMNUS - Robert Gignac

Rich is a State of Mind

St. Clair College alumnus Robert Gignac (Business Administration Data Processing, 1981) has come up with a novel approach to the dry-as-dust topic of personal finance.

Gignac, along with co-author Michael M. Townshend, recently released his first book - *Rich is a State of Mind* - a novel-cum-teaching aid that contains all the usual business and economics theory, but which presents the reader with understandable applications of such theory.

Happily, the entire experience is couched in story form, and we learn to appreciate the book's vivid characters and their motivations before we even stumble upon the valuable information and financial lessons that seep into the storyline.

The book opens with the death of Richard, ostensibly the main character.

But, through the eyes of Richard's financial adviser and friend John, we are invited to relive the last year of Richard's life as he grapples with the truths about money and personal finance, and how to convey those truths to his young niece (Joyce) and nephew (James).

Richard's goal is achieved through a series of monthly lessons - interestingly held in his log cabin (self built, no less) deep in the woods (he is, after all, the black sheep of the family) - which expose Joyce and James to a wide range of topics and strategies in the personal finance arena.

Soon, their small epiphanies and subsequent successes open the reader up to positive reinforcement of familiar lessons and strategies. But Gignac and Townshend go beyond the applied side of finance.

The refreshingly simple message, as Gignac is quick to point out in person and through the book's characters, is money doesn't by itself provide us with a sense of wealth and well being. But it sure helps to understand it and, as the old saw goes, "we don't plan to fail, we just fail to plan."

Money then, is a tool to be used to build

a holistic life; a means to an end that only truly takes its place in our balanced lives once we master the techniques of building personal wealth through planning, positive habits and perseverance. Gignac admits to some trepidation in choosing and implementing the book's format.

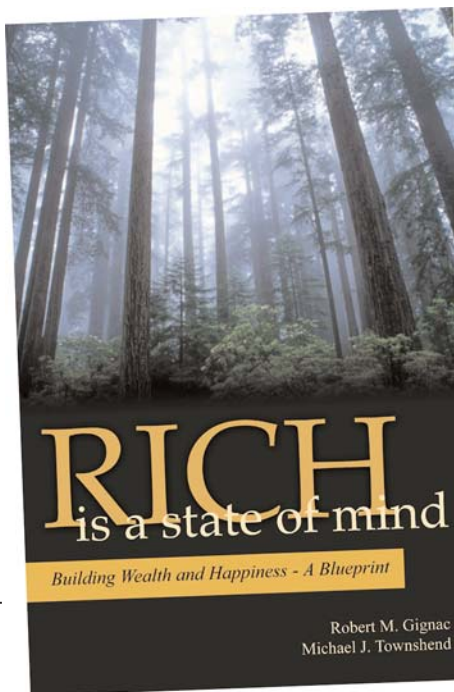
It's a crowded field but, after consulting with several industry experts and getting some initial encouragement, Gignac and Townshend pushed on. Gignac, whose insights into personal and organization development were gained during 15 years in the technology arena with companies such as Motorola, Levi-Strauss Canada, Speedware, Inference Corporation, Eloquent Inc. and FRI Technologies, recalls the painstaking process of creating the book's characters. We asked him which came first, the characters or of the lessons.

"It was both actually. Since the first four chapters contain no lessons, the opening was an exercise in creating interesting characters that people would hopefully identify with and care about.

"I had to create characters that people would want to see develop and grow through the process, as well as set the stage for the lessons to come. Once we got to the learning scenarios which followed, I tried to keep the characters consistent, and show the growth of Joyce and James as they moved along through the year."

The idea of introducing growing characters presented Gignac and Townshend with some challenges.

"The largest problem occurred at one point where we decided to change the sequence of the lessons after the bulk of the story had been written. In a textbook that isn't a big deal. But, in a novel, you have to account for consistency due to



changes in timing and setting."

Now that Richard's lessons are available for public consumption, *Rich is a State of Mind* is taking its rightful place as a valuable resource for everyday people.

The format works, even if Gignac wasn't 100 per cent sure up to the very last minute. Recent world events and the ongoing global financial funk certainly played on his mind.

"I was in angst over the book even on the day we sent it to print. I was worried the narrative format wouldn't appeal to people, also that the content wouldn't be appealing given the market turmoil of the past three years."

He needn't have worried. "The feedback from readers of our various draft versions kept telling us we were on the right track" Gignac says, "but as the author I tended to discount that for some reason. The feedback we are getting now that the book is in print is pretty gratifying, and makes me wonder what I was worried about all along," Gignac says. As George Hartman, CEO of PlanPlus Inc. and a reviewer for *Investment Executive* (March 2003) points out: "These lessons will be fresh - and very valuable - to people who are hearing them for the first time".

(Robert Gignac is a much sought-after speaker for computer industry and personal development conferences across North America. When not speaking or consulting, he writes a bi-monthly column for Small Business Canada Magazine. Additionally, Robert is always willing to discuss the "people side" of the business profession, true to his role as a "growth coach." Rich is a State of Mind: Building Wealth and Happiness - a Blueprint, will be available in bookstores coast-to-coast by April. More information can be found at www.richisastateofmind.com)

