Here's the Quarter Century Club entertainment doing an impression of a test pattern. For more, see pages 6-11.

INCO
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Black hole to trap neutrinos completed by Inco miners

A group of about 50 international scientists, in Sudbury to discuss the Sudbury Neutrino Observatory, were just in time to watch Inco miners nearing the end of excavation at the 100-foot high cavern at 6,800 foot level of Creighton Mine.

The milestone approximates not only the halfway point of the construction phase of the observatory, but also completes a major commitment by Inco toward the project. "Everybody worked together around here," said Creighton Mine planner and Inco coordinator for the SNO project Bob Coulter. "That goes for everybody from the mine, shaft, maintenance and yard crews to training and surface services personnel."

Bob said an average of nine miners working on three-man shifts have been carving out the huge cavern around the clock for the last three years. Almost 70,000 tons of rock had to be lifted to the surface along with the mine's regular production.

Bob said most people at the mine, and not only the miners, were involved in the project in one way or another. SNO visitors, materials and supplies had to be delivered to the site along with the regular production runs, he said.

Due to the high level of cooperation, there was never a production slowdown caused by the SNO project.

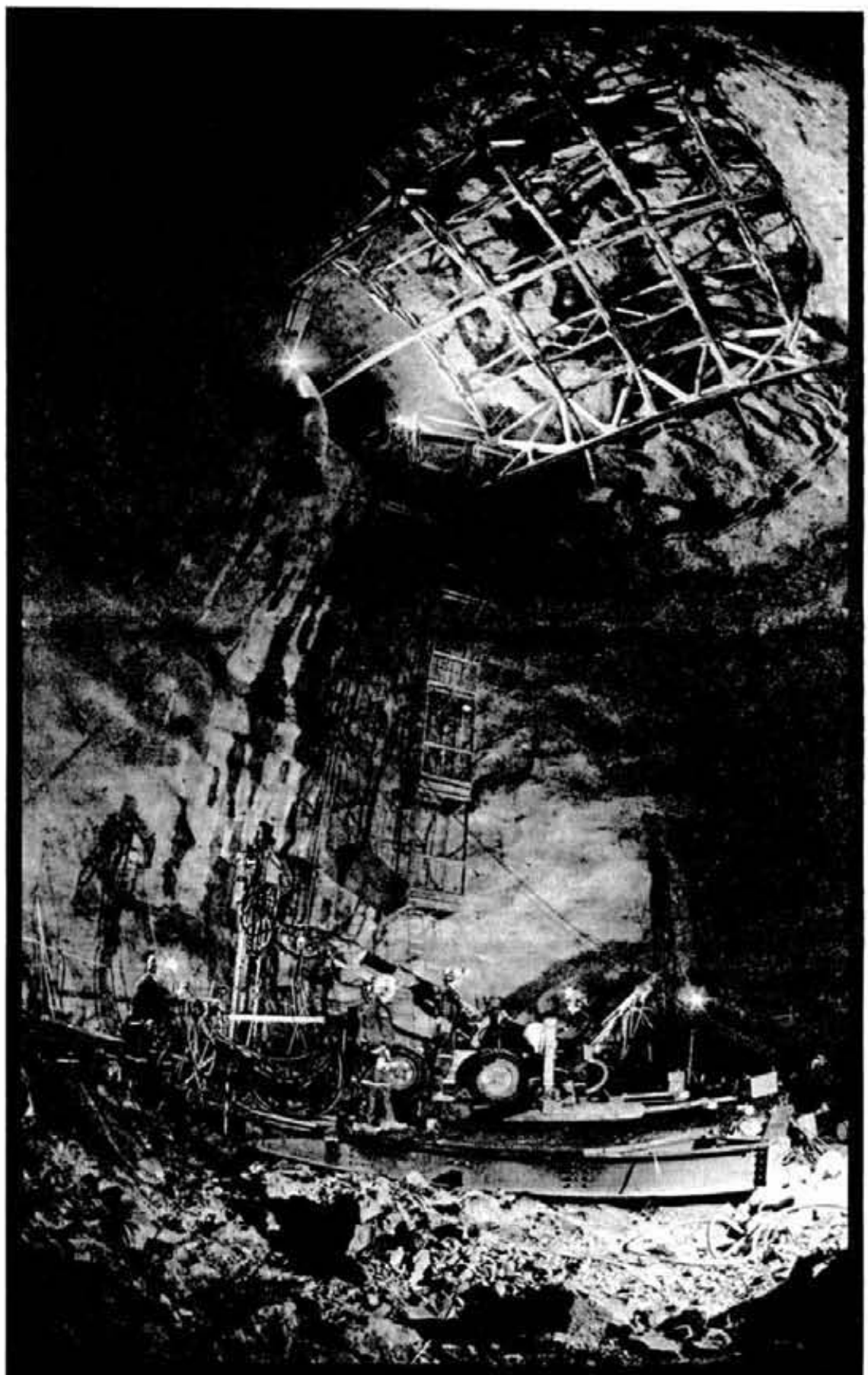
While major construction work now is in the hands of outside contractors, Creighton will have to continue providing transportation to the site for materials, people and supplies.

The scientists attending the four-day SNO Collaboration Spring Meeting at Laurentian University to discuss such issues as the scientific measurements to be performed at the observatory and construction plans for the large underground detector were taken on an underground tour of the site.

They were impressed with the extensive progress of the excavation and the success of the ground control implemented in the cavity as shown by the detailed geotechnical measurements made to date.

Much of the discussion in the meeting centred around specific responsibilities for the provision of components of the detector. Many of the more sophisticated parts of the detector, including the 10,000 light detectors used to sense the faint bursts of light produced by neutrinos, the support structure for those detectors, the associated electronics and computers; and the systems used to purify the water in the detector are the direct responsibility of teams of scientists and institutions participating in the SNO project.

First measurements are expected to be taken at the observatory by mid-1995.



With Inco miners recently completing the excavation of the underground cavity at the 6,800 foot level of Creighton Mine, the Sudbury Neutrino Observatory is more than half-way through the construction phase. Contractors will now begin building the underground laboratory. The cavern will hold a sophisticated neutrino detector. (Picture by Bob Chambers)

Careers exposition a model for Canada

"Be ready. The future ain't what it used to be."
-Jim Smith, director of education, Sudbury Board of Education

"The stakes are getting higher and getting higher faster."
-Florence Campbell, vice-president, Conference Board of Canada

"We must prepare our children for a lifetime of learning."
-Shelley Wark-Martyn, minister without portfolio, The Ministry of Education

To Frank Moss, Inco's man heading up the Careers 2000 Exposition, these moving thoughts from educators and politicians alike stirred personal memories.

As chair of the second careers trade show in three years and the catalyst for Inco's major presence, Frank couldn't help taking some

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Inco pensioner-volunteer Fern Benoit and Careers 2000 chair and Inco training supervisor Frank Moss show Conference Board of Canada vice-chairperson Florence Campbell around the Inco exhibits.

Inco volunteers help students plan future at Careers 2000 Exposition

Twelve-year-old Scott Young is exactly the kind of young man that the sponsors of the Careers 2000 Exposition were hoping to attract.

Ironically, the Grade 5 McLeod Public School student was too young to take part in the regular school visits which were open to senior public school students (and high school Grades 9 to 11) only. Scott took his bike down to the arena after school.

"I'm interested in this kind of stuff," he said. "I want to be a pilot when I grow up, but it's good to know what other choices I have when I grow up. I'm keeping my options open."

St. Charles College Grade 9 student Jason Morin, son of Creighton pumpman Michael Morin, said he has no idea what he is going to do when he gets out of school.

"Maybe this will help me decide," he said. "It's been great. Lots of stuff here. If this kind of a job was available, I certainly wouldn't rule it out."

Computers 'n stuff is what Aaron Sprague thinks she might go into later, but she hasn't made any decisions yet. The Valley View Public School Grade 8 students wouldn't rule out a non-traditional job for a woman such as electrician or mechanic.

"Why not?" she said.

Kerry Keefe, 15, a Grade 10 student at Confederation Secondary School, likewise had an open mind about going into non-traditional work. "Yeah, I'm interested. Maybe an electrical engineer," she said after waiting for Inco's 70-ton automated truck to appear on a monitor set up by Inco and Bell Telephone. "I sure found out a lot here about technology. It's very interesting."

More than 27,000 young information seekers, parents, teachers and members of the public invaded Bell Grove Arena for the Careers 2000 Exposition, an event designed to give students the information on skills, trades, professions and educational requirements to help them make preparations for future career

A good crowd at the Inco exhibits kept the volunteers busy most of the time.

choices. Inco was a major player in the event, providing 12 of the more than 100 booths and about 40 volunteers. Inco volunteers not only provided information for curious students but helped prepare the arena for the exposition.

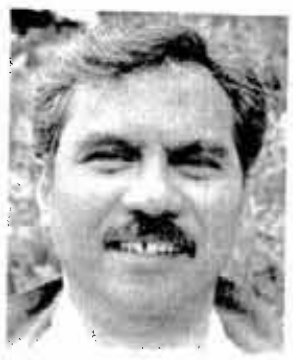
Inco employees who were on hand at the booths were amazed at the interest shown by those in attendance.

Lucy Campbell of senior metals planning and accounting in Copper Cliff said she would volunteer again if offered the chance. "Inco displays were excellent and we should be proud of the effort," she said. "I would also like to be on the planning committee if offered the chance." Lucy feels parents could accompany their children at such an event for guidance.

Steve Maville is a surface instructor for the Training Department at the Copper Refinery. "It would be good if Careers 2000 happened every two or three years," Steve said. "I've received positive comments about the exposition. Parents and students alike were very surprised about the may different sections at Inco."

Isabel Scott of Human Resources said she enjoyed herself tremendously. "I would volunteer again," she said. "I've also learned many new things about Inco's diverse operations."

Mary Dukovic is a process clerk from Central Maintenance Power and Utilities. Her volunteer experience allowed her to meet new people as well as people from other companies. "Students showed great interest in Inco's displays and I would definitely volunteer again," Mary said.



Electrician Marcell Nainee from Matte Processing was pleased to have participated in Careers 2000. "It's nice to see Inco's input into the community," Marcell said.

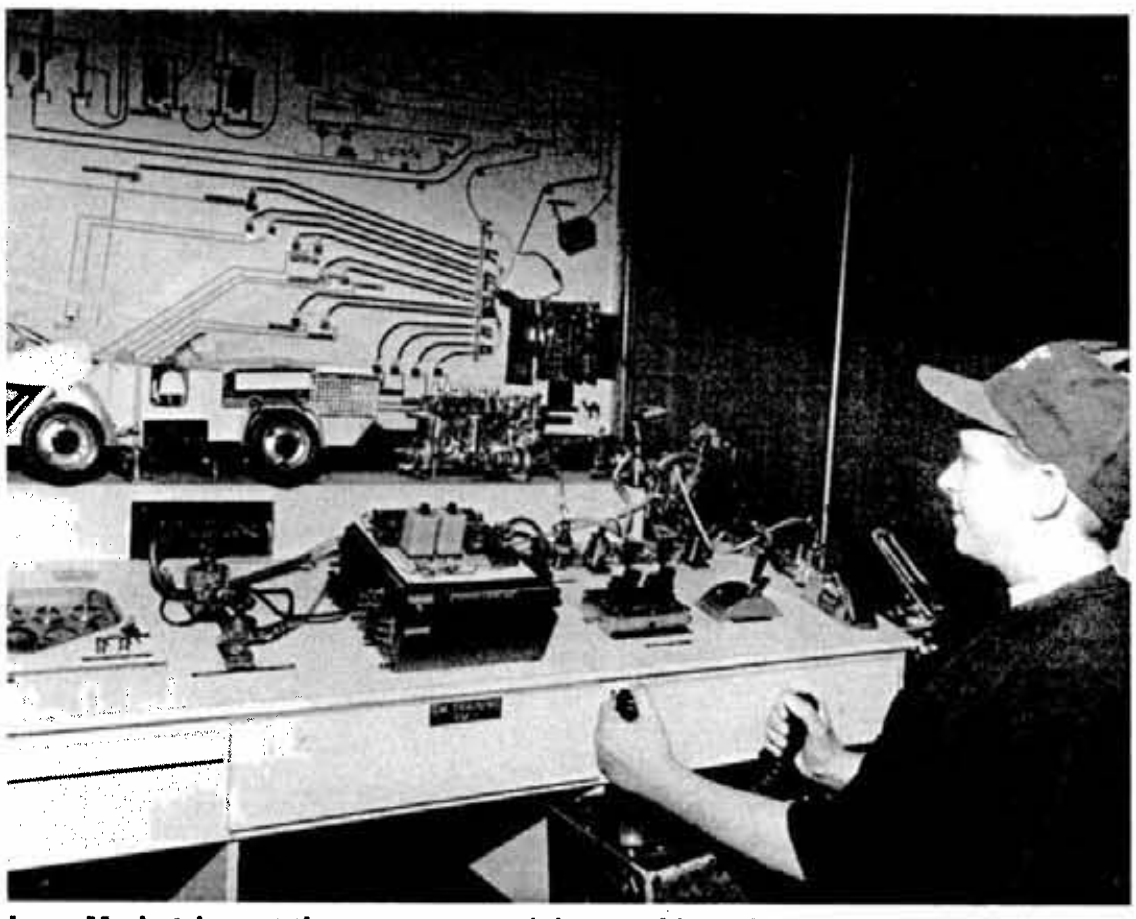
Senior environmental analyst with Environmental Control Dan Bouillon said he would help out Careers 2000 again if asked.

"I've met many nice people along with students who were very interested in what we had to offer," Dan said.

Bob Huzij is maintenance training instructor at the Rolling Mill in Copper Cliff. "The more we encourage industry and education to work to-

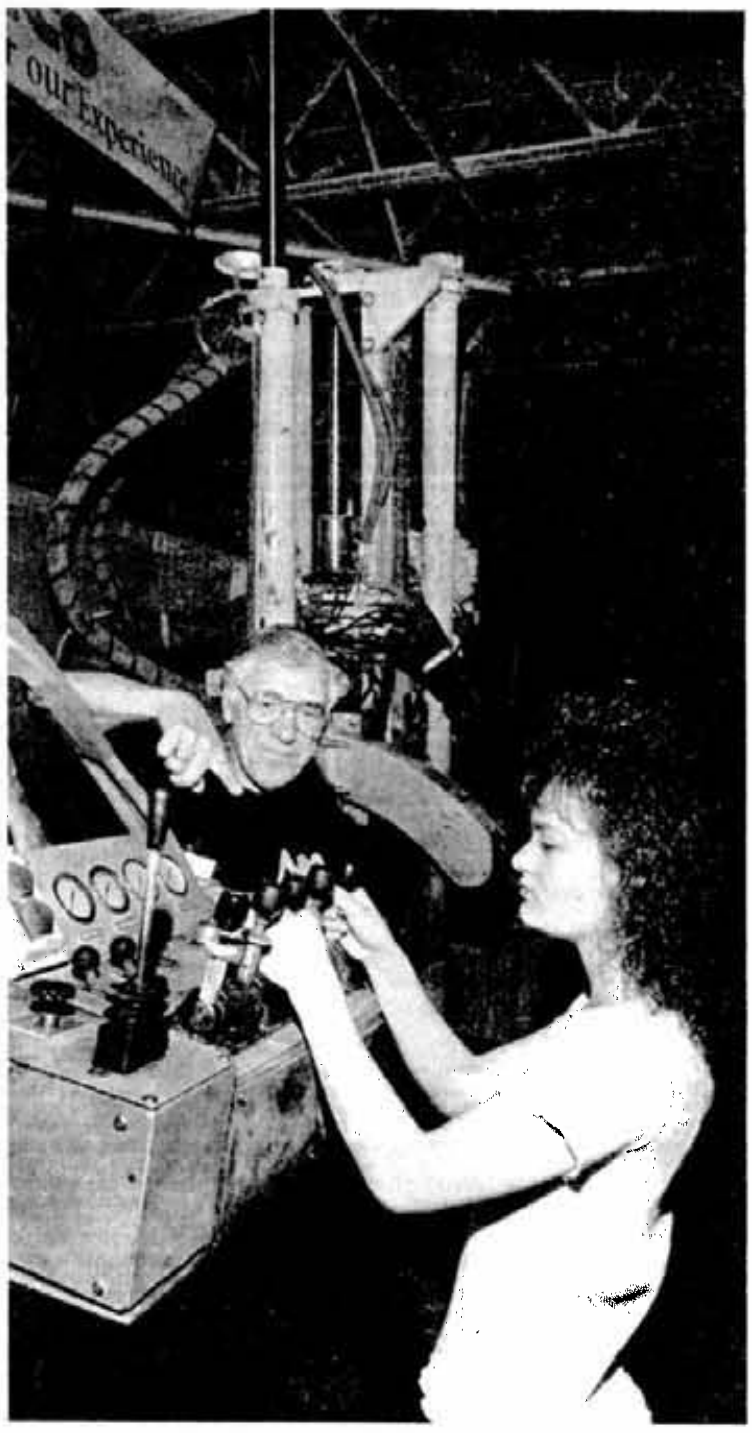
EDUCATION & INCO

Training instructor at the Rolling Mills, Rick Salo, shows Scott Young a three-dimensional model of Creighton Mine. Too young for the regular school tour, 12-year-old Scott got on his bike and went after school.



Jason Morin tries out the scooptram training machine. The hands-on device used by Inco to train operators was a hit with students.

Environmental Control water resources engineer Mike McCann and Senior Environmental analyst Frank Bruhmuller pass out underground-grown seedlings to Aaren Sprague and Kelly Comfort, Grade 8 students at Valley View Public School.



Jennifer Meehan, 17, Grade 11 student at Horizon Secondary School, gets instructions about the in-the-hole drill controls from Inco pensioner-volunteer Gilles Beaupariant.

gether, the better off we will be, "Bob said. In addition, Bob has exchanged phone numbers with several teachers. "It may present the opportunity of going into schools and informing young people of what is exactly needed for a career at a company similar to Inco," he added.

Dennis Dowdal, a maintenance training instructor at the Rolling Mill, said many students asked about the qualifications needed to work at Inco. "Students were very receptive," Dennis said. "This experience may send them (students) in the right direction."

Liz Salhani, clerk-steno at Creighton Mine, volunteered to work at a display booth depicting the Creighton ore body. "Teachers were amazed at the many different types of jobs at Inco," Liz said, "However, most people were impressed with the live satellite feed from Little Stobie Mine. It depicted live pictures of a 70-ton automated haulage truck from underground."

Electrical instrumentation planner at the Clarabelle Mill Gary Kurlicki conveyed to all students the need to stay in school. "Quite a few kids enjoyed the hands-on displays, specifically the computer graphics," Gary said. "I would volunteer again."

Nicole Charette, chair of the promotional efforts subcommittee for Careers 2000 and Public School Board representative, said the event was most successful.

"One counter at the exposition reported at least 26,500 people entering the Bell Grove

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Arena," she said. "The feedback has been very positive. "Many people enjoyed the exhibitors' hands-on displays."

Sudbury and area superintendent for the Separate School Board, Gatean Doucet, said he was impressed with the outcome of Careers 2000. "I'm getting very good feedback from people I talk to," Mr. Doucet said. "It was a great experience for those (students) who wanted to benefit from it."

The concept of introducing industry to students is a good way to communicate to them to stay in school, he added. This can also send the student in the right direction for a future career.

Mr. Doucet feels some changes can be made for added exposure for students choosing a career. One way would be to have business representatives go into schools and convey to students exactly what is required from them in various fields. The second option would be to introduce a program that would have students follow, or shadow an employee from a specific field a student has chosen. This would give him or her a chance to get a first hand look at a possible career choice, Mr. Doucet said.

High school guidance counsellors Jennifer Rain and Rea Martin get a few pointers from Inco pensioner-volunteer Jim Balleny.

St. Charles College students Steve Lefebvre, Eric Zander, Darren Toner, Mark Kutchaw and Darren Petras at the controls.

Inco electrician and chairman of the Inco booth committee Reg Laurin said Inco plans to build on this year's success by doing a detailed analysis of the event, including a written survey of all the volunteers. "With what we've learned this year, we hope to make future events even more informative," he said.

Inco's high-tech truck on high-tech tv

It's a good thing there's no driver on Inco's high-tech automated 70-ton truck as it hauls ore along its 1,200-foot underground route at Little Stobie Mine

He would've had severe stage fright.

The truck is monitored continuously by a few Inco technicians, of course, but from May 4 to May 6, a good percentage of 27,000 sets of eyes miles away at Bell Grove Arena were trained on the truck, enough to make any would-be driver a little self-conscious.

The live video monitor, one of a dozen exhibits set up by Inco volunteers at the Careers 2000 Exposition, was among the most high-tech pieces of electronic wizardry at the event. A unique cooperative effort between Inco technicians and Bell Telephone sent the image via microwave and fibre optical cable from deep in the mine to the arena.

"We found that once the kids knew that this was live action on the screen, that this wasn't a videotape of the action, they were fascinated by it," said Inco electronics technologist Everett Henderson.

Ironically, Inco researchers are fascinated by it, too. "It opens possibilities that we hadn't thought of before," he said. "Theoretically, we could operate a truck or a scooptram thousands of feet underground from a monitor in a high-rise office in Vancouver," said Everett.

"It was perfect," he said, "the best way to show the high-tech nature of mining and the skills and education demanded to get into the field."

While the truck itself is a piece of high-tech wizardry that has only recently moved from the prototype stage to an operational function, the off-site monitoring was something never before tried.

There are seven underground cameras that continuously monitor the truck and send the signal to underground and surface monitoring stations.

"What we wanted to do was to send the signal to an off-site monitoring station at the arena. We teamed up with Bell who set up a microwave dish on the roof of a Little Stobie building and the signal was fed to the dish. From there it was sent by microwave to a microwave dish on a tower along the Kingsway. From the tower the signal was fed into Bell's fibre optic system and sent to Science North where the video image was fed to a monitor at an Inco booth at the Bell Grove Arena."

Kerry Keefe, 15, waits for the monitor to show the live video of the 70-ton automated truck at Little Stobie.

It might have been a good thing to do for the exposition, said Everett, but Inco gained as much from the experience. "It opens up all kinds of possibilities. We realized that we could have sent the signal anywhere in Canada and probably anywhere on the continent. It could be used as a promotional thing and even for marketing. The only limit is the imagination."

Cost of the link-up was minimal. "There was no cost at our end of the endeavor," said Everett. "But Bell's heard the till ring, too. They're eager to provide us similar services using this technology as applications come to the fore."

Everett volunteered to be on hand during the exposition to help visitors understand the technology. "The kids thought it was really something to look at the screen and see something that was happening at the same time, miles away and thousands of feet underground."

MAKING Change

Andy Noel and Cecil Munroe at the site of the last berm under construction. The earth had to be removed 34 feet down to bedrock, then clay added to form the berm.

Little Stobie pumped up on water in the 'basement'

What goes down must come back up.

At least that's the way it is in a mine, and it's an expensive proposition.

That's why innovative thinkers at Little Stobie have come up (pun intended) with a unique solution to the problem of pumping millions of gallons of water to the surface from Little Stobie and nearby Stobie Mine.

Their answer is simplicity itself: Keep it from seeping into the mine in the first place.

For the past seven months, hoistman Andy Noel and forklift operator Cecil Munroe have been behind the controls of bulldozers and backhoes, digging trenches and constructing berms (embankments) between rock outcrops surrounding a 525-acre area that houses the Little Stobie Mine site.

The idea is to deflect an estimated 95 million gallons of spring run-off water away from the Little Stobie mine site before it has a chance to seep into the mine and flow underground to nearby Stobie Mine where it must be pumped back to the surface.

The planning, engineering and construction of the project wouldn't have been possible without using good project management techniques, says Little Stobie superintendent Len Van Eyk. "It's the kind of thing that involves the co-operation of just about everybody from the engineers, geologists, foremen and mine management to the guys on the backhoes. The backbone of the entire project was the two guys on a backhoe, 'dozer and a truck."

For nearby Stobie Mine, the annual spring flooding results in major expenditures in pumping and pump repairs and threatens mine flooding. Contributing even more to the expenditure, water pumped to the surface from underground must first be treated before it can be released back into the environment.

"It costs at least hundreds of thousands of dollars every year to operate and repair the pumps, a major expense for the Stobie complex," said Little Stobie mine geologist Ron Colquhoun. "As we expand our underground operations, we get more and more water to pump out. And there's always the danger of flooding if something should happen to Stobie's system. If there are pump failures, you could easily lose a mine."

A "very conservative" estimate has the $230,000 cost of the diversion project paying for itself in about 3.5 years through savings in pumping and water treatment costs.

He said that although pumping water to surface is part of the normal operating costs of running a mine, the mine's expansion underground and the subsequent increases in water quantities has led to an examination of the problem.

The project is unique to Inco's mines and Ron figures

Andy Noel stands near one of the water diversion trenches dug to prevent water from seeping underground into Little Stobie Mine.

that other mine sites could adapt similar methods to reduce their own pumping costs once the Little Stobie project has proven itself.

The project took about six months from planning to completion. It began in April of last year with topographical studies to identify where the surface water flows were and where they seeped into the ground.

"We didn't want to dam up the water, to create lakes or holding ponds," said Ron. "That kind of a solution is detrimental to the environment. Instead, we simply diverted the water to flow away from the mine site."

A series of seven ridges between rock outcrops were constructed to create a clay berm that encircles the site. The ridges range in length from 90 to 500 feet. Three trenches, some as deep as 40 feet, were dug to divert the water.

"The project was submitted to the environment ministry," said Ron. "They had no objections. Environmentally, it's the perfect solution. It's diverting water away before contaminating it."

While the full impact of the project can't be tabulated until a few calendar years have passed, there were already clear signs that the diversion was working even before it was completed.

"With about 85 per cent of the work completed it was already starting to work," said Ron. "We had a lot of rain this fall and water was flowing right by our pumping station. Yet the pumps hadn't turned on by late December. In previous years they would have been going full blast."

At the same time, he said, underground sites at Little Stobie that were once plagued by water are drying up. "We know it's working, but it'll take a year or so to see how well."

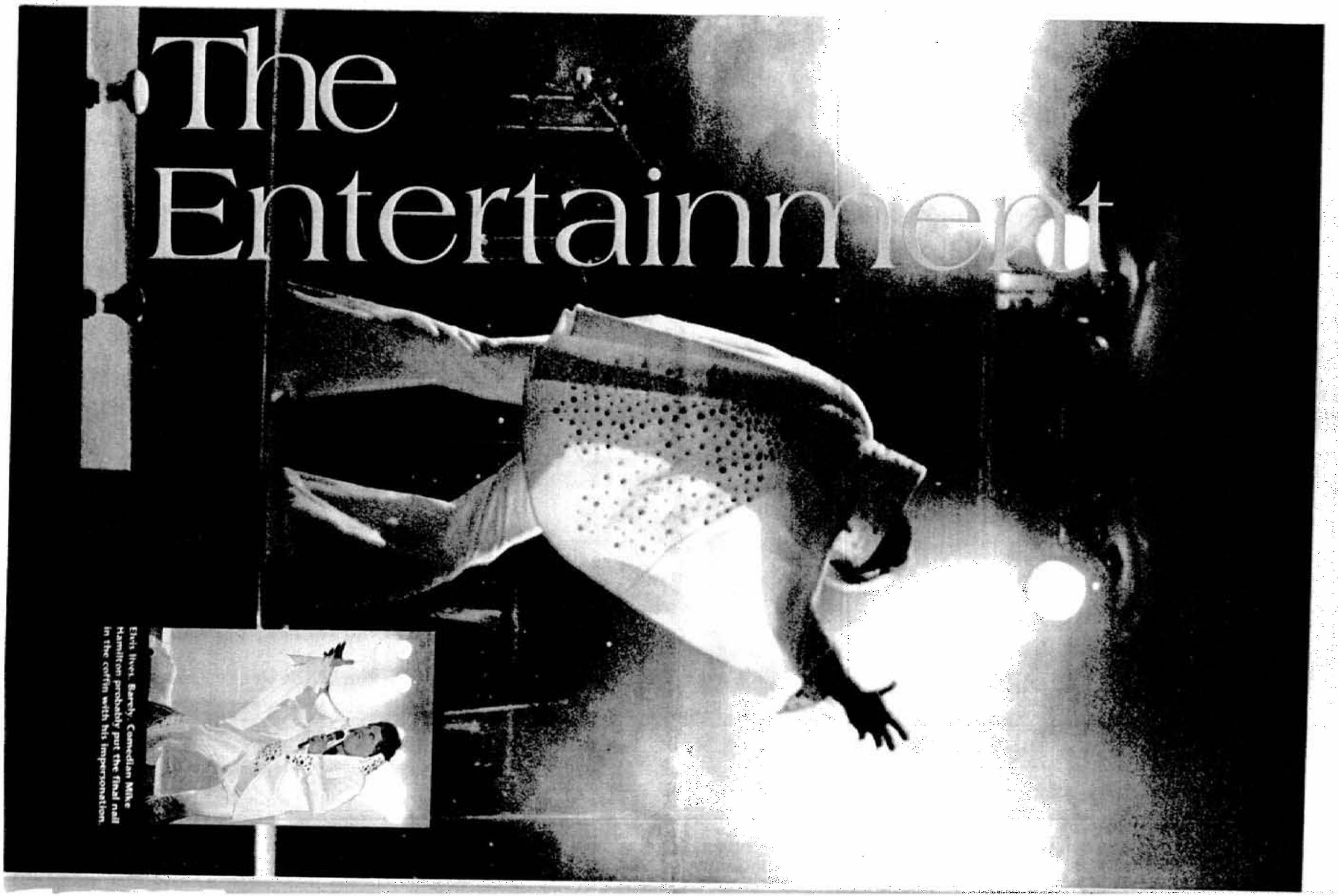
Andy Noel said that berms weren't simply a matter of piling up clay. "We had to first dig down to the bedrock to create a base. To create a 12-foot berm across the muskeg, we had to dig down as deep as 40 feet with the backhoe."

Cecil Munroe described the work as tedious at times, but always interesting. "While we were digging we had to attach the backhoe to the 'dozer to keep it from sliding into the muskeg. We had a lot of input into the project. Everybody had an overall picture of the project, but it doesn't often go in real life exactly the way you expect it to go on paper.

"I've done some interesting things at Inco, but this is probably the most interesting. It's great to have input on a project you're working on."

Andy agrees. "Any job goes a lot better when you're involved in the overall picture, when you have some input."

The Entertainment

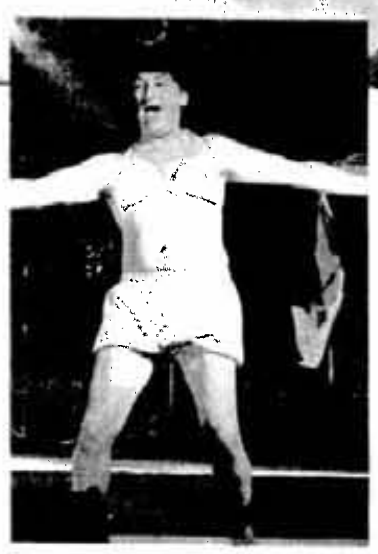


Elvis lives. Barely. Comedian Mike Hamilton probably put the final nail in the coffin with his impersonation.

Malton and Hamilton ham it up.

Willie Nelson look-alike (and sound alike).

Commandeered from her front-row seat, guest Patti Latham shows she knows a few steps, too.



Wayne Malton and the itsy-bitsy, teeny-weeny yellow polka-dot bikini.

A beautiful setting made inductees feel special.

From Elvis to bikinis, it was a night to remember for new Quarter Century inductees

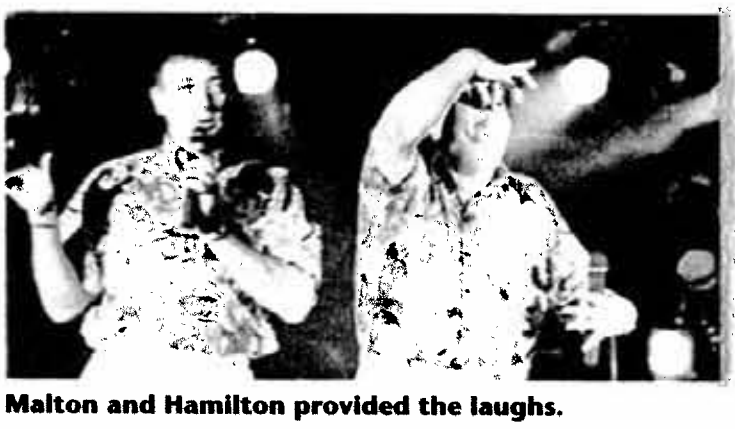
It was, said one miner, like going to a high school reunion.

"I saw people I haven't seen for years, men I started out with who'd gone to other mines," said Little Stobie scooptram operator Richard Belzile. "It was a wonderful occasion to see them again."

One of 464 new members inducted into Inco's Quarter Century Club during two-day festivities, Richard said he enjoyed "every minute" of this year's event. The Palladium room at the Holiday Inn was the scene for the 43rd induction ceremonies.

Despite the fact that he was on comedians Malton and Hamilton's "hit list," vice-president of mining John Kelly was among those enthusiastic about the way the night went. John was not a new member of the club, but helped officiate at the festivities.

Made out as "one tough, mean son-of-a-@#$%#&*#", John took the brunt of the comedians' continuous razzing with a lot of laughter. "Great stuff," he said, smiling at one of the organizers. "You folks outdid yourselves this time."



Malton and Hamilton provided the laughs.

New member Jeannette Leftly of Information Systems felt the party for the Quarter Century Club went very well.

She also feels she has always been well treated at Inco but is looking forward to her retirement. "In my retirement my husband and I would like to sail around the Caribbean."

Bob Martin is a maintenance foreman at the Copper Cliff Smelter and a new club member.

"People are still telling me how good everything went. It was a real class act," Bob said. He is happy he left CIL to come and work for Inco and hopes to continue working at Inco until retirement.

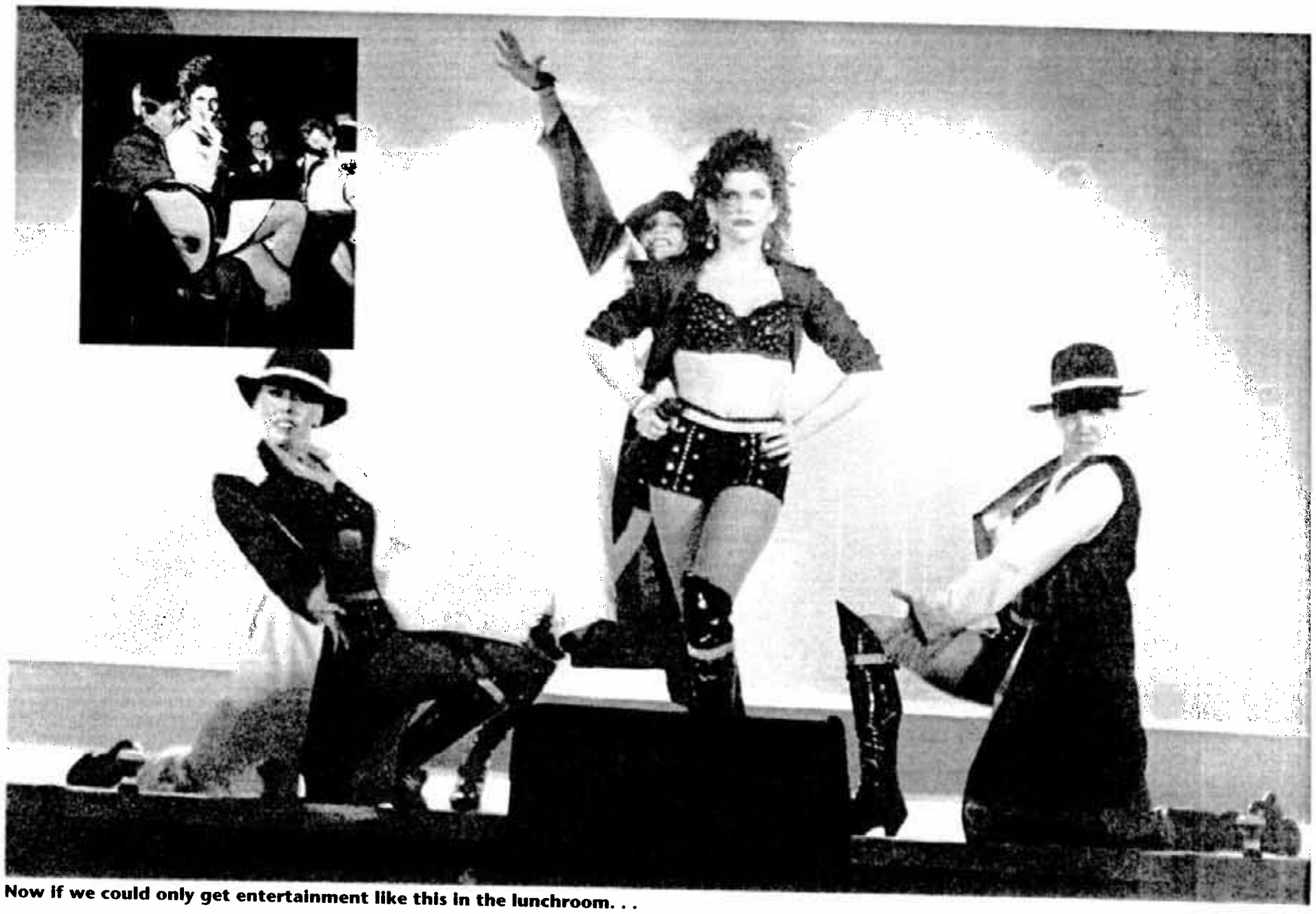
Also celebrating 25 years at Inco, Divisional Shops process clerk Maxine Pope said the evening's food and entertainment was well organized. She should know, she attended both nights of the two-day event. The first night was her own induction into the club, and husband Doug was inducted on the following night. Doug is a miner at Stobie.

She commented on the many changes at Inco in the past 25 years. "The most noticeable change is computers" she said. "You learn something new everyday. All I can say is I enjoy working with the people in Divisional Shops."

New club member Jim Elliott, general foreman of warehousing, said he had an enjoyable evening. "I can't imagine anyone not having a good time," he said. "It was a great meal and great entertainment."

He suggested, however, that since the entertainment was a large part of the night, the festivities could be moved to a place with an elevated stage to ensure that all people could see the action.

"These are just minor things, of course. Overall it was a lot of fun."

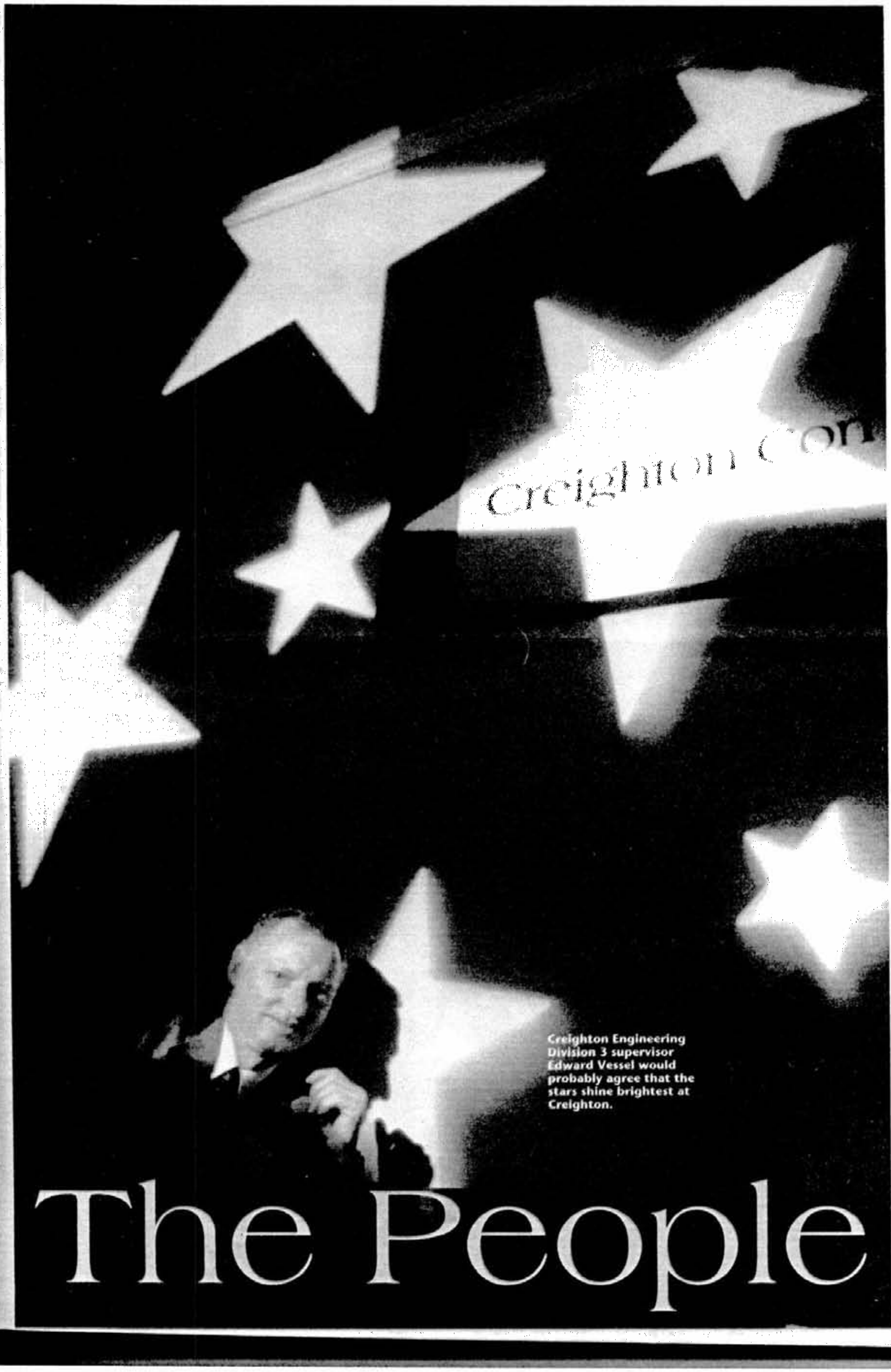


Now if we could only get entertainment like this in the lunchroom. . .

Music and dancers were a big hit.

Brad Campaigne of Christie Lites at the (lighting) controls.

Sam Kelso of Malton and Hamilton does his Julio Iglesias.



Creighton Engineering Division 3 supervisor Edward Vessel would probably agree that the stars shine brightest at Creighton.

The People

Volunteer Janet Wyman of Safety, Claims and Administration lines up another annniversary shot.

Volunteer Norma Morin of Payroll pins Denise Matchim while husband Edward looks on. Ed is a motorman at Stobie.

Yolande Gervais, guest of Utilities instrumentation man Andre Poitras, gets her corsage pinned by volunteer Sandy Muzia of Central Maintenance and Utilities.

Ready for the eats: from left, Jaqueline Mayotte, wife of Garson truck operator Gilbert Mayotte; Ann and husband Bain Hynes, mechanic; Joanne and husband Tom White of the Ore Flow Team; and South Mine dryman Roland Lariviere and wife Eve.

Movin' to the music is new inductee Jeanette Leftly of Information Services and Olga Bradley, wife of volunteer Dave Bradley of Benefits.

Secretary to the president Pat Valentini helps hoistman Brian Nadjiwon and his wife, Cathy, find their seats.

Behind the camera all night filming the activities, Audio Visual's Charlie Hebert gets moral support from wife, Carmen.

Doug and Maxine Pope managed to attend the festivities both nights. Maxine, a process clerk at Divisional Shops, was inducted Wednesday night while Doug, a Stobie miner, was inducted the night after.

Ontario Division president Jim Ashcroft takes time out from the ceremonies to take a few snapshots of friends.

Central Maintenance and Utilities manager Al Cruthers does the signing for volunteer registrars John Ticalo of Purchasing and Warehousing and Dave Bradley of Benefits.

While on his rounds passing out the pins and cups and saucers, Mines Technical Services manager John O'Shaughnessy stops to talk with Frood planning engineer Don Ferguson and his wife Carolyn.

South Mine scooptram operator Donald Gauthier and wife Reg are shown the way to their table by volunteer Lise Philipow of the Levack Complex.

Occupational Health hygenist Phillip Salo and wife Linda are taken to their seats by volunteer Laura Diniro of Safety, Claims and Administration.

MAY 1993

in touch

Marty's Inco experience used to help Peruvian silver miners

Pensioner Marty McAllister, formerly of Ontario Division's Power Department, volunteered to share his experience and know-how with those in developing countries as a consultant on water management and hydro to a Peruvian silver mine. The eight week stint was through the Canadian Executive Service Organization.

by Marty McAllister

It was one of those dog days of summer - except that it was near the end of March.

At a seaside table in Lima, Martin Riveros and I watched the sailboats and wind-surfers as we talked. While the pizza cooled and the beer grew warm, CESO's resident representative listened amusedly to my tales of four gruelling weeks in the mountains. Finally, he chuckled that my story reminded him of an Indiana Jones adventure. That may have been stretching things just a little: I had seen no snakes, rescued no beautiful women, nor found any priceless artifacts. And, unlike the original hero, I had no hat.

But I had to agree that the last month had truly been an adventure. As I told Martin . .

The questions

Even as the big plane made its final approach to Lima, a couple of questions still ran interference with my growing excitement.

"How," I wondered, "can my CESO project possibly make a difference for the ordinary people in Peru who really need help?"

The company I had volunteered to help had been in the silver mining business a long time. In the high Andes of southern Peru, Mineras Arcata S.A. was producing about four million Troy ounces of the precious metal each year and was struggling admirably through the tough times and lousy metal prices. So, what difference could I possibly make? And, most of all, even if this old Inco electrician could somehow help Arcata's bottom line, what would that do for the Peruvians who hadn't enough to eat or fresh water to drink?

The answers were slow in coming. And first, I had to deal with a few other, practical things.

Lima and I were introduced at night, well after darkness had set up enough shadowy props to bring out the fears I had admitted to no one. The pleasant fellow who had spoken English to me on the plane was gone. The ex-Canadian and his Peruvian wife, whom I had met in the Miami airport, were also gone. I had easily cleared Immigration, only to stand in the relatively small airport alone. And, for the first time, Espanol closed in around me.

CESO had promised I would be met at the airport, and I was: by dozens of promoters selling various kinds of transportation into the city - and by one lone little lady holding up a sign with my name on it. She didn't look like a terrorist and nobody else knew or cared that I was arriving, so I chose her. Besides, other volunteer consultants had told me this was how it would go.

Marty tests a hot spring on the way to the hydro plant.

I felt more comfortable when we reached her little car and found her husband and one-year-old daughter waiting. Their English was about as good as my Spanish, so they weren't able to fully reassure me when they pulled into a poorly-lit service station. But, the steam rising from his open hood seemed genuine enough, so I sat back in the darkness and nervously waited for my ride to resume.

Next morning, the props - and my excuses for staying indoors - were gone. Outside, in the hazy, humid early hours, a city of seven million was coming to life. But was this real? Volkswagen Beetles were everywhere! Something in my memory dredged up the note that these vehicles are still produced in neighboring Brazil, so I wasn't totally surprised that a few looked fresh from the showroom. But the majority of them, and of the other makes and models that beeped their way through the congestion, pre-dated the many long years of import restrictions and rocketing inflation.

On the landing outside my apartment, reminding me once again that the Inco family is never too far away, I met long-time pensioner I.P. "Ike" Klassen and his wife. They were preparing to head home from their umpteenth CESO project. Small world!

Down at the front entrance, I finally dared to step out onto the sidewalk. I hadn't eaten since the night before, so hunger was beginning to overtake culture shock. But I hadn't a clue where to go and I had yet to receive any expense money. I had my own "tuckers", but my Scotch blood rebelled at using it for breakfast. As if on cue, my client's rep showed up barely moments later - with an airline ticket and some good old U.S. cash.

The cash put me in touch with Lima restaurants for a day; the ticket took me to the city of Arequipa, Sunday at noon. There, yet another driver met me at the airport and delivered me to a fine little hotel in the city square, leaving me with the cheerful reminder that we would depart for Arcata at "ocho hora, manana" . . . eight o'clock in the morning.

The ride of my life

That estimate, I learned, was on 'Peruvian time', which tends to be just a trifle later. We left at 9:30.

As Arcata's guest, I sat in the Land Cruiser's front seat, partly so I could be most comfortable, partly so I would miss nothing of the view that would unfold as we drove.

For a brief distance beyond Arequipa, the road was paved and relatively good. Then the motoring honeymoon was over. For the next 450 kilometres, Mother Nature took bets on which would succeed in taking my breath away - the magnificent Andes scenery, the bano (bathroom) at La Florida Bar and Restaurant (our only pit stop, which my dignity obliged me to decline), or the increasingly-thin atmosphere? By the end of the nine-hour, gutwrenching ride, at an altitude of 4,655 metres (15,270 feet), the atmosphere had won. I was a wreck.

Arcata was dark and cold and the several inches of fresh, sloppy snow only added to my misery. No longer the brave volunteer, I just wanted to go to bed. But I couldn't seem to breathe properly, nor would my head stop spinning and aching.

I was promptly ushered to an unheated room in the company hotel. Concerned people crowded in, as confused by my English as I was by their Spanish, but they understood my problem far better than I. They'd seen it all before.

The porter plugged in an electric heater. One young man arrived with a stethoscope and an oxygen bottle; I hoped he was a doctor. And while he checked my rising blood pressure someone else made tea.

"Tea????", I grimaced. My entire system has to be in top shape for me to even tolerate tea at the best of times, so why on earth would I want it here, on what I was sure was my death bed?

But this was no ordinary orange pekoe. Its medicinal qualities known for centuries, coca tea (made from the same leaves as its ugly cousin, heroin) helped calm my spinning head and settle my queasy stomach. For two days, it was the only nourishment I could stand.

Arcata by daylight offered many surprises.

Before leaving Canada I had expected to find a primitive operation with unskilled employees and old, poorly-maintained equipment. My first tour, during which I had no energy to get out and walk, soon proved otherwise.

In business 30 years, Mineras de Arcata S.A. mines about 900 metric tons of ore per day, from which the mill recovers a concentrate containing mostly silver, but also gold, lead and zinc. At today's silver prices, they are very grateful for the help from the other metals. No refining is done at the site so the bagged concentrate must endure that terrible overland ride to Arequipa. It is a relatively modern operation complete with a lot of manufacturers' names that we see every day at Inco and it boasts a well-qualified and stable workforce of about 650.

Situated in a mountain-top valley, surrounded by a high security fence, the operation and the community are virtually inseparable. Much like some huge, natural amphitheatre with one end removed to reveal the grandeur of neighboring lakes and snow-capped mountains, the valley rises in giant steps. On each one, dwellings sit a short ways back of the roads that wind steadily upward to the rim.

Adjusted to operate at that altitude, several varieties of heavy-duty vehicles climb and descend the slopes. There are no private vehicles and certainly no cars. Correction: I saw one car - the rusting hulk of a broken automobile that had given its life to defy the odds against it ever reaching this place.

In those mountains, they say there are two kinds of drivers: the good ones and the dead ones. On the trip to Misapuquio, the Arcata hydroelectric plant, I prayed that Agustin Fernandez, the maintenance superintendent, was one of the good ones. As you can see, he was. Although only a 23-kilometre journey, that run offers an unforgettable diversity of thrills and scenery.

Less than a kilometre beyond the main gate, large herds of llama and alpaca graze lazily among the patches of short shrubs and moss. There are no trees - not one. A few moments further

along, at a crest in the road, the scene broadens to include a small, quiet lake. On the near shore a few strange black ducks waddle away from our approach. These waterfowl, Agustin tells, never evolved so far as to develop webbed feet - or good enough wings to let them fly. And, nearby, a pair of flamingos wandered far enough off to deny me the photo that would prove I'm not lying.

Flamingos? In the mountains? Well, no, I actually did not see them after I started feeling better, but . . .

Anyway, across the lake, the village of Old Arcata is dominated by an 18 -century church that overlooks the few remaining Quechua dwellings. Like something out of a John Wayne movie, the village seems deserted at first — but is not.

From the end of the lake, a small man-made canal carries water the remaining 16 kilometres to Misapuquio, picking up contributions from assorted streams along the way. We followed the canal for a time, then turned to take a short-cut, crossing a broad plain strewn with huge volcanic boulders that spoke of some horrific event of millennia past. Soon, the terrain grew dramatically mountainous again.

Eroded and rock-littered by recent heavy rains and melting snow, the road clung perilously to the side of the mountain, far above deep gorges that promised a careless driver his just reward. With death at my elbow, I seriously questioned why I was doing this. Raising my eyes skyward - to pray?? - I saw several giant condor, circling gracefully above a nearby mesa. I knew it! They were waiting for me!

But we'd begun our descent. Part way, we reached the end of the canal, where the water plunges 285 metres through a penstock to the gleaming turbines below. It was good to stand on solid ground, but the bird's-eye view of the trail we had yet to travel was not encouraging. Thankfully, it didn't take long.

Only 10 years old, the hydro plant is very modern and well laid out. The two units have a capacity of 1,950 kilowatts each, but only enough water to reach that capacity for a short time each year. It became a major part of my project there to discuss the ways they might better manage their water, because the only alternative to inexpensive hydro is very expensive diesel generation. For a variety of reasons, including security, the plant is not remotely operated. Operators are there around the clock and stay in a small bunkhouse on the site. Next door, the dining room offers good, simple food - sometimes trout caught in the river, 100 feet away.

Back in Arcata, the weeks rolled by and my project took shape. The altitude became tolerable. My Spanish began to improve a little and I learned a lot about never drinking the water. It's an effective weight-loss program, but not one I'd recommend. Through no fault on the part of our chef, the local menu and my now-finicky system rarely agreed. So I supplemented with Pepsi and eating crackers, lest I continue to look more and more like my passport picture.

The Sunday before I was to leave, the weather was clear, warm and beautiful. Just after lunch, standing in front of the hotel, I saw a man waving to me from his yard, a couple of hundred metres away. Holding up a quart-sized beer bottle, he made it clear that he wanted me to join him and his three friends. After a brief consultation with my timid stomach, I decided to chance it.

I had walked about halfway, when a beautiful little four-year-old girl ran to meet me. Grinning brightly, she took my hand and led me the rest of the way to her father's house. For a homesick old softy like me, it was pretty touching. What were they trying to do - make me like this place? For the next four hours, we laughed and conversed in a hackneyed blend of English and Spanish. But it was the warmth I found in that humble little home that finally made me realize how important it was to do whatever I could for this remote community. Mineras Arcata, after all, was the only social safety net these people had; if it failed, they would all fall - including the smiling child who had reached her hand out to me. From this economic oasis at 15,000 feet, her fall to grimmer alternatives at sea level would be devastating. If my efforts could in some small way help make her life a little more secure the entire trip was more than worthwhile.

I left Arcata as I had arrived: after dark. The dreaded trip back down to Arequipa began at two in the morning. We could see our breath in the air as we boarded the Land Cruiser and the driver was bundled up with scarves and toque - so he could keep the vehicle cold enough to keep himself awake. I had no quarrel with that, thinking of the "two kinds of drivers."

We headed off into the chilly night and the few lights of the mine and its community were soon behind us. Traversing areas laden with fresh snow, we seemed especially close to the starlit dome of the sky above. Huddled in a corner of the front seat, I felt very relaxed - perhaps a humbler and wiser man than four weeks before.

Humbler, anyway. With the road taking so many twists and turns I wasn't sure whether the sun was rising in the East or the West, but how magnificent it was to watch the mountains come to life for a new day. By 6:30 a.m., we were all ready for a stop - and, with no haughty hesitation at all, to use the bano.

Looking back on it all now I have to wonder: if Arcata saves enough money, will they maybe buy me an Indiana Jones hat?

HERITAGE THREADS

by Marty McAllister

Charlie rides Big Sid

During our final visit in Lima, Martin Riveros spoke with great warmth about favorite experiences with other CESOvolunteers.

One of them, he recalled, was also from Sudbury. "His name is Charlie Dobson. But, I understand he hasn't been well; would you please inquire about him for me?"

Frankly, I hadn't seen Charlie for years. I didn't even know if he were dead or alive, but I remembered him vividly — from my days around the Copper Cliff shops, in the late fifties and early '60s. I was an electrical apprentice then and Charlie was a machinist. I never actually worked with him but I can still picture him swaggering into the winding shop, booming a mysterious, good-humored challenge: "Who'll ride Big Sid?"

That darned question has popped up in my mind many times in the last 30 years, still unanswered - until yesterday.

A hallmark of success . . . no bull!

With a little guidance from Tom Prior, I was able to track Charlie down at his pleasant home in Sudbury's south end. And he was very much alive.

I felt an immediate kinship with him: we were both Inco retirees . . . both CESO volunteers . . . both veterans of visits to the mines and mountains of Peru . . . even, we would soon realize,both born on the second day of March.

So many important, worldly things to talk about - but first, "Charlie, why in hell did you used to ask, 'Who'll ride Big Sid?'?"

When he stopped laughing, Charlie explained.

It seems that some travelling show came to the Sudbury Arena back then, offering a fat purse to anyone who could stay the required time on the back of their prize bull, Big Sid. So, although no one came away with the money, the phrase 'to ride Big Sid' became synonymous with success at just about anything for a long time afterward.

The Inco years

Charlie came to Inco in 1947.

Now, if you picture machinists as people who simply stand by their lathes until they keel over or retire, think again. Especially in an industry like ours, machinists get involved with a host of equipment challenges far beyond the tidy confines of their shop. And the good ones, like Charlie, accumulate a vast knowledge of what it takes in both material and human terms, to keep equipment doing its intended job.

In 1970, Charlie's unique skills earned him a promotion to the Copper Cliff Preventive Maintenance office, from which he retired in 1977. Almost immediately thereafter, he went to Ellwood City, Pennsylvania. There, he worked as a consultant on the development of Inco's Inmetco project, where he remained until late 1979.

Back in Sudbury, throughout the early '80s he undertook consulting projects at the Copper Refinery and the Copper Cliff Smelter - and rebuilt his own basement at home. Then, although past 65, he shifted gears again.

Giving something back

It was time for the Dobsons to share some of the goodness that had so enriched their own lives. And, the call of international development was irresistible.

In 1985, Charlie and his wife Lillian undertook their first CESO volunteer project. They travelled to the Philippines for six months, during which they travelled to three different mines where Charlie advised on equipment maintenance and manpower deployment.

Straight off, the introduction to a social environment that featured high security in the presence of armed rebels was pretty disconcerting for the Dobsons. But they adjusted - and even found some humor in it all.

A battle with no winner

One of the mines, for example, shipped its concentrate by heavy truck and trailer, several miles from the mine to town. On the way, a military checkpoint utilized an oversized 'speed bump', so that no traffic could zoom through and escape their scrutiny. During Charlie's stay, one of the mine trucks was commandeered by the NPA (New People's Army) rebels. They off-loaded just enough of the concentrate to allow them to crouch down and remain well out of sight until the truck reached the checkpoint. Then, using the element of surprise, they jumped up and began firing into the military bunker.

One problem: no soldiers.

Not famous for their training or devotion to duty, the soldiers were at that moment perched on a nearby hillside, merrily drinking themselves to a standstill. Hearing the ruckus below, they of course grabbed their guns and attempted to recover victory for themselves. In their condition, however, their aim left a lot to be desired - with the result that the rebels all got away, and the poor truck ended up full of holes.

A new school floor

In 1986, again for six months, the Dobsons returned to the Philippines to provide similar assistance to a roaster installation and a diamond drill plant.

Even beyond the considerable demands of the CESO projects themselves, they found humanitarian opportunities of their own. In one of the Philippine villages, Charlie and Lillian made a donation to the fund-raising drive of a local ladies' group. Their generosity made it possible for a humble little school to have its dirt floor covered with concrete. As a result, they were made honorary members of the group. Charlie Dobson may well be Inco's only male pensioner who belongs to a ladies' club.

Next . . . to the land of the Incas

In 1987, Charlie completed a three-month project at Pachupaqui, a gold and zinc mine in Peru. Because the location would be both rugged and remote, Mrs. Dobson stayed home.

Two years later, Charlie was again in Peru for three months, on another solo mission to bring badly-needed advice on mining equipment operation and maintenance.

One of his favorite Peruvian stories is about the grubby but cheerful little girl who used to join him on his daily walk to the power plant. Now, these Quechua children aren't very tall, whereas Charlie towers well over six feet, so it took real dedication for her to keep up with him.

Maybe the candies he always carried had something to do with it.

And the beat goes on

Even after a full industrial career . . . after giving so much to so many . . . even after a bout of heart trouble and subsequent rehabilitation . . . at a mere seventy-six, Charlie Dobson bubbles with energy and enthusiasm. For another CESO project?

"I'd go tomorrow, if I could," he replied. But his first priority is to coach Lillian through her recovery from a recent hip-joint replacement. You bet.

He still calls her "Hon" and means it, after 41 years of marriage - and she still laughs along with a twinkle in her eye. Obviously, priorities have been pretty straight in the Dobson family for a long time.

In ways far more important than that original contest, Charlie Dobson is still riding Big Sid.

FYH
FOR YOUR HEALTH
From the Occupational Medicine Dept.

You can do something about back pain

Very few people have a sore back from an actual accident. Most people have a sore back because of a number of things that they have done over the years. We can abuse our backs for years and nothing happens and suddenly we notice some stiffness or soreness.

"About 75 per cent of Inco employees involved in back programs in the past five years are in their '40s," said Heather Wallingford, Occupational Medicine's occupational therapist. "It seems that by the time people are over 50 they've learned to look after their back."

Each one of the following things needs consideration if you want to look after your back:

Posture

The position of strength for the back is one where the natural curves are maintained and supported when possible. It is no accident that most cars have seats with adjustable lumbar supports for the lower back. This is the position of strength for the back as the short muscles and ligaments that stabilize the back are in a position of strength. The back of the disc is also protected in this position.

Get into the habit of standing up straight and putting a small roll of foam behind your back when sitting or lying on your back.

Habits

Change any habits that twist your back or cause you to lose the arch in your lower back. This includes crossing the legs, slouching, sitting in a soft couch or sleeping curled up or on your stomach. If you already have a sore back, however, you have to use the habits that decrease your ache or pain.

Weight

Extra weight around the waist makes more work for your back and pulls it into a poor posture. Can you imagine carrying around even 20 pounds in front of you all day? If you are overweight, try carrying 20 pounds for a brief period and see for yourself how it makes the back feel.

Clayton McCoy, a laborer at Central Mills, lost 21 pounds through the Occupational Medicine Department's subsidized weight loss and back fitness program.

"The program for weight loss was very good and the gym helped," he said. "I feel better."

Back to fitness

Hard work does not look after your back fitness. A fit back has:
* Strong short stabilization muscles.
* Strong long muscles for movement.
* Strong "tummy" muscles.
* Flexibility forward and backward and side to side.
* Flexible muscles of the front and back of the legs.

Warm up and warm down

Do some gentle exercises for the back and other parts of the body before and after any physical activity at work, home or leisure activity.

Move often

Sitting or standing still does not do your back a favor. Do not stay in one position for more than 10 minutes without fidgeting or moving. Get up during TV commercials, stand up and arch backwards when working at a desk, work bench or sink and shift your weight when in a confined space or in a line-up.

Work habits

Practice safe lifting, reaching, carrying and working habits. Keep your back in a position of strength by bending your knees when lifting or reaching. Use mechanical lifts when available. Get help from your partner. If you can't lift it slowly under control, get help. Jerking increased the load seven times. Change any habits that give you even a little discomfort. If you overdo it, prevent stiffness the next day by wrapping a gel ice pack in a dish towel and put it on your back for at least 20 minutes. Repeat every hour if necessary.

Smoking

Numerous studies show that smoking speeds up the aging process of the discs of the back. This is yet another reason for smokers to get the help they need to stop smoking.

Stress

Unresolved stress tightens up the muscles, especially of the back and neck. This makes the body respond in an imbalanced way, making us less well coordinated. Tight muscles also get pulled and injured more frequently because they become less elastic. Stress also takes your mind off what you are doing, and then you tend to forget to do things the safest possible way.

Get some help from a friend or councillor to help you resolve your stress. Learn and practice ways to relax.

Take some time to look after yourself. You're worth it.

Working together the key to successes like Careers 2000

continued from page 1

pride in the four-day exposition at the Bell Grove Arena. After all, more than 27,000 students and parents from across Northeastern Ontario had officially trekked through the displays and exhibits.

But, on a personal level, the show's success was satisfying.

He should know.

He's a two-time school dropout who knows the value of continuous education.

"This was a perfect example of what we can do to come up with a great idea and tackle it together," the soft-spoken Moss said in a Triangle interview. "It's important we show the leadership and provide our young people with an example. I remember it well myself."

Before going to college, he first quit after public school for a year and later after high school.

"What turned it around for me was money," Frank, a training supervisor, says. "I got out of school, made $40 a week and discovered that it wasn't enough to sustain a life style. So I decided I better get back to school. I remember back how difficult it was for me. That's what kind of fuels the fire for me, keeps me going.

So yes, you could say I understand the need for continuous learning and for business, government and labor to know one another and come up with innovative strategies to bridge the gap between the classroom and the workplace.

"If we work together, we can make the difference."

If there was a subtle theme to Careers 2000, it was the need to work together for a brighter future for today's youth in the Sudbury Region.

That commitment to the region's youth was noted by outside guests.

Ms Campbell, encouraged to attend by Conference Board colleague, the Ontario Division's Jose Blanco, told trade show workers that Sudbury will serve as a model across Canada.

"It must be the biggest project across the country and the most innovative," she said, adding that communities with a vision will be one step of the change that's sweeping North America. "Your centrepiece is that you are preparing your people for the rest of the decade."

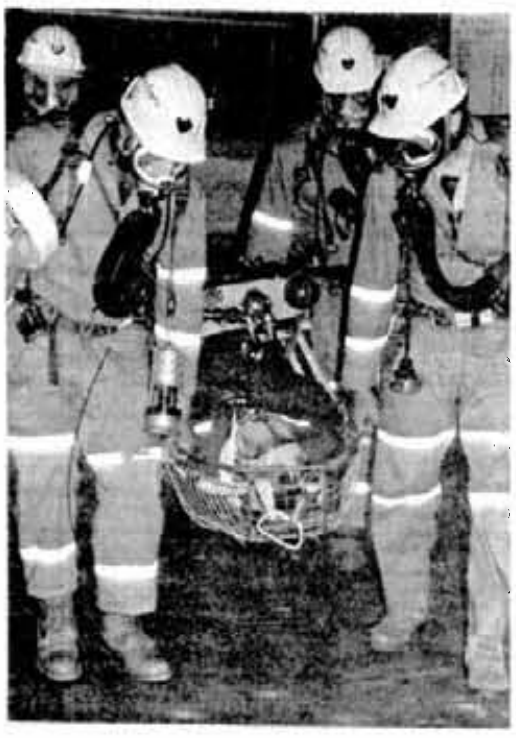
With Canada slipping to 11th place in world competitiveness from second in 1980, the country has a major task to gain ground and to prepare youth with the job skills needed for the 21st century.

Ms Campbell, who lauds Inco for its leadership role at the national level on education, said the Sudbury community is important because "you are breaking down the walls of isolation."

Ms. Wark-Martyn said the youth of Sudbury may look back on the careers show as the start of their own careers.

"It is clear to me that the youth of the Sudbury Region have a special advantage: that advantage, which gives them a bit of a head start in life, is that they come from a community that so obviously cares about their future," she said.

Randy Naponse and Bill Peacock of the Creighton Complex team check out the injuries on the "victim."



After administering first aid, the "victim" is evacuated.

The Frood/Stobie/Little Stobie/Garson Mine Rescue team won the District competitions held recently. They are; (front) Jim MacLellan, Rick Beaulieu and Mo Sanche and (rear) Brian Vallier, Richard Bleskie, Andy Scott and Dave Drake.

Creighton Mine's Randy Naponse goes through the equipment check under the watchful eyes of the judges.

Frood-Stobie-Garson Complex fields winning team in this year's district mine rescue competition

The Frood-Stobie-Garson Complex Mine Rescue team will go to Thunder Bay in June to take part in provincial competitions after winning the top spot in the district contest held at the Coniston Arena recently.

"Looking at the small margin between winner and losers, we must be doing something right in the training program," said general foreman of safety for mines Tom Gunn. "It was one of the toughest competitions in recent years and all our teams did well."

Four teams, one each from Copper Cliff, Creighton, Frood-Stobie and Levack complexes competed in the event which included written, practical and technical portions.

"The problems that the teams had to overcome were very complicated," said Tom. "There were simulated ventilation problems, complicated first aid, multiple evacuations as well as all the details that must be remembered when undergoing such an operation. All the while, there were 18 judges looking over their shoulders with clipboards in hand, waiting for even the most minor mistakes.

Members of the winning team were Jim MacLellan, Brian Vallier, Mo Sanche, Rick Beaulieu, Richard Bleskie, Dave Drake, Andy Scott and spare Louis Vildaer. Andy also won the technician award. "The judges are very strict with these competitions," said Tom. "What the competitors are training for is saving lives and we want to make absolutely sure they know their jobs. Looking at the results, we have every confidence that our people are among the best in the business."

Competitors are docked points for every mistake, he said, and the list of "points" is a long one. "The judges have pages and pages of things that they judge. It can be as simple as not talking to the "victim" while administering first aid to complex mine rescue procedures.

Inco shopping spree

40 years ago

Who buys everything from tacks to turbines, flash light bulbs to mine hoists, rose bushes to fire engines and canoes to tractors? Who has wholesalers and retailers rubbing their hands with glee when she hits the scene, has tradesmen lurching after her to make a deal, sellers of who-knows-what trying to peddle her all kinds of whatcha-ma-callits? Why it's Mother Inco, with her billion dollar shopping cart, providing her hungry family of mines, mills, smelters and refineries with a well stocked cupboard, keeping the economic wheels of commerce turning.

In 1953 she bought 283,000 bags of cement, 60,000 yards of gravel, 30,000 tons of steel, 545,000 tons of coke, 120,000 carats of industrial diamonds, 600,000 feet of wire rope, 39,000,000 feet of lumber and timber, $540,000 worth of electrical wire and cable, 384 carloads of explosives, $653,000 worth of rubber belts and hose, 7,000 kegs of nails, 11,000,000 gallons of fuel oil, 350 carloads of refractories, 7,000 bearings and 12 carloads of welding rods.

And that was only a small part of the shopping list. Little wonder that 75 per cent of the 10,000 pieces of mail she received every month in 1953 was addressed to the purchasing department.

Other feature stories that month were: "All-Plants Title For First Aid To Copper Cliff." "Chairman Reviews Another Outstanding Year For Inco." "150 Attend The Plate Shop Ball At Caruso Club."

25 years ago

Designed to treat 22,500 tons per day and costing $32-million, the Frood-Stobie Mill, second only to the Copper Cliff Mill in capacity, was a model of modern design in 1968.

Among its technologically advanced features were continuous on-stream x-ray analysis with computer read-out and computerized control, an automatic pumping system, closed circuit television, walkie-talkie communication, radio operated cranes and a central control room, where all crushing, grinding, flotation and pumping operations were automatically controlled.

Handling ore from Frood No. 3 shaft and Stobie No. 7 and No. 8 shafts in 1968 and destined to treat ore from the Frood-Stobie No. 9 shaft, it processed 8-inch ore through four crushing lines, three rod grinding mills and three ball grinding mills before the final pulp went into 360 flotation tanks.

Another innovation, experimental at the time, was a 'pebble mill' that used 8-inch lump ore instead of rods or balls to grind the ore after it left the crushing stage.

Other feature stories that month were: "Garson Mine's 2,400 Level Rolls Up Million Safe Hours." "Inco Vice-President T.M. Gaetz Retires." "Inco Announces Big Development At Shebandowan."

15 years ago

Needing a highly sophisticated fire suppression system to fireproof a transformer vault that housed two oil-filled 2,500 kva transformers and one dry-type 750 kva ancillary transformer at Stobie mine's 3,900 feet level, Inco's general engineering section and Stobie mine's engineering department came up with the "Halon Fire Suppression System."

Basically, its operation was simple. When the temperature in the vault went up to 135 degrees Fahrenheit, the vault was sealed and a cylinder full of harmless Halon 1301 gas, under 350 pounds per square inch of pressure was released into the atmosphere.

A thermal sensor was situated above each oil filled transformer and when the temperature rose to the trigger temperature the first heat sensor activated a fire alarm and melted a fusible link which immediately lowered two dampers, sealing off the room. The second sensor activated and released the Halon gas, filling the vault in approximately seven seconds and extinguishing the fire.

Other feature stories that month were: "Favorable Currency Translation Adjustments Contributed To Higher First Quarter Earning." "Students Of Today, Scientists Of Tomorrow." (A profile of the 10th Regional Science Fair).

INCOME *ideas*

by Richard Birch

Cutting back in tough times

The dreaded "R" word - recession! The government may have been reluctant to use it, but most Canadians knew we were in one months ago. And it could go on for some time.

That means it's time to batten down the financial hatches and weather the storm as best we can. Every penny is going to count and you want as many pennies in your pocket as you can muster.

Many of us are going to see our family incomes shrink. Maybe a part-time job disappears. Overtime hours are scaled back. Perhaps your partner loses his or her job. At the same time the cost of living will continue to rise.

As well, you are going to want to put away a little extra with each pay cheque - just in case. This is going to eat into your take-home pay even more, and make getting along each week just that much more difficult.

Look for cash drains

So what to do? First, review your day-to-day cash drains. We all have them. Money spent here and there that isn't really necessary. No matter how small, remember that it all adds up. In fact it could finance that extra something each pay cheque.

Then, take a look at your mortgage, if you have one. If things are really tight, this may not be the time to be making bigger payments than necessary. Yes, weekly payments mean less interest paid over 20 or 25 years, but during a recession you may very well be more interested in the next week, not next decade. Going back to monthly payments for a year or two will put a few more dollars in your pocket.

Next, have another look at your savings and your debt. There is never any point in earning taxable interest at eight per cent or nine per cent and making only partial payments on your credit cards when the interest rate is 20 per cent or 25 per cent. Yes, it's nice having the comfort of that cash in your bank account, but not if it is actually draining cash from your pocket.

Cash in your investments and use the funds to pay off your debt. You'll be dollars ahead, and if you do need the cash in an emergency, use your credit again, but only when absolutely necessary.

Stop paying too much for too little

Now, take a look at the little things in your financial life. Have you got a full service, expensive bank account, when all you really need is a no-frills account that costs $5 less a month?

Do you have a premium type of credit card that offers dozens of services you never use and charges you a hefty annual or monthly fee? Trade it in for a regular no-frills credit card.

Have you subscribed to one too many life insurance plans? They're cheap and plentiful and it's not too difficult to quickly become over-insured. Review your policies and cancel the most expensive, least beneficial ones.

Finally, take a look at your savings. Are you getting the best interest rates? Have you talked to your banker or broker lately about alternative investments that might be more secure and provide a more attractive income?

Some commentators think this recession could be long and more serious than first imagined. It's anyone's guess what will happen over the next year or two, but don't let events catch up to you unawares. Tightening up now will get you through the lean times ahead.

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