

## **SERVE YOURSELF: BE FINANCIALLY PREPARED**

As an executive chef my day starts really early. Right from the minute you get up to when you get to the restaurant is a race to get ready for the first guest to appear.

On a day to day basis we do about 900 to 1000 guests a day so being prepared is very important. Prep hard and service is easy.

Prep means knowing that we're going to be ready for the day. That we have all the items for the menu, that even if it does get extremely busy we're able to handle it.

When I was younger I definitely rolled the dice when it came to prep and I got burned.

Staying focused throughout the day all starts with eating properly. I think a lot of the times cooks tend to not eat as well as they should and you know you're working a 14-hour day. It starts to wear on you if you're not eating properly.

I learned that it's important to be financially prepared too. I'm a spender, my wife thought me how to be a saver and now we save with goals.

My house is definitely a work in progress. For instance, this year we are getting new windows put in. I think houses are always a work in progress to be honest. My financial goals down the road are eventually getting an income property. Maybe even down the road a cottage.

I'd say being prepared in my work life and financial life helps me live my life to the fullest. I don't want to be working when I am 92 and I am trying to put upwards of 30% of my earnings away. We want to enjoy our lives and I think saving is going to help that, taking vacations, traveling to Europe - all those things are very important to us.

I do think I am fortunate to enjoy my job. Constantly being creative, new menu's rolling out, making guests happy, you know, feeding them well. I mean you never know what the future holds but I am prepared and I am ready.

**You Are Ready. Go.**

**YouAreReady.ca**

**Advice**

**Banking**

**Investments**

**Insurance**

**Manulife**