

By Russell Pangborn

A couple of days ago **Jim Kelly** from the Buffalo Bills called me to ask if I wanted to catch a Bill's game down at the Roger's Centre. Poor Jim. He wasn't aware that **Matts Sundin** already called me first a few months ago. There are only so many sports celebrities that a person can hang around with. Actually, the truth is Matts rang me up once and never made a second call. I'm still waiting.

Most of us hate being interrupted at home from a daily activity just to hear a pitch for some product or service. It can be even more irritating when the caller has such a thick accent that they are hard to understand. Although, sometimes this makes me feel sorry for the person on the phone—how do they ever make any sales? The worst is when the disruption is an automated call. "Press one if you want to hear how to lower your interest rates". Yeah—I enjoyed making automated selections so much when phoning Bell Telephone about my bill that I jump for joy when the phone rings and a recorded voice gives me a selection to make.

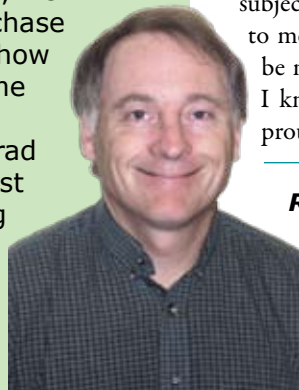
I have to admit; when Jim Kelly called I was in the basement on my exercise bike about 20 minutes into the workout. The phone rang once and I realized someone had taken the basement portable phone upstairs. Darn! It rang a second time and guilt washed over me because this might be an important call. It rang a third time and I decided to go for it. Let me tell you, legs are really wobbly after cycling. My ascent up the stairs wasn't pretty. I cursed the fact that the automated answering machine picks up after four rings—it should be set to at least five. Finally, my receiver was picked up by a gasping would be athlete—and there was Jim Kelly, a real athlete. ... and... I wasn't even mad. Good marketing ploy!

Do you think IBM should get a list of IT decision makers and have targeted phone calls made where the manager hears a recording like: "Hi! This is **Frank Soltis** down here in Rochester,

Minnesota. I want to set you up with this great new Power System..." Unfortunately, Frank doesn't have the same name recognition as a sports celebrity.

I feel like phoning a few of you to tell you about the latest student to be awarded the Seneca/TUG award. His name is **Hui Wang**. He was my student for three subjects and I gave him three A +s. He was able to manage 10 more A+s with the other professors here at Seneca College. His final six subject marks are not available to me at this time so there may be more. Congratulations Hui, I know you will make Seneca proud.

Russell Pangborn is a professor at Seneca College, and a Director of TUG. He can be reached at russell.pangborn@senecac.on.ca.



The TUG/Seneca College selection for the top iSeries student in the Winter semester is **Hui Wang**.

Here is some information on this exceptional student.

Hui Wang's first higher education experience involved earning a B.A. in Economics at Renmin University of China which is located in Beijing. During this time, he had been awarded an excellent student scholarship. He followed that up with a career as a financial analyst working successfully with a bank and a securities company for six years.

A love of computers prompted him to change his profession. The first step in that direction was to look at computer courses that were available in Canadian Colleges. He was eventually told the best place to follow this particular dream was in the CPA program at Seneca College. So, he began the three year program in 2005.

Hui's observations about the route he took at the college:

"I developed my interest in iSeries when I took the iSeries Business Computing course in my second semester. After I finished COBOL and Business Application using Java, I decided to take more professional courses on the iSeries because I really liked →


Last issue I wrote about our operating system upgrade to V5R4. My promise to the readers was to react quicker to a new release to the operating system. Unfortunately there is a new roadblock to following through on this. Our model i820 installed at Seneca does not support V6R1. Our only option is to look at a replacement that does support the new OS. For now, there is no way we can upgrade our i820 to a model i525. According to Hassan Assiri, Manager of Academic Computing Systems at Seneca College, we are still writing off the purchase cost of the i820. I wonder how many of you are in the same situation. Do you think it important for a System i grad to have worked on the latest OS version? I am attending an IBM summer school week in Rochester in May and will be asking that question.



it. I also made a decision to choose iSeries Business Application Developer and Database Developer as my specializations. So, I took Business Applications using RPG IV and DB2 in my fifth semester.”

Hui’s formula for success comes from being passionate about a topic and then injecting some hard work into the study of that topic. This has paid off for him. His transcript shows thirteen A+’s. Most students would be glad to get a few A’s and Hui has plenty of those to go with his thirteen A’s with distinction. This adds up to an overall GPA of 4.0 at the time this piece is being written. He is writing exams next week for his final six subjects and I expect more of the same.

Hui is an avid photographer and when you see him he is likely to be carrying his Canon 40D camera. That comes in handy for someone who loves to travel. He has been to Thailand, Malaysia, and most of the provinces in China. During that time there has been ample opportunity to indulge in his favorite sport which is swimming. His highlights have been snorkeling coral reefs with tropical fish.

During his time at Seneca, Hui spent one summer working as a Web Programmer with Colleges Ontario. His goal as a graduate is to find employment as an iSeries developer or a database developer. Based on my experiences with him, he would be a valuable asset in any company. 

Program Your Retirement


By Amy Ho and Clinton Thomson

A Review of Simple Investment Accumulation Strategies

Here is a reminder of some important strategies for investors still in the long-term asset accumulation phase. While these strategies are simple, their application requires discipline.

1. After completing a financial review, assign dollar values and timeframes to the things you want to achieve. Assigning specific goals to your savings plans brings them to life and helps to raise their priority.
2. Consider long-term savings as a non-negotiable budget item like your mortgage payment or your hydro bill. The money must be saved at some point, and the earlier you start the easier it will be.
3. Invest on a regular basis rather than trying to come up with a lump sum payment. It makes the process much less painful, and may actually improve your investment returns as a result of dollar-cost-averaging.
4. Don’t allow short-term investment performance to influence your participation. As long as the investment plan is appropriate, you should remain committed to making your regular contributions. Investment growth is only one part of the equation; your ongoing participation is the other.
5. Re-invest the refund created by RSP investing. This really helps your long-term savings to snowball.
6. And finally...get started! Even if your eyes glaze over with the thought of taking on the whole financial planning process, start saving in some way, shape or form; even if that means making a small monthly commitment to a high interest savings account.

The preceding is a general overview of some of the strategies that need to be considered when programming your retirement.

All cases should be dealt with on an individual basis and investors should review their portfolio with their advisor when dealing with specific situations. 



Amy Ho and Clinton Thomson can be reached at the Adalais Group (See ad this page.)



ADALAIS
多大利資產管理
GROUP

- Income Tax Savings**
- Investment Funds**
- Life Insurance**
- Income For Life**

- Retirement Planning**
- RRSPs, TFSAs, GICs**
- Benefit Packages**
- Disability Income**

Contact **Amy Ho** or **Clinton Thomson** today for a Personal Financial Review, or a Retirement Planning Seminar for your group.

905-672-1688

amy.ho@adalais.com | clinton.thomson@adalais.com
7615 Kimbel Street, Suite 6, Mississauga, Ontario
www.adalais.com



Mutual Funds sold through
Armstrong & Quail
ASSOCIATES INC.