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DAN JANISSE/The Windsor Star Robert Gignac, a LaSalle native who turned managing his finances into a job, wrote a book seven years ago titled *Rich is a State of Mind* and now makes a living as a motivational speaker on financial planning.

Finance pays off for LaSalle native

ELLEN VAN WAGENINGEN
The Windsor Star

Robert Gignac's high school friends are amazed at how he gets up in front of hundreds of people to give his entertaining and animated presentations about financial planning. Sometimes he has a hard time believing it himself.

"I never thought I'd write a book. I never thought I'd get up in front of 1,000 people," said the 48-year-old LaSalle native, who now makes his living as a finance novel author and inspirational speaker. After all, that was far from the path the son of two autoworkers was on when he accepted his diploma in data processing from St. Clair College in 1981 and headed off to Ottawa to work for Statistics Canada.

His attempt to get into Wilfred Laurier University's business program in 1984 fizzled when he couldn't pass calculus, so he got a BA and majored in psychology instead. University is where he met his wife of 22 years, Anne Taylor, who did get a business degree. After graduation, they bought a home in Aurora and found jobs — Taylor in marketing and Gignac in information technology.

About a year later, Gignac happened to sit at the same table at a wedding as financial planner Michael Townshend.

"And the rest is history, as they say," said Gignac, who was in Windsor last week to speak at an event put on by Investors Group for 250 clients and potential clients.

During Townshend's first meeting with Gignac and Taylor he told them: "This isn't about money. I'm interested in what you want to do." If they shared their dreams with him, he would show them how they could accomplish them financially. It wouldn't always be easy but if they were willing to work on a financial plan and carry it out, he would help them. "That formed the basis of 20 years of what I think is a great relationship," said Gignac.

Townshend encouraged and helped Gignac write Rich is a State of Mind, which he self-published in 2003. The book weaves basic financial information into the story of a Canadian family and is written from the perspective of the main character's financial adviser. More than 20,000 copies have been sold in Canada and a U.S. version came out six months ago.

It has also formed the platform for Gignac's public speaking career. He talks to financial planners about how to improve their relationships with clients.

Separately, he shows clients and potential clients how financial planning can help them live life to the fullest. His message is that most folks need a financial adviser to meet their goals. "I'm always amazed when somebody says to me, 'I would never use a financial adviser,'" said Gignac.

His response is, if you're willing hire a personal trainer to help you get fit or landscaping company to maintain your lawn, why wouldn't you do the same for your finances? Spend some time interviewing advisers until you find one you're comfortable with, and then be prepared to share your goals and dreams for the future, said Gignac. "If you don't know, then they can't help you."

Gignac's other key messages are don't spend more than you earn and don't measure success in dollars and cents. "We have to stop ourselves from spending money we don't have on things we don't need to impress people we don't like," he said.

He credits his wife, parents and friends with helping him lead a rich and happy life. His parents, Robert and Mary, now retired and still living in LaSalle, have always encouraged him to do what he wanted and never judged his choices, he said.

He has managed to get back to visit them every couple of months, despite living in Switzerland for the last six years. Taylor's marketing job with Nestle took them there, and it's an experience they relished despite the 71 trips Gignac had to make back to North America to promote his book and speak.

They returned to Canada in April and are staying with friends near Toronto while they determine where they will live next. Taylor has left her job with Nestle to pursue her business as an executive, leadership and life coach.

Gignac is working on a sequel to his book, which he hopes to have out by the spring of 2011.

"I've probably got five or six chapters already. The problem I have as an author is I killed the most interesting character in book one," he said. It's a hurdle that seems unlikely to hold Gignac back. He's doing what he loves and, as long as it is working out, he wants to do more.

"My short-term goal is in the next couple of years I'd like to address an audience of 5,000 and beyond that, I'd like to speak to 10,000."

That in Gignac's world is all part of living richly.