

Leo's Lance

The "Big" Boss

Leo Copeland

Don't you just love it when the big boss comes out on the job and doesn't have a clue what's going on, but wants to make it clear he is the BOSS?

We had just finished loading a flatbed truck with double-random, heavy duty two inch pipe. We chained it down securely and headed out in the country where the ditches were being dug for it.

I knew Duke, the truck foreman, would want the pipe strung out down the ditch, but I didn't know where he wanted to start stringing it. I didn't see his truck anywhere when I drove up on the job location, but I saw the guy operating the ditching machine so I drove up there, pulled off the pavement and stopped the truck. I walked over to the ditcher and asked if he knew where they wanted the pipe unloaded.

He didn't, but he said Duke would be right back. He had driven down to where the backhoe operator was digging under a crossing pipeline.

There was nothing for me to do but stand around and wait for the foreman to return. Can you guess who drove up at this very moment? Right! The "big" boss.

I never knew exactly what his job description, (position), was. This was a big company and he was some kind of supervisor, I think, second in command. He was a guy who rode around in a fancy car wearing a fancy suit and Italian shoes. I knew Duke didn't have much use for him.

He came whizzing up behind my truck, slid to a stop and leaped out of his car yelling,

"What are you doing?"

"I'm waiting for the foreman to show me where to unload this pipe." I replied, my voice probably displaying a little irritation at being yelled at.

"Unload it right there, he practically shouted in his high pitched voice!"

I knew Duke wouldn't want a load of pipe dumped beside the road, fifty feet from the end of the ditch, and besides, the truck was sitting on a pretty steep slant and if I released the chain tie downs, (we called them "boomers"), the pipe would roll to the lower side and bind the chains to where we couldn't get them unhooked.

I tried to explain this to the big boss but he was having none of it. He became indignant at an underling, a mere helper, challenging his orders. Pointing at the barrow ditch beside the truck he spoke in measured, authoritative tones, "I said, -- unload it, -- right -- there!!!"

What was I to do? I released the boomers. The pipes slammed to the lower side of the flatbed, taking up all the slack in the chains making it impossible to get the boomer's unhooked in order to release the chains and let the pipes come off the truck. The load of heavy pipe was stuck, hanging partly off the right side of the flatbed still chained in.

I turned to the boss and asked, "What now?"

He jumped into his car and sped off without another word.

Just about this time, Duke drove up. He saw the big boss leaving and didn't even ask for an explanation when he saw the mess we were in. I gave him one

anyway. I told him the whole story because I had to blow off some steam.

He laughed and said, "We'll figure some way to get those pipes unloaded, just take your time even if it takes all day." He then had some choice expletives to say about the "boss" coming out on his job and messing everything up.

I drove the flat bed to the other side of the other side of the barrow ditch making it tilt to the left, and then worked the pipe to the other side, one joint at a time, until I could get the boomers closed again, and then drove about a half mile to where they wanted the pipe strung out, and unloaded it on level ground. It took several extra hours to get all this done.

Duke had seniority over all the other truck foremen. He was also the best welder in the company, (the best welder I have ever seen). He could lay an acetylene bead all the way around a four inch pipe without even a ripple in it. In the six months I was his helper I never found a leak on any of his welds. He was a good foreman, the kind of worker the company couldn't afford to lose, but he wasn't the kind to take any flak from an ignoramus in the front office who didn't know straight up when it was raining, coming out on his job messing with his helpers.

I don't know if anything transpired between Duke and this jerk but I suspect it did. He never showed up again on one of Duke's jobs as long as I was his helper. I can't recall him ever speaking to me again after this incident, which suited me fine.

Expert Offers 3 Tips for Baby Boomers

The economy may be recovering, but some of the changes wrought by the Great Recession may be long-lasting. Anyone planning for retirement, no matter what their age, needs to take those changes into account, says financial advisor Philip Rousseaux, a member of the esteemed Million Dollar Round Table association's exclusive Top of the Table forum for the world's most successful financial services professionals.

"People in their 40s and younger have some time to re-tool their plan, but Baby Boomers need to think with more urgency," says Rousseaux, founder and president of Everest Wealth Management, Inc., www.everestwm.com.

"A lot of boomers had all of their retirement investments in the stock market and, if they didn't lose their principal, it will take some time for them to recoup their gains. Others moved their money to short-term savings, like CDs. But with interest rates so low, they're actually losing money when you factor in inflation."

Those are the two most common mistakes people make in retirement planning – having everything in either stocks or short-term savings is a bad idea, he says.

"Space your investments so they'll come due as they're needed," Rousseaux says. "Plan some that can be available in the short term, for emergencies, and others that will be available as you age."

Only 14 percent of Americans are very confident they'll have the money to live comfortably in retirement, according to a 2012 survey by the Employee Benefit Research Institute.

Here are Rousseaux's suggestions for ensuring you're part of that 14 percent.

- Don't take risks you can't afford. This is another common

mistake. "Don't put the bulk of your assets into anything that makes your principal vulnerable. Gambling that you're going to win big on the market, or any other investment, means you also risk losing big." A portion of your investment should have a guaranteed return.

- Seek any guidance from independent financial advisors. This has two benefits: Advisors who aren't marketing their own products have no conflicts of interest. "You wouldn't go to a commissioned salesman for advice on buying a high-tech product. Instead, you'd probably turn to a trusted friend or an independent expert source, like Consumer Reports. Take the same care with something as important as your retirement." The second benefit is that independent advisors can devise creative, innovative solutions to meet the needs of individual clients. Those working for companies like MetLife are not free to think outside the box. And that's especially important in this new, post-recession economy.

- Consider alternatives to the stock market. One of the effects of the recession is that the public realizes Wall Street is not a safe retirement plan. Even if it can get you there, it's not necessarily going to keep you there. "There are a number of great, safer alternatives," Rousseaux says. One of those is fixed, indexed annuities. "You loan an insurance company money and it guarantees you payments over a specified length of time. It's a contract between you and the company," he explains. Fixed-rate indexed annuities have a minimum and maximum interest payment that's linked to a common index, such as the Dow. When the Dow goes up or down, so does the interest rate, but it never goes below the guaranteed minimum or above the guaranteed maximum. "Your

principal is safe and you can ride an up market without the risk," he says.

With pension plans a luxury of the past and Social Security not a guarantee for the future, Rousseaux says whatever your age, it's important to start planning now for retirement by creating your own private pension.

"The good news is, our life expectancy grows every year," he notes. "It's up to you to ensure that you have a great quality of life when you decide you no longer want to work."

About Philip Rousseaux

Philip Rousseaux is the founder and president of Everest Wealth Management and Everest Investment Advisors money management firm. A staunch advocate of objectivity in investment advice, he's a member of the Million Dollar Round Table, the international association of independent advisors whose members are held to a rigid code of ethics. He is the co-author of "Climbing the Mountain to Financial Success." Philip received his bachelor's in economics from Towson University and completed the Wharton School of Business's Investment Strategies and Portfolio Management Executive Education Program.

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Gaines County Sporting Events

February 20

Seminole Indian Golf @ Lamesa JV Invitational, 10 a.m.

February 21

Seminole Indian JV Baseball @ Levelland Tournament

Seminole Indian Varsity Baseball @ Shallowater Tournament

Seminole Maiden JV Softball @ Brownfield Tournament

February 22

Seminole Indian JV Baseball @ Levelland Tournament

Seminole Indian Varsity Baseball @ Shallowater Tournament

Seminole Maiden JV Softball @ Brownfield Tournament

Seminole Indian Golf @ Shadow Hills Golf Course-3A Regional Preview in Lubbock

SHS Track Team @ Hamlin Meet, 1:00 p.m. @ Hamlin

SHS Aqua Tribe @ State 4A Meet, Austin

February 23

SHS Aqua Tribe @ State 4A Meet, Austin

Seminole Indian JV Baseball @ Levelland Tournament

Seminole Indian Varsity Baseball @ Shallowater Tournament

Seminole Maiden JV Softball @ Brownfield Tournament

Seminole Indian Golf @ Shadow Hills Golf Course-3A Regional Preview in Lubbock

SHS Powerlifting Team @ Midland High School (Boys last qualifiers meet)

Seminole Junior High Tennis @ Monahans Tournament

February 26

Seminole Maiden Varsity Softball vs. Midland Christian @ Seminole, 5:30 p.m.

Seminole Maiden JV Softball vs. Ft. Stockton @ Seminole, 7:00 p.m.

Be Sure To Watch The Seminole Sentinel for Indian Basketball Playoff Information

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