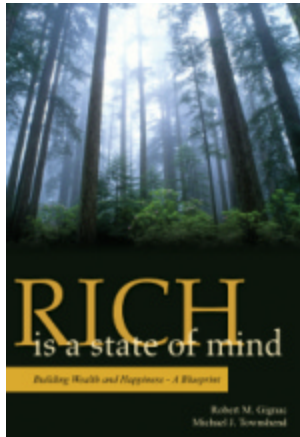


THE WINDSOR STAR

My Town
by Marty Gervais
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Robert Gignac grew up in LaSalle, the son of Chrysler workers. He played baseball and hockey, and like any other kid probably hounded his parents for everything under the sun.

It didn't always work for him.

He quickly learned that all the whining in the world wasn't going to materialize into any benefit for him.

It probably taught him independence. It probably taught him that there was something to be said for working hard and winning what you want on your own terms.

And so all these years later, Gignac, now 42, has written a book that is a blend between being a novel and being a self-help book that will point the way to financial success.

The book, *Rich is a State of Mind*, was written in a collaborative way with his own financial consultant Michael Townshend from Waterloo, Ontario.

The book's structure is really a series of conversations, focusing on the values and dreams of someone living in a small town, much the same as where Gignac grew up.

The purpose is to provide readers with ideas on how to manage their own resources, and so in that way it is a self-help book.

Gignac says the values of his parents and those of the Baby Boomers have changed significantly.

Most Baby Boomers grew up under parents who scrimped and saved for the future and in doing so, denied their children many of the things they wished they had.

The result is that Baby Boomers are making up for this by providing their families, more specifically their children with "all the things they never had."

"The biggest impediment to many people now, it seems, is taking control of our finances," says Gignac.

It all comes down to sorting out what you need and what you want.

He suggests taking a tour of the garage sales in any neighborhood and counting the number of automatic "bread makers" and "juicers" that wind up being tossed out after sitting for years in a kitchen cabinet collecting dust.

But Gignac doesn't want to be misunderstood. "You should have fun (with your money)."

And Gignac does. The symbol of this for him is in rewarding himself from time to time.

"As a kid, I never got whatever I wanted ... I got what I needed, but not what I wanted."

And so now, Gignac buys those expensive Easton composite hockey sticks.

"I don't need them to play (hockey) as I do twice a week, but now I am willing to spend the money on these, and I do."

"But the key here is that I use them."

And where society goes astray is in buying "all those gadgets and fads" that wind up not only collecting dust, but also draining one's savings for the future.