



Santa was a visitor at several Inco Christmas parties. See pages 7-11

INCO Triangle

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Snowmen line the driveway of Claude Paquet's Wahnapiet home. The inset shows the extent of the copper circuit furnace helper's enthusiasm for the Christmas spirit. He's spent over \$1,000 each of the past five years on the Yuletide display that includes nativity scenes, snowmen, deer, Santa Claus and more. He's travelled as far as the United States to fill out his decorations. For more pictures and story, see page 6



Merry Christmas!



Hydro taps Inco conservation experience



Andy Lemay (second from left) helped Ontario Hydro visitors examine Inco's energy conservation program. From left are Sal Hassanien, Andy, Scott Rouse, John Kloosterboer and Len Colligan.

Inco, with Ontario Hydro assistance, encouragement and financial rebates, has made great strides over the

last few years in conserving energy.

In fact, Inco's energy conservationists have done their

job so well that Ontario Hydro is now coming to Sudbury to learn how we did it.

"In terms of size, Inco is

roughly the same size as our own operation so some good comparisons can be made here," said technical superintendent of Ontario Hydro's Bruce B nuclear generation station Sal Hassanien. "There's a lot that we can learn from other companies that have taken part in Ontario Hydro's energy management program. Inco's accomplishments in the area of hydro conservation are well known."

He said Bruce B has recently begun its own energy management program and is compiling information from other industries that have successfully established energy conservation programs.

He said the nuclear station's scale of operation is about the same as Inco in

terms of lighting, motors, variable speed drives, ventilation, air conditioning and other equipment.

The visiting team not only examined energy management programs, but Inco's continuous improvement and total quality processes.

Along with the Bruce B visitors were Ontario Hydro Sudbury Customer Energy Services representatives Ron Lefebvre and Rob Reid.

Involved at Inco were assistant manager of Maintenance and Utilities John LeMay, Inco energy team's Andy Lemay, copper circuit utilities supervisor Gaetan Perrault, Alf Doherty of copper circuit instrumentation and Clarabelle Mill electrical supervisor Doug Teddy.

Affordable hydro key to competitiveness

Hydro rate reduction move in right direction

John LeMay said Inco welcomes the news that Ontario Hydro is reducing industrial rates slightly for 1995 but points out that even with this reduction the Division's 1995 electricity bill will be \$75 million.

"Since we operate in an extremely competitive market it is essential that all our costs be controlled," said the assistant manager of Maintenance and Utilities. "We urge Hydro to continue their cost cutting efforts as it will be essential for electricity rates to continue to decrease for us to remain competitive."

The reduction in rates will save the Division approximately \$500,000 annually.

"Between 1981 and 1993 the Ontario Division reduced energy consumption by over 25 per cent. By the end of 1995 a further eight per cent reduction is expected," said John.

At the end of 1993, electricity use in the Division had been reduced by more than five per cent compared to 1992.

"It is very important that we continue these reductions in the future as reducing electricity use still offers one way of substantially reducing Division costs," said John.

Between 1990 and 1993, Ontario Hydro rates increased by more than 30 per cent. In 1994 there was a rate freeze.

Ontario Hydro recently

announced that they will be reducing industrial rates for 1995 by an average 0.7 per cent.

What caused Ontario Hydro to freeze rates in 1994 and reduce them slightly in 1995?

Over the past three years, the Association of Major Power Consumers of Ontario (AMPCO), of which Inco is an active member, has worked with other industry associations such as the Ontario Mining Association, the Motor Vehicle Manufacturers' Association, steel, chemical and others to convince Hydro that its rates were not competitive and were driving business and investment out of the province.

Presentations were made on the effects of electricity prices on industry, the provincial economy and employment. As well as to Hydro, these presentations were made to the Municipal Electric Association (a group representing utilities such as Sudbury Hydro) and to other groups interested in electricity costs. The presentations all emphasized that if Hydro did not get its costs under control it would have a rapidly deteriorating effect on jobs and investment.

Presentations were also made to the Ontario Energy Board by AMPCO and a number of its member companies on ways Hydro could reduce its costs and its rates.

Industry persuading On-

tario Hydro to reduce its costs has had a benefit for the average residential consumer. Ontario Hydro freezing its residential rates for 1995 was a big factor in allowing Sudbury Hydro to announce a rebate on the January 1995 bill.

"Ontario Hydro has always been the fuel that drove the engine of the Ontario Economy," said Hydro president Allan Kupcis at a press release announcing the cut. "This average rate decrease provides a bit more octane for that engine."

The rollback for direct customers reflects the pressures on Ontario industries to keep their costs down in today's competitive market. "We recognize that industrial customers could choose to move out of the province and take precious jobs with them," explained Kupcis.

"Reducing their electricity cost will help Ontario industries recapture some of the competitiveness they used to enjoy and help keep those jobs in Ontario. "With inflation, this rate freeze means in real terms the price of electricity has come down for all our customers. "However, the decision comes with a price. Reducing our rates has meant that Hydro has had to intensify its cost-cutting efforts because of the resulting shortfall in expected revenue of about \$125 million in 1995," said Kupcis.

The province's largest industrial users of electricity strongly support an Ontario Hydro board decision to freeze customer rates for 1995 and also offer an average rate reduction of 0.7 per cent for major power consumers.

The Association of Major Power Consumers of Ontario (AMPCO) had originally requested a 1.5 per cent reduction at the Ontario Energy Board hearings, but the announced reduction will still have a positive impact on AMPCO members such as Inco, Ford, General Motors and other major industries.

AMPCO executive director Arthur Dickinson said the decision to lower industrial rates is timely and sends a signal to industry that Hydro is committed to achieving competitive rates.

"AMPCO presented clear evidence at the Energy Board hearings that Hydro's rates had become a serious handicap to doing business in Ontario," he said.

With a mission to promote a reliable, economical and environmentally-sound supply of electricity in Ontario and advocating fair, competitive and predictable electricity rates for major industrial consumers in Ontario, AMPCO is made up of almost 60 members in 114 locations across Ontario.

Members represent diverse industries that are both national and international in scope. All members are major exporters and require equitable electricity rates to remain competitive. Key industries represented include mining, pulp and paper, automotive

manufacturing, oil, steel, chemicals, petrochemicals, abrasives, cement and metals.

AMPCO member companies are major employers as well as major power consumers. They provide direct employment of approximately 100,000 and indirect employment of 335,000. About 33 per cent of electricity generated by Ontario Hydro is supplied to industry.

AMPCO member companies spent more than \$1 billion on electricity in 1992. That figure represented some 14 per cent of Hydro's primary energy sales in Ontario.

Another AMPCO objective is to ensure a reliable electricity supply that supports industry and the economy of Ontario.

AMPCO takes the position that a competitive structure for electricity rates is essential to the growth and development of industry throughout Ontario. Rate increases at any level jeopardize jobs and investment. In contrast, competitive rates benefit industry and have the potential of attracting new industries and jobs to the province.

AMPCO believes industry, the Ontario government and Ontario Hydro should build and nurture a partnership that strengthens the economic well-being of Ontario. These three sectors also provide a forum to resolve problems related to electrical energy as it affects the industrial sector. This partnership is essential in helping the province to capitalize on important business and economic opportunities.

Employees dress down, bring donations up

It looked a little like Inco was hosting a barn dance as scores of people came to work November 18 with cowboy boots, hats, jeans and other western paraphernalia.

Instead of doing a western jig, however, Inco employees paid a \$2 fee toward the United Way campaign for the privilege of leaving ties, tight collars and dress pants at home and coming to work in casual clothes.

It was the second year Inco employees participated in the national Casual Day event in support of the United Way. The theme was western wear.

"As people are becoming more aware of the event we are getting more participation," said Inco organizer Jeannette Leftly of Information Systems. The modest \$320 raised last year was nearly

doubled this year and Jeannette hopes that the results will keep climbing in the years to come as people discover the event is not only for a worthy cause, but fun.

"People had a good time," she said. "Last year people at the General Office participated and this year we picked up people at General Engineering and the Clinic. We expect it to keep growing to include more offices, plants and mines in the future."

Jeannette is thankful for the enthusiasm of not only the participants who brought their good humor and their cowboy costumes to work, but for those at other offices and plants who promoted and organized their own efforts.

"It's a good time. Once we get the word out, we'll get everybody involved," said Jeannette.



Put your United Way donations in here, say Comptroller Department employees-turned cowgirls Evelyn Anderson and Rita Friel as they tip their hats for the camera during Casual Day.



Yup, the bottom of Wayne Smith's cowboy boots are clean. The manager of Purchasing, Warehousing and Traffic is joined by Joe Bukatowicz, Kathy Latendre, Doug Hamilton, George Stesco, Con Walker and Faye Wafer for a photo during Casual Day.



Information Systems: Would you let this crew anywhere near your delete button? From left (front) Thais Johnson, Jeannette Leftly, Mary-Ellen Fillator, Rosemarie Tammi, Tim Egan (rear) Bob Fabill, Andy Brunet, Jim Giles, Sandra Hammond and Vic Theriault.

MAKING *Change*

Careful planning, teamwork avoids snags in copper circuit cell project



Some of the people involved in the successful cell replacement project are, (front) left to right: George May, Dan Bozic, Ray Cotten, Ferruccio Deni, Jerry Young; (back) George Courtney, Len Vincent, Marino Giacomini, Michel Desormeaux and Don Malo.

The employees at Copper Cliff Refining's copper circuit don't have to be told twice to get the lead out.

"Never mind that lead isn't exactly the best stuff to have around, but it's a real pain in the neck to work with," said nickel recovery plant leader Del Patry, one team member of Copper Cliff Refining who was involved in replacing 60 year old, lead-lined liberator cells with new polymer cells.

With careful preparation that included a visit to the cell manufacturer, detailed planning that involved the input of electricians, mechanics, lead welders, operators, carpenters, suppliers, engineering, surveyors, supervisors and

a healthy input of teamwork, the job was done without any injuries, on time, under budget and without a hitch.

"The job had to be completed quickly and our guys knew it," said Del. "This area is considered the kidneys of the entire operation. If it doesn't work, the entire place comes to a halt. There's no question that without the co-operation and teamwork of everybody in this department the project would not of been completed on time. It was a big, complicated job."

Each of the 20 cells in the liberator circuit holds 2,000 gallons of sulphuric acid. The cells are part of the process for separating copper from nickel. Maintenance general foreman Tony Ferro and recovery plant

foreman George Courtney travelled to the cell fabricator in Wisconsin to ensure the design met refinery specifications and to view the actual casting of these cells and to verify their quality control.

"This project had to work right the first time or the refinery could have become a blocked bottleneck for the entire operation," said Del. "We wanted to leave nothing to chance."

The cell replacement is part of an on-going project at the refinery that will eventually see all the old lead-lined cells replaced. While the 20 cells already replaced completes the liberator circuit in the acid plant, the remainder of the cells in the tankhouse are being replaced at a rate of one or

two sections per year.

"Eventually we want to eliminate all lead from the system here," said Del. "Our people are well aware of the hazards. We have to go for our yearly checkup on the lead register."

Saturated with acid, the 60-year old cells had to be scraped down every week. The job was dirty and difficult, one of the last muscle jobs in an increasingly high-tech, automated industry.

"Everybody loved losing this assignment," said George. "It was a high-maintenance, high-cost process, labor intensive area that regularly resulted in shutdowns."

The new cells have been operating for about three months and there hasn't been

a maintenance or operating problem to date.

"I'm proud of our people," said George. "We had no outside help. It's hats off to everyone involved. They did it smooth as clockwork from the planning stages to the final clean-up. I don't think I've ever seen this kind of cooperation and teamwork before anywhere in my career."

George says the preliminary discussions and planning turned out to be as important as the actual work itself. Things were worked out to the last detail, everything that could have gone wrong was examined and eliminated.

"It is the team aspect that made this project go as smoothly as it did," said George.

MAKING *Change*

Port Colborne teamwork puts lid on vexing packing problem

It's amazing what teamwork can do.

Earlier this year a group of weighers and packers in the Utility and Foundry Additive Plant (UFAP) got together to discuss what they could do about the problems which were occurring when they were attempting to pack six inch product (Inco Mag #1 and #1 M) into 3.4 cubic foot drums.

"Because of the density of the product and weight requirements, the product would occasionally protrude beyond the top edge of the drum making it difficult to put the lid on the drum properly," explains Doug Schweyer, a member of the UFAP Weighing and Packing Team. "The product would then need to be repositioned or manually broken up with a hammer in order to accommodate the lid."

Fellow team members Bob Bitner and Gary Balon agree, adding that often the lid would have to be "altered" to fit and trying to get the product to fit the drums was always an "interesting" exercise.

The result of the meeting was straightforward.

"We decided that instead of struggling to fit the product into the existing drums, why not use larger drums," says UFAP's David Stremmlaw.

As a result, the weighers and packers approached Inco Marketing and recommended the company purchase four-inch taller drums. It was a simple solution that produced a wealth of benefits not only for the employees but the customer as well.

"The end result was the risk of injury, physical effort and the time required to secure the lids was significantly reduced and the appearance of the lids improved thanks to ideas from the operators performing the work," said Doug.

The next step, explains Gary, was reorganizing the weighing process.

"With Maintenance's help, we re-routed the conveyers towards the scales so everything would flow in one complete operation instead of having to move the product drums with a forklift."

This operation was again straightforward and equally successful. A section of concrete block wall was removed and a new line of roller conveyers were added to meet the existing Tumbler Equipment Roller Conveyor. This addition made it possible to move the drums (full of product from the crusher) along conveyers to the weigh scales where they are adjusted accordingly. In the past, say team members, this was a three step process involving moving the prod-



Putting the lid on a Port Colborne problem were, from left, Doug Schweyer, Gary Balon, Dave Beck, David Stremmlaw and Ron Baer. Absent were Bob Bitner, John Marr, Allan Weaver and Mike Grisnik.

uct with forklifts, setting it aside and then bringing it back for weighing.

But the employees of the UFAP team didn't stop there. They also came up with yet another time saving idea - pre printed drum labels. The idea behind these labels, explains Doug, is to improve leg-

ibility for customers while, at the same time, increasing efficiency back at UFAP.

"The process where we stenciled the drums used to be somewhat time consuming," adds David. "And sometimes the ink would smear making it difficult to read."

The employees of the UFAP

Weighing and Packing Team say they are "more than pleased" with the results of their efforts and are confident their actions reflect a positive direction for the future.

"In order to remain competitive on the world market, Inco will continue to improve processes as required, with the

assistance of all the work groups," says Doug.

The UFAP weighing and packing team consists of members David Stremmlaw, Gary Balon, Bob Bitner, Doug Schweyer, Mike Grisnik, John Marr, Mike Terrell, Alan Weaver, Brent Borland and Ron Baer.

A gift of faith for the Christmas season

Something restored Don Ley's faith in humanity... and just in time for Christmas.

"With all the pessimism about the state of the world today, it's great to know that there are still honest people around, people with a sense of right and wrong," said the Copper Cliff Refining copper circuit boom truck operator. "I'd like to think I'd do the same."

Don was referring to the honesty of fellow employee John Leblanc, a maintenance worker at the copper circuit who found a wallet Don lost and returned it - complete with \$100 cash, credit cards and other valuable papers.

On his way home from work recently, Don left the copper circuit dry and walked with his coat over his forearm through the exit tunnel to his car at the refinery parking lot.

"I drove as far as LaSalle Boulevard when I realized I didn't have my wallet. I had put it in my coat pocket so I figured it had fallen out when I hung it over my arm."

Don turned around and drove back, retracing his steps to the dry, through the tunnel and the parking lot. "The wallet wasn't there. Actually I didn't really expect to find it. Even when I drove back to the refinery I figured it was probably a waste of time. I figured somebody would have easily spotted it and that's the last I'd see of it."

Don said it wasn't the money that he was concerned about. "It's the papers - li-



Don Ley (left) offered John Leblanc a reward for returning his wallet, but John refused.

cences and papers I need to do my job. They're really tough to get replaced. I knew it would be a real hassle."

Long shot or not, Don decided to go to the First Aid station to see if anyone had turned the wallet in.

"The guy joked that nobody had turned in a wallet, but when he saw my face drop

he gave me the wallet. John had found it shortly after I lost it and had turned it in. Everything was just as I left it."

Don said he knew John Leblanc to see him but couldn't put the name with the face. "I think I worked with him during the shutdown. I don't know if he knew my name... I doubt it."

"I offered him a reward for returning it but he refused," said Don. "Just when you get a little down about the state of the world something like this happens to restore your faith in people."

John, on the other hand, sees nothing special in the happening. Last year he lost his wallet, packed with over

\$700 and the usual credit cards and valuable papers in the refinery parking lot. It, too, was returned by a refinery employee. John said his wallet was returned by Derek Hardacre who is now a pensioner.

"Maybe there's a lot more honest people around than we think," said John.

Christmas spirit lights up neighborhood

Nobody, especially not Claude Paquet's Wahnapiatae neighbors, accuses him of lacking Christmas spirit.

The Copper Cliff Refining copper circuit furnace helper's Roseland Drive home promises to become something of a local Yuletide tourist attraction if Claude doesn't soon curb a passion that has cost him \$1,000 annually for the past six years - not to mention a seasonal surge in Hydro bills.

"When I first started this thing I never dreamed it would become this involved," said Claude as he began his Christmas rounds. Every evening, he throws the nine switches and plugs in the 40 extension cords feeding power to the 60 strings of Christmas lights that turn the Paquet bungalow into a Christmas shrine.

"It's a lot of work," he says. "I wouldn't suggest anyone do this unless they are willing to put in lots of hours every year."

Just about every square foot of the frosty Paquet landscape is covered with lights, nativity scenes, full-sized Mr. and Mrs.

Santa Claus on a park bench, angels, carollers, elves, snowmen, Christmas trees, sleighs and every other item of holiday paraphernalia imaginable. In fact, the Paquet house glows like a beacon Motorists travelling along nearby Highway 17 can pick it out by the brightly lit-up deer on the roof.

"I've gone to Quebec City, Calgary, even the United States to pick up some of this stuff," said Claude. "I try to get things that aren't common around here. I have 11 snowmen in all, none of them are the same. That takes a bit of shopping around."

Claude's investment is more than money. He figures he's spent about 100 hours this year putting it all up and plugging it all in. "I began before Hallowe'en," he said. "Can you imagine finding a short in all this wiring?"

His five rooftop deer toppled in stiff winds this year. Twice he had to climb the roof and build firmer bases.

Claude built many of the displays himself. "It has a life all its own now. I can't

seem to stop. Every year it gets bigger."

Why does he do it?

"The kids. The reaction you get from all the kids," said Claude as he pointed to a couple of youngsters who had stopped to get a closer look at Mr. and Mrs. Claus. With eyes sparkling and mouths agape, the two wandered from display to display.

Claude's own teenagers are a bit more subdued than the youngsters outside and say that their dad is a bit of a kid himself when it comes to the Yuletide season.

The smiles on their faces, however, suggests that it isn't necessarily a bad thing to have a dad who is a Christmas fanatic.

Already, Claude's home display is earning a well-deserved reputation. Last year a newspaper photographer took a picture, but Claude said the black-and-white end result didn't do the display justice. Since the display went up this year, it's not unusual to see people pull up on the street in front of the house for a long look at the brightly-lit scene.



Claude Paquet installs his latest decoration, a candy cane made of a clothes dryer vent pipe, to his garage wall.

Require Headline for Christmas Party Story on page seven

Santa Claus is as busy as ever this year, yet still managed to make his rounds to the various children's Christmas parties held at Inco's Sudbury operations during the holiday season.

Inco Exploration and Technical Services carried on their tradition of not only a children's Christmas party, but a Yuletide celebration for all the big kids, too (everybody in the department, according to

sources).

Over 100 employees and their spouses turned up for the big kids' party at the Copper Cliff Club. Along with a meal and a dance, Santa turned up to hear all the Christmas wishes.

The IETS party for the youngsters was held at the Fielding Park pavilion, and a good turnout of about 30 youngsters and their parents revealed an enthusiasm equal

to and even surpassing the adults.

Balloons, donuts and other goodies were used to help calm youngsters as they waited for Santa to show up at the General Engineering Christmas party. According to some at the IETS and General Engineering parties, Santa struck a striking resemblance to IETS dispatcher Bob McFarlane.

Plant Protection Officers re-

vived their Christmas party tradition with a party at the Fielding Park pavilion, the first one in five years. About 30 youngsters and their parents turned out. Santa looked a lot like Guido Chezzi.

Children's entertainer Chuck Roberts proved almost as popular as Santa Claus as he conducted a sing-along with almost 100 youngsters who showed up for the General Office party at the Cop-

per Cliff Club. This time, Santa looked a lot like salary administrator Frank Grieve.

But the party hosted by Local 6500 of the United Steelworkers of America proved again to be the granddaddy of all Christmas parties as almost 2,000 youngsters invaded the Steelworkers Hall with their parents in tow. Santa, reports have it, looked like Dave Hartling.

• Merry Christmas! •



Santa (IETS dispatcher Bob McFarlane) turns the tables on Ontario exploration manager Ed Deblck: And what does Santa want for Christmas?



These are some of 26 Inco employees who will be taking part in a series of season's greetings 'Infomercials' on Channel 13. From left are Rita Bolsvert, Isabel Scott, Janice Matichuk, Bill Wilson, Paul Lambert, Gerry Labrosse and Glenn Wilson. The 60 messages will feature a still picture of each employee, the employee's name and where he or she works. They'll run Dec. 25 at 6:03 p.m., 7:03 p.m. and 8:03 p.m. and Dec. 26 through Jan 2 at 8:03 a.m., 12:03 p.m. and 6:03 p.m.



Technician Dave Tremblay and geologist Mars Napoli corner Santa at the IETS adult Christmas party.



Geologist John Perry and librarian Charlene Brisebois pose at the IETS event with a popular guy this time of year.



PPO Mike Neault holds on to son Jeffrey, 5 months, at the department's Christmas party at the Fielding Park pavilion.



Gathering around Santa at the Plant Protection Christmas party are elves Adrienne Stokes, 12, daughter of Janie Stokes and Malinda Williamson, 13, daughter of Darlene Williamson, Antoni Daoust, 4, grandson of Roger Daoust, Megan Perras, 3, daughter of Phil Perras, and clown Brenda Spruce.



That's South Mine cable bolter Robert Larocque behind the box, keeping a grip on son Scott, 2, while both wait for their turn to see Santa Claus at the Steel Hall.



Examining the goodies at the Steelworkers Hall is Jocelyne, 4, daughter of Copper Cliff Mill



Jason, 3, takes a swipe at some balloons at the IETS event. He's the son of IETS librarian Charlene Brisebois.



Accounts Payable's Lillian Fraser with great nephew Brandon Cullen.



PPO Diane Patterson holds on to grandson, Alex Eadie, 1, while year-old Bradley Ewing plays the xylophone to the admiring glances of Taylor Eadie, 2. The budding musician is grandson of Safety general foreman Brian Ewing.



Santa arrives at the IETS children's



Jeanne John Francoeur.



Seven-month-old Jessi Churchill shows her enthusiasm about the USWA Christmas party while sister Cassi, 3, looks on. They are daughters of Divisional Shops machinist Rob Churchill.



Christmas party at the Fielding Park pavilion.



Coleman miners Dan Laporte and Russell Marlow have their arms full at the Local 6500 Christmas party. Sleeping on dad's shoulder is Richard Laporte, 2, while Jessica Marlow, 6, is still very active.



Transportation's Con Walker looks on as his grandchildren enjoy the new-found toys. The parents are Jeff and Suzanne Walker.



Mary Sitko reads a story to granddaughter Christle, 2, at the General Office Christmas party.



Santa was the centre of attention at the General Office Christmas party held at the Copper Cliff Club.



Patrick Beaulne, 3, takes a rest on dad's lap. Marc Beaulne is an analyst in Information Systems.



Children's entertainer Chuck Roberts managed to keep the kids occupied before the arrival of Santa at the Copper Cliff Club.



Mike Barrette of Public Affairs and son Paul, 9: Where does the extra part go?



Brian Closs of Mines Technical Services and son Joel, 3, seem to both be enjoying the new toy.



Marc Evans snaps pictures of Santa and kids while son Patrick, finds a path to dad's other side.



General Engineering's Dave Marshall holds daughter Kristyn, 1, while waiting for a spot on Santa's lap.



At only eight months old, you can't blame Zachary Sarmatiuk for getting a little upset at the sight of a bearded guy with a red suit. He's used to a clean-shaven dad, Tim Sarmatiuk of Information Systems.



Jessica, 1, loves the elevated view of the General Engineering Christmas party provided by dad Steve Smith.



Carley, 2, had a hard time deciding whether to focus her attention on the balloon, Santa, or Santa's teddy bear. Santa won. Carley's the daughter of General Engineering analyst Pat Wozny.



Carolyn Hunt of Safety, Health and Environment holds daughter Sarah, 1, while she decides between Santa or her thumb.



Scott Dickleson, 4, snuggles up to Santa Claus. What else could a guy want? Scott's the son of Doug Dickleson of General Engineering.



Derek Soliski, Christopher Johnson, Jody Charlebois and Taunya Martel belt out a song at the General Office Christmas party.



Scott Johnson, 4, son of Monique Belanger of Information Systems, is planning a blast-off.



Let's see now, shall I hop up on his knee? ... hold on, don't rush me, I'm thinking about it.

DECEMBER 1994

in touch

Changed Port Colborne Refinery skyline greets Pensioners Day participants



Pensioners Rheel Legros, Luigi Gervasio and Rhea Menard admire Port Colborne's version of the Big Nickel.

Pensioners Day, a long standing tradition, has always been an event to remember, but this year it had its own special significance—no more towering 450-foot stack and no more #1 building.

"Many commented that the face of the plant is different from the plant they remember," says Del Fraipont, superintendent of Operations. "In the past, the plant has always looked the same to them."

Today, grass and trees are growing where #1 building once stood and the stack no longer guides sailors across Lake Erie.

Pensioners Day began on a misty mid-October morning, but fortunately, the clouds soon gave way to sunshine that allowed pensioners to enjoy their tours of the plant.

Many particularly enjoyed talking with old friends and present employees and commented that it was great to see

the workplace where they spent so many years.

"They really enjoy seeing their workmates and chatting about old times," says Del.

More than 400 pensioners turned out for the event and five buses were used to shuttle them to and from the plant tours. Of those in attendance, some had been retired for almost two decades while others had just retired this past year. Regardless of the length of their retirement, however, all the pensioners found the recent changes interesting.

The day began with refreshments at the Italian Canadian Hall. Starting at 9 a.m., buses regularly departed and dropped off pensioners at the plant for a tour. Many of the guides were pensioners themselves, adding an extra special touch to the day.

At the conclusion of the day, the pensioners were treated to a lunch at the Italian Canadian Hall.



A busload of Port Colborne pensioners head for the refinery for a tour of their former workplace.



A group of pensioners at the Foundry Additive Plant.



Pensioner guide John Sullivan shows the cobalt plating cell to pensioners Don Knoll, Wilf Christle, Karl Hoover, Kazimier Torbicki and Lucien Trepanier.



Cobalt Department foreman Terry St. Louis (pointing) outlines the computer operating system to his father, pensioner Maurice St. Louis. Looking on are cobalt operators Morenco Francescangeli and Ernie Punyl.



Occupational Health nurse Sheila Orlando pins pensioner Stanley Turbak with a name tag.



Superintendent of Operations Del Fraipont talks about old times with pensioners Ray Lampman and Jim Labrie.



Pensioners John Karpinchuk and Lucien Favero chat with maintenance employees Art Etling and Marcel Desmarais.

In Memoriam

| NAME | BORN | DIED | YRS SERVED | NAME | BORN | DIED | YRS SERVED |
|----------------------|----------|----------|------------|-------------------|----------|----------|------------|
| Amiro, John | 09/09/21 | 11/13/94 | 28 | Lamarre, Victor | 11/01/30 | 11/19/94 | 41 |
| Ashick, Weldon | 03/06/24 | 11/13/94 | 38 | Lapoint, Vital | 03/08/19 | 11/01/94 | 33 |
| Baldelli, Ronald | 01/01/40 | 11/07/94 | 24 | Lawrence, George | 06/21/18 | 10/31/94 | 27 |
| Barrette, Roger | 06/30/25 | 11/20/94 | 44 | Lennie, David | 07/27/15 | 11/27/94 | 38 |
| Bromley, Hugh | 12/25/17 | 11/04/94 | 15 | Mainville, Herve | 08/08/19 | 11/06/94 | 27 |
| Brunelle, Paul | 04/04/24 | 11/05/94 | 38 | Martini, Karel | 10/22/23 | 11/18/94 | 25 |
| Carroll Anthony Moon | 05/28/14 | 11/18/94 | 33 | Malenson, Adolph | 11/25/31 | 11/12/94 | 36 |
| DeBenedet, Antonio | 01/31/19 | 11/7/94 | 30 | Mottram, James | 01/29/06 | 11/10/94 | 35 |
| Dickson, James | 09/29/08 | 11/14/94 | 37 | Pakkala, William | 07/28/16 | 11/12/94 | 39 |
| Dubeau, Leo | 07/01/11 | 11/19/94 | 35 | Paskaruk, John | 10/05/18 | 11/23/94 | 36 |
| Gaetano, Eugene | 09/11/11 | 11/18/94 | 39 | Pigeon, Normand | 02/28/38 | 11/01/94 | 32 |
| Halverson, Joseph | 06/04/32 | 11/20/94 | 37 | Pilon, Hormidas | 05/18/22 | 11/18/94 | 23 |
| Hatfield, Murray | 05/17/34 | 11/7/94 | 29 | Sokoloskie, Alvin | 08/11/44 | 11/04/94 | 30 |
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| Kangas, Frank | 03/25/11 | 11/05/94 | 42 | Voronich, George | 04/03/04 | 11/02/94 | 28 |
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Garson ore begins moving by rail

Richard Mongeon refers to his car as an "old clunker".

But he has no hesitation driving over the newly renovated railway crossing on Falconbridge Highway near Garson Mine.

Inco began hauling ore by rail from the mine late last month and is currently using the crossing about three times a week with trains about 20 cars long.

Richard, a track equipment operator in Transportation, figures it's the smoothest crossing around. He should know—he helped make it that way.

In a joint effort with the Regional Municipality of Sudbury, Inco extended, upgraded and generally improved the

crossing for safety as well as comfort.

A longer climbing lane was built along that stretch of highway, giving heavy trucks turning right off Skead Road more time to reach full speed and merge with regular traffic. Inco then extended the crossing and rubberized it. Flashing lights, or wig-wags, were installed on either side of the tracks.

"That crossing is in the best shape it's ever been in," said Richard, who helped install the state-of-the-art rubberized material which is laid down in two-foot sections, bolted and capped.

"It's real smooth and you don't feel it at all. I've been over it myself in my old clunker

and hardly even noticed it, so you know there's got to be less wear and tear on vehicles."

Not only is the revamped crossing good for motorists, it promises to save the company money on maintenance as well, said Transportation superintendent Moe Bertrand. "There was a high initial cost incurred because of the rubberized material, but it will pay off in the long run because of its durability," he said.

Inco purchased that section of line from CN Rail in the mid-1980s when the railway was planning to abandon it. The company recognized the long term viability of the Garson orebody and knew that purchasing a portion of the CN branch line

would allow them to hook up with CP lines for transporting ore by rail to Clarabelle Mill, said Moe. "That allowed us to keep both methods of transportation (road and rail) open for economic purposes whenever production resumed."

That occurred in February of 1993, when Inco announced an investment of \$40.1 million over two years in Garson Mine.

"We're an operating mine now," said general foreman George Darling. "We were producing at 850 tonnes per day in November and should be producing at 1,010 tonnes per day this month. We'll continue progressing to production levels of 2,000 tonnes per day over the next eight

months."

One of the keys to Garson's successful resumption of production is a state-of-the-art fully operational paste fill plant, the only one of its kind in the Ontario Division.

"World wide there are only about two mines using paste fill effectively," said George. "We've managed to work the bugs out of the system and it's working well for us."

As production increases at Garson, train traffic at the Falconbridge Highway crossing will increase from three times a week to once daily, said Moe.

By opting for rail transportation the company is keeping more than 40 ore trucks a day off city roads.



FOR YOUR HEALTH

From the Occupational Medicine Dept.

Keep your hat on to keep your hands warm

There are people who do not wear gloves or mitts, even on the coldest day of winter and they do not seem to be cold.

Many of us have cold hands and feet related to the weather.

There are some people who are born with a tendency to have cold hands and feet while others acquire this problem due to their work and their habits. If you are one of the people who has cold hands and/or feet you know that they are very painful when they are cold.

When the problem is severe it is called white hand. This will be discussed at the end of the article but the recommendations that follow will help.

Since our hands are important for virtually everything we do, we want to do everything that we can to look after them. Decreased blood supply causes numbness and tingling in the hands. If let go long enough there will be loss of sensation and you will have difficulty doing anything such as doing up buttons and zippers.

There are many simple things that you can do to keep your hands from getting cold and also things to do when they get cold.

1. Wear a hat and keep it on. Ear muffs with your hat can also help.

The brain requires a lot of blood and it will make sure that it gets enough blood. This increased circulation increases the temperature of the brain so your head is always warm. Keeping your hat on prevents the heat from being lost through your head.

2. Keep your body warm. Your body is next in importance for keeping you alive. Make sure that your chest and back are completely covered to keep your natural body heat in. Long underwear or long johns and an undershirt should be worn as soon as it gets cold.

3. Wear layered clothing. Several thin layers of clothing provide better insulation as they trap the heat in more effectively than a single heavy layer. Material with polypropylene or more than 50 per cent wool provides the best insulation. Wool tends to be better if you sweat a lot.

4. Wear mitts and liners. Wear mitts for cold hands as the fingers help to keep each other warm. Mitt liners are thin but provide the layered effect mentioned above. If have to wear gloves, wear glove liners or another pair of thin gloves underneath for better insulation. There are some mitts that have the index finger separate and allow the thumb and first finger to work independent of the rest of the hand. Even disposable gloves inside other gloves can provide the advantages of layering.

5. Try hand and foot warmers. Shop at the sports stores, especially the ski shops, for the latest equipment and clothes to keep you warm. Socks and gloves are available with battery operated feet and hand warmers. Make sure that there is good temperature control as your hands and feet have distorted sensation if you already have a circulation problem. This is not recommended if you have white hand or diabetes. Pocket size hand warmers are available from sports stores and safety supply outlets. These usually rely on your own body as the source of heat.

6. What you eat can affect how cold your hands get. Do not eat meat or fatty foods before you go out as they are harder to digest and some of your blood will go to your stomach rather than to your hands and toes.

Eat more fish. The oils in fish are good for your circulation and they can improve cold tolerance.

Be sure and eat a balanced diet, especially your vegetables, as feeling the cold more may be due to deficiency of vitamins or minerals such as iron.

7. Cut down on coffee, coke, chocolate and tea. Caffeine causes your blood vessels to contract, which makes them smaller and decreases the flow of blood to fingers and toes.

8. Exercise. Any exercises of the hands and feet will get more blood to these areas. One of the best exercises, used by the army in the Arctic, is swinging your arms in circles at your sides or leaning over on something and swinging them.

This uses centrifugal force to get more blood to the fingers. This works better if done quite quickly but be careful not to make your shoulder sore.

9. Use warm water often. Washing your hands in warm water for at least five minutes using lots of movements helps increase the circulation to the fingers. This can be done several times a day not just when your hands are cold. This helps improve the circulation. Be careful that the water is warm and not hot as the sensation in your fingers is often not as good when you are super sensitive to the cold. You're on for the dishes guys!

10. Relax. Learn to relax so that the blood vessels are also more relaxed and do not tighten up so easily.

11. Use visualization. Your mind is very powerful at controlling your body. If you concentrate on seeing the blood vessels in your fingers and toes relaxing and opening up so that the blood can flow through them or concentrate on a warm feeling in your fingers you can make it happen with your thoughts. This works best if you relax yourself and close your eyes. Not recommended when you're driving.

12. Stop smoking. Smoking causes your blood vessels to decrease in size. The blood vessels at the tips of the fingers and toes are already very small so it is unwise to do anything that decreases their size even further. **13. Drugs.** Some commonly used drugs cause the blood vessels to constrict. These include decongestants, antihistamines and pain killers and other medicines that include caffeine.

14. Head south. If none of the above help try to head south as much as you can in the cold winter months.

Note: The following are conditions that cause permanent changes in the circulation of the fingers and toes.

Diabetes. One of the many side effects of diabetes that is not controlled is decreased circulation to the fingers and toes. If you are diabetic, even if it is under control, be on the safe side and follow the above recommendations to help your circulation.

White hand

White hand is a circulation problem. The hands are very sensitive to cold, turn white very easily, get numb or tingle easily. If allowed to continue the sensation is lost in the tips of the fingers which is very necessary for such basic things as doing up buttons and zippers.

The main cause of white hand is the combination of working with vibrating equipment and smoking. Both of these activities cause the arteries to constrict.

The smaller your hand the harder you have to grip and the more likely you are to get white hand from holding vibrating equipment.

The greater the vibration, the longer you are holding it without a rest and the longer you use it over time the greater the chance you have of getting white hand.

With white hand your hand strength and sensation decrease. Both of these cause you to hold onto vibrating equipment harder which increases the speed of progression of white hand.

If you have the early stages of white hand they are reversible if you are young. They can be reversed if you are young and stop doing the things that are causing it. If you are older, it can be stopped but not reversed.

Since smoking is such a major contributing factor, anyone working with vibrating equipment should not smoke.

Raynaud's disease is white hand due to hereditary factors. No one knows what causes it but 16 per cent of women aged 18 to 59 and much fewer men have it.

Carpal tunnel syndrome

Carpal tunnel syndrome is not a circulation problem but from repetitive strain. The problem and the treatment are very different from white hand. Some people have both conditions.

Call the Occupational Medicine Department at Inco for an appointment if you have white hand or carpal tunnel syndrome.



HERITAGE T H R E A D S

by Marty McAllister

One afternoon at the end of September, I chatted with Bob Martindale for the first time in ages. He's become pretty famous the last while, because of his role in the new digging at the old Victor . . . not because of his wordplay groaners. It cropped up during a brief, serious moment that Bob's grandpa had been none other than Rex Martindale . . . the pioneer of proper utilities management in the municipality of Sudbury. Rex was never an Inco man as such, but his dedication, expertise and legacy benefited the company more than once, in more ways than one. Enough, certainly, to justify filling in a little of what Bob and I couldn't remember that day. Besides, Neville Barnett likely never got much credit for writing "History of Hydro in Sudbury," in December of 1966. If he hadn't written his delightful essay for the Sudbury Hydro-Electric Commission (I suspect it was intended as part of a centennial project of the Ontario Municipal Electric Association), I'd be of no help at all on this one. But Barnett did it, and Ontario Hydro kept a copy in their archives, and they shared it with me five or six years ago.

The New Man

On March 22, 1902, ten blustery days before International Nickel was formed, twenty-two-year-old Reginald H. Martindale stepped off the train in Sudbury. He was met by John McLeod, chairman of the Sudbury Fire, Water and Light Committee, and was taken to meet mayor Frank Cochrane. That was the sociable visit.

The next visit, after young Rex had toured the David Street power plant, was a far more defining one. The exact words used have not survived, but the new electrician in effect told McLeod and Cochrane that "either the town agree to spend sufficient money to overhaul properly the equipment or he would be taking the next train back to Toronto."

Cochrane was ready for a little straight talk.

Barnett's story explains: "Because of the growing clamour for public utility services, town council in 1894 decided to proceed with the installation of a waterworks system, an electric lights system, and sanitary sewers. Colonel J.R. Gordon and L.V. Rorke were engaged as engineers by town council to prepare plans and specifications and supervise installation.

"For its first seven years in this town, the supply of electric power led a very checkered career. So far as council was concerned, both the supply of water and electricity was costing the town money . . . and no less than 17 men were engaged to keep electricity supplied to the town between 1895 and 1902. Some were discharged for incompetence; others quit in disgust."

Well, Rex got his way . . . and, instead of taking the train, became Town Superintendent.

Doin' It Right

"In the ensuing weeks," Barnett relates, "the machinery at David Street was completely dismantled. Faulty parts were replaced, repairs and improvements made — and finally Sudbury had a power plant that worked. Service interruptions became almost a thing of the past, extensions were made, and within a year, black figures replaced the red ink on the operating statement." All this with the primitive steam generators in the David St.

The Eighteenth Occurrence

plant — just as Inco was doing with its own generators in Copper Cliff. There was no hydro power in the Sudbury area then. Not yet. Then, in late 1905, the Town of Sudbury and the Mond Nickel Company began receiving power from the Wahnapiatae Power Company's new hydro plant at Coniston. Only months later, Copper Cliff and Creighton received hydro power from the Huronian plant at High Falls. That doesn't mean the old steam units were tossed out right away . . . not by a long shot. Martindale was a belt 'n braces kind of guy, and it's a good thing. Sudbury was delighted with its new hydro service, but the Wahnapiatae plant had only one generator . . . and it burned out several coils after only a few days' operation. So, while repairs were being carried out, David St. had another turn in the sun. Rex was the town's man, and A.D. Skene was the power company's superintendent, but they respected their importance to one another. In April 1912, says Barnett, "a serious break occurred at the Coniston Power Plant . . . An enormous rush of water inundated the power house without warning, carrying all moveable materials with it, including doors. The three electricians on duty were swept off their feet and out of the building. "Company superintendent A. Skene and town superintendent Rex Martindale were quickly on the scene with a gang of men, but it was three days before the rush of water with a head of 52 feet could be cut off in the forebay and at the eight-foot penstock (the pipe that carries the water from the dam to the turbine)." Rex was very conscious of the importance of dependable supply, and he also devoted himself to constantly improving power distribution in the growing town (that became a city in 1930). He built the #1 Substation on David St. in 1926, the #2 on Kathleen St. in 1940-41, and the #3 on Cressey St., in 1951.

Not Unnoticed

"Rex Martindale was honoured by the town and City he served, and by his profession. Council named a street after him and the school board a school. Twice he was elected vice-president of the Association of Municipal Electrical Utilities of Ontario (in 1952, he served as president). A major transformer station on

Road, owned by Ontario Hydro, was named after him." Martindale the sub-station is still lighting the life of Sudbury and Inco alike. Rex was also Secretary-Manager of the Sudbury Hydro-Electric Commission, from the time of its creation in 1936 until 1953, ten years before his death. But he was promoting the use of electricity long before that. In 1918, he ran a campaign to popularize the use of domestic electric cooking ranges (I think we had one of his demos when we first moved to Creighton). Ontario Hydro also found a relevant Sudbury article in the August, 1949 issue of *Hydro News*. It contains a biographical clip on Rex Martindale, complete with a picture that bears a remarkable resemblance to the grandson, and refers to the elder as the hydro commission's "genial secretary-manager". So, when you look at the Christmas lights in and around Sudbury this year, it would be a fitting tribute to one of the power pioneers who helped make it possible, if you just said: "Thanks, Rex."

Merry Christmas.

Port Colborne

Team efforts promise energy savings

Port Colborne employees are learning to become "power smart" thanks to the efforts of the newly formed Utilities Review Team and Energy Conservation Team. Under the guidance of a steering committee, these teams are striving to make a difference when it comes to saving energy and cutting costs.

Assisting these teams are three departments — the two main steam and air customers, the Cobalt Refinery and the Precious Metals Refinery along with the Powerhouse/ETP which supplies the steam and air and treats the water.

All employees are encouraged to make suggestions on energy conservation and already several positive changes have taken place. A work order has been issued for programmable thermostats, which will save heating costs and the team is looking into converting other areas to gas heating.

The members of the steering committee are: Doug MacVicar, PCR Energy Conservation Coordinator; Larry Foster, Powerhouse Team Facilitator; Mike Dinga, PMR Team Facilitator; Gary Hoffman, ECR Team Sponsor; Frank Pupolo, electrician; Jim Hopkins, Steam Fitter/Natural Gas Technician and Hank Vyrotsko, Ontario Hydro.

During the week of November 21 canvassers from each department's OHSE

committee approached employees about United Way donations and employees were also advised about an upcoming program on W. Edwards Deming on their local PBS station.

In the meantime, the stack continues to come down, with about 320 feet removed so far.

Pensioners Day activities saw approximately 400 pensioners given the royal treatment as they revisited the plant where they spent many years of their lives.

The day began at 9 a.m. with refreshments at the Italian Canadian Hall. Five buses were used to transport pensioners to and from the plant. As each tour was completed, the pensioners returned to the hall where they were treated to lunch.

For many, the highlight of the day was seeing the changes — mainly the stack removal work and the elimination of #1 Building. The pensioners also enjoyed talking with employees and former workmates.

Those in attendance ranged from those who had retired within the past year to some who had retired almost 20 years ago. It was a great turn out and a great day for everyone.

DEC 23 1994

Yesterdays todays



40 Years Ago

Inco's unremitting research was meeting the requirements of the jet age in 1954. Inco nickel alloys such as Nimonic 75, Nimonic 80, Nimonic 90, Inconel, Inconel "X", Inconel "W", Incoloy, Incoloy "T" and Monel were used extensively in the production of gas turbine and jet engines.

Producing "super" materials, with a combination of strength and heat and corrosion resistance previously not encountered, nickel alloys developed by Inco were meeting the challenge.

Besides serving the jet age industry, they were also being used in the electrical and electronics industries.

Other stories that month: "Ventilation of Inco's Mines Is a Highly Organized Operation" "29 More Join Quarter Century Club at the Nickel Refinery"

25 Years Ago

In an earlier story this year, done a year ahead because of the strike, the construction of the superstack was described as a 1970 highlight, but 15 years ago this month the story really began with a \$4,500,000 contract awarded to Canadian Kellogg Company Limited to build the stack.

In December, engineering drawings and specifications were almost complete and construction was expected to begin shortly. The entire cost of the project was expected to be in excess of \$13,000,000.

In the article, the new chimney was described as only an interim measure to diminish the damage caused by sulphur dioxide emissions, although the installation of two new electrostatic precipitators and the enlargement of existing precipitators within the system would bring emissions well under air quality control standards established by the

Inco R&D meets high-tech demands

Ontario air pollution control service.

Construction work was expected to be completed within a year, with the addition of flues and other ancillary equipment to take another nine months.

Other stories that month: "Six-Day Canadiana Festival Represented Many Cultures" "Official Band at National Cadet Camp" (Copper Cliff Pipers) "Old Victoria Mine May Take New Lease on Life"

14 Years Ago

Rock so thin you could see through it and polished so smooth not a scratch appeared on the surface were two of the products produced in 1980 at the geological research laboratory.

Both processes were highlighted in the December issue of the Triangle. To get a sample one thousandth of an inch thick - or thin maybe - the rock had to be cut with a power saw to a thickness of 1/32 of an inch and then delicately ground until it was less than paper-thin.

Norm York, geological research technician, conceded it took quite a touch and "was very nerve-racking" till you got the knack.

Reino Maki, who specialized in polishing rock to an immaculate scratch-free finish, said there was an automatic machine to do the grinding, but he did not use it, because grinding by hand did a better job.

The ore, cut and polished, had found another use too, besides being used for geological inspection. Visually attractive when polished into blocks, it made interesting souvenirs and for a fee was being converted into book ends, pen bases, and trophy mounts.

Other stories that month: "Deep Seabed Mining" "Drinking and Driving Don't Mix" "Don't Get Caught Under the Mistletoe"



INCOME ideas

by Susan LeMay, CMA

Boost your donations with tax credit

Silent night . . . Holy night . . . Joy to the world . . . 'Tis the season to be jolly . . .

There are all kinds of loose ends to tie up if we are to enjoy the holiday season. Presents to buy, traditional food to prepare, and friends and family to share it all with. There are also a few financial loose ends to tie up as part of the season before the New Year.

Christmas Sharing

We all try to share throughout the year, even with strangers. At Christmas, there are many groups asking us to help them ensure that no one is left out of the celebration of the season. You can contribute many ways. You can volunteer your time for one of the many food drives. Some of these are organized right in your workplace. You can make donations of food or gifts or money. If you donate money, it makes good sense to ask for a receipt. A receipt from an organization that is a registered charity will give you a tax credit for this year when

you come to calculate your income tax. The advantage of donating money to a registered charity is that you can actually donate more because of that tax credit. For example:

| | |
|------------------|-------|
| Donation | \$200 |
| Tax saving | \$50 |
| Net dollar spent | \$150 |

If you donate more than \$200 to registered charities in any calendar year, the amount of the tax credit goes up. For example, if you donate an additional \$100 your actual additional dollars are:

| | |
|-------------------------|-------|
| Added donation | \$100 |
| Tax saving | \$50 |
| Net extra dollars spent | \$50 |

Claiming your tax credits

The rules for claiming credits for donations to registered charities are simple: Donations can be as much as 20 per cent of your income for any year and donations must be made by Dec. 31 if they are to be used on the year's tax return.

Be sure to always get and keep the income tax receipts and include them with your tax return.

Resolutions for the New Year
Christmas is followed very closely by New Year, and that means New Year resolutions. Some of those resolutions don't make it past Jan 1 before we change our minds and give in.

Got some financial resolutions? How can you be sure you keep them? The best advice I've been given is to start small. Set a goal you can reach. Then you can try another one. Let's say you decide to save \$10 a week. By next Christmas, you'll have \$500. What can you do with it? You can contribute it to your RRSP or you can make an extra payment on your mortgage. You can invest it. There are lots of choices. But are you like a lot of the rest of us? Do you have good intentions that get sidetracked? I try to make it as easy as I can for myself by setting up a process that I have to work to change after I've made the decision. I'll in-

crease the loan payment by that little bit that will pay off a month early, and once I've decided, the bank takes over and just does it.

New Years' resolutions can be made anytime. But for now, my wish for everyone is a wonderful Christmas season and a prosperous 1995.



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