

Gary Clemmensen, Owner

Gary Clemmensen is the owner and operator of Mac Frugal's Furniture and Cash Depot, with locations in St. Catharines, Welland and Hamilton. His stores are the three largest Rent-To-Own Stores in the Niagara Peninsula. Mac Frugal's Furniture offers brand name products for the lowest monthly and weekly rental rates in the industry. Cash Depot is a money advancement service that provides cheque cashing and payday and vehicle loans.

Gary Clemmensen commenced his involvement into the world of entrepreneurship at the early age of 18 when he operated his own variety store. In 1967, the lease on the variety store expired and Gary used the funds he saved to purchase a new 1967 Firebird and four rental properties.

Two years later, he opened a used furniture store in 1969 on the corner of Facer Street and Grantham Avenue in St. Catharines. It was here that Gary honed his sales skills. By 1971, he changed the name of the store to "Gary's Give Aways" and forever changed the retail landscape in the Niagara region. The store carried new, inexpensive furniture and quickly became a household name.

By 1972, Gary operated an auction house in Beamsville and later decided to move it to St. Catharines. The auction house would later be converted into Gary's Give Aways second store. Gary's venture into the world of auctioning allowed him to round out his skill set.

The next couple of years saw Gary move the Facer Street furniture store location to St. Paul Street in St. Catharines. Gary also purchased the 244 King Street to house his third Gary's Give Aways store; this is the original location of the first Leon's store.

As a means of diversifying his business interests, Gary decided to open a business whereby he could manufacture upholstery and bedding. The 15,000 square foot building located on 15 Bond Street in St. Catharines quickly made a name for itself. It was at this time that Gary also opened three Sleep Shops across southern Ontario.

Gary's commitment to the community quickly came to the forefront when he agreed to purchase the Lincoln Theatre in St. Catharines. Gary turned the Lincoln Theatre into the most profitable independent theatre in all of Canada. He changed the name to "The CJRN Lincoln Theatre", branding the location for a monthly fee. Every Saturday at midnight, the Lincoln Theatre would run the Rocky Horror Picture Show. As a means of creating interest, Gary would sell theatre tickets over the phone and deliver them to each customer.

After years of retail success, Gary decided to open his own restaurant. He converted his Niagara Falls furniture store location into Capone's. The family-style restaurant quickly became a favourite and even led to line-ups outside the door every Saturday night.

By 1985, Gary was ready to take on another challenge. He decided to sell his Rotten Richards furniture store in Welland to his store manager and try his hand at real estate. Gary joined the Welland Real Estate Board and invested a great deal of time and finances into mortgages.

Eight years later, Gary took back Rotten Richards furniture store in Welland and changed its name to Mac Frugals. The rent to own format was introduced and business quickly grew. It was at this time that Gary also experimented with payday and vehicle loans for his customers.

By 2000, Gary purchased a property on St. Paul Street in St. Catharines and opened the second rent to own format store. He introduced the Cash Depot service located inside the store. The Cash Depot offers cheque cashing and loans.

Over the years, Gary has run some innovative promotions. In the early 1970's, Gary was challenged to sell a fridge to an Eskimo. He made his way up to the Northwest Territories and accomplished just that. His feat garnered him media coverage across Canada. Years later, Gary had someone jump off the roof of his store on to a mattress. The publicity stunt proved worthwhile as sales skyrocketed.

Gary resides in St. Catharines with his common-law wife Debbra. Gary Clemmensen is an active participant in community events across the Niagara Peninsula. He is a member of the St. Catharines Kiwanis Club, former member of the St. Catharines Rotary Club and past Chair of the Board of the Downtown Association of St. Catharines. Gary is also well-known for donating 300 turkeys to the needy in the community every Christmas.