

AllCovered NEWS

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A weekly service for clients and friends of Allcovered.net and the Allen Insurance Group

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Monday, 10 January 2005 -- Edition #418

AllCovered-NEWS is sent via email to all who request it in "Plain Text" to limit your download times.

+++ SPECIAL +++

TSUNAMI – LATEST RELIEF STATUS

As I write this, Sunday 9 January, here is a brief of the latest information we have.
Much more follows below in our "Air & Ocean" Section. Mike

- + US adds helicopters to move 100,000kg more relief supplies daily to areas unreachable by road.
- + In city of Meulaboh, 60,000 or 80,000 residents dead.
- + Death toll at 150,000 and rising
- + Small outbreaks of flu, chicken pox and measles reported in relief camps

TSUNAMI INFO BELOW:

- Free freight for relief aid
- Is that charity real?
- Charities that are safe to support

MORE: <http://www.bloomberg.com/apps/news?pid=10000085&sid=aQ8ZEWVyUdTI&refer=europe>

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SMALL BIZ MARKETING - USE THE POWER OF EMOTIONAL APPEAL

NOTE: This is a general overview of the types of "emotional appeals" that affect buying decisions. You will want to tailor your emotional appeals to your potential clients.

What were you thinking about right before you started reading this article?

We are all emotionally preoccupied with our own wants, needs, interests, joys, fears, hopes, expectations and regrets. This preoccupation creates an almost impenetrable barrier. You can't get through with logic. And you can't get through with reason. The only way to get through is with an emotional appeal.

The right emotional appeal is like a hammer, smashing the glass between you and your prospect. The right emotional appeal answers the unspoken question every buyer asks before parting with one red cent: "Why would I want this?"

Here is a list of appeals. It's just a starting point, something to get you thinking.

For each message you create, imagine you are the prospect.

-- What do you feel?

-- What do you need?

PEOPLE WANT TO GET THINGS THEY DO NOT HAVE AND... GET MORE OF WHAT THEY DO HAVE, INCLUDING:

- + TIME: for themselves, their families and their interests.
- + COMFORT: ease, luxury, self-indulgence and convenience.
- + MONEY: to save, to spend and to give to others.
- + POPULARITY: to be liked by friends, family and significant others.
- + PRAISE: for intelligence, knowledge, appearance and other superior qualities.
- + PRIDE OF ACCOMPLISHMENT: doing things well, overcoming obstacles and competition.
- + SELF CONFIDENCE: to feel worthy, at ease, physically or mentally superior.
- + SECURITY: in the home, in old age, in the form of financial independence or provisions for adversity.
- + LIESURE: for travel, hobbies, rest, play and self-development.
- + FUN: feeling like a kid again, doing something for no good reason or just goofing off.
- + PRESTIGE: a feeling of importance, being a member of a select group and having power.
- + ENJOYMENT: food, drink, entertainment and other physical contacts.
- + EXCLUSIVITY: being in on something special.
- + BETTER APPEARANCE: beauty, style, physical build and cleanliness.
- + HEALTH: strength, vigor, endurance and a longer life.
- + ENVY: having something others desire.
- + EGO GRATIFICATION: to support or enhance selfimage.
- + BUSINESS ADVANCEMENT: feeling successful, getting a better job or being one's own boss.
- + SOCIAL ADVANCEMENT: keeping up with the neighbors and moving in desirable social circles.

PEOPLE WANT TO AVOID LOSING WHAT THEY ALREADY HAVE.

The potential loss of any item on the previous list is a motivator, often stronger than acquiring it in the first place. People aim to avoid unpleasantness, such as: embarrassment, offense to others, domination by others, loss of reputation, pain, criticism, risk, work, effort, discomfort, worry, doubt, guilt or boredom.

PEOPLE WANT TO ACT IN PARTICULAR WAY IN ORDER TO:

- + Express their unique personality.
- + Satisfy their curiosity.
- + Feed their appetite for something.
- + Act or appear like their heroes.
- + Attract the opposite sex.
- + Acquire beautiful or rare objects that say something about them.
- + Improve themselves physically, mentally or spiritually.

- + Gain the affection of others.
- + Be accepted into other social circles.
- + Get ahead at work.
- + Add beauty or elegance to their lives.
- + Impress others as well as build and reinforce their reputations.
- + Fulfill personal obligations.
- + Get rich or make money.
- + Protect themselves from harm.

People want to be and be seen as something special as well as: smart or savvy; first or best at something; unique; creative, either generally or in a special area; good parents; efficient; recognized authorities; up to date, well-educated or “with it”; gregarious, sociable; influential, able to get things done; independent; or part of a group (one of the boys).

Of course, an emotional appeal seldom works alone. Usually several appeals are at work in any given situation. However, if you have a good product or service, usually one appeal is more powerful than the others.

MORE: http://www.dmnews.com/cgi-bin/artprevbot.cgi?article_id=31363&dest=article

MORE MARKETING HELP:

Find the story above and much more at Allcovered.

GO TO: www.allcovered.net

CLICK: “Training & Help” – then –

CLICK: “Sales – Links to Sales Help”

Are your current insurers helping you like this?

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SMALL BIZ – GEORGIA MIGHT MOVE 1-MILLION PEOPLE TO HMOS: Starting Thursday, private health insurers can bid for a huge new piece of business --- about 1 million Georgians currently covered under public health programs. Governor Sonny Perdue wants to better control spending by moving 800,000 Georgia Medicaid patients and 200,000 in the PeachCare program for uninsured children into private HMO-like organizations.

MORE: www.kaisernetwork.org/daily_reports/print_report.cfm?DR_ID=27529&dr_cat=3

SMALL BIZ – HIRING PLANS BEST IN FIVE YEARS: 29% of US small businesses say they plan to hire new employees within the next three months, the highest percentage in five years.

MORE: http://www.usatoday.com/money/smallbusiness/2005-01-02-optimism-usat_x.htm

GLOBAL ECONOMY - TSUNAMI IMPACT MINIMAL: As we reported last week, while the human tragedy of the 26 December tsunami ranks as one of the twenty worst disasters in the last century, the global economic impact will likely be minimal.

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=4&u=/afp/20050104/bs_afp/asiaquakeeconomiesaustralia_050104072123

US ECONOMY – FACTORIES STEP UP: The Institute of Supply Management says its purchasing managers index (PMI), seen as a barometer of manufacturing activity, grew for the 38th consecutive month. The index rose to 58.6 from 57.8 in November. Any number above 50.0 is seen as expansion.

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=15&u=/afp/20050103/bs_afp/useconomy_050103172544

>>>>>> TRUCKING SECTION <<<<<<<

AllCoveredNEWS - EASY TO READ & PRINT VERSION:

<http://www.allcovered.net/AC-News-PDF.htm>

TRUCKING – FMCSA HAS H-O-S AT TOP OF 2005 LIST: The Federal Motor Carrier Safety Administration has 20 rules currently on its agenda, and several others it plans to propose this year, but the Hours of Service rule is the number one priority at this time because of the September deadline set by the court. FMCSA has established an HOS team, assembling agency expertise from various internal sources including the field, program and legal offices, according to a spokesman.

REVISED TIMETABLE: <http://regs.dot.gov/rulemakings/200412/fmcsa.htm>

MORE: http://www.thetrucker.com/stories/01_05/0103_fmcsa_agenda.html

TRUCKING – GPS TRACKING BENEFITS

Ciro Viento commands a platoon of 110 garbage trucks, so when a caller complained after seeing one of the blue and white trash tanks speeding down Route 22 in Connecticut, Viento didn't know which driver to blame. Until he checked his computer.

With a few taps on the keyboard, Viento zeroed in on the driver of one particular front-loader... which, the screen showed, had been on that very road at 7:22 a.m., doing 51 miles per hour in a zone restricted to 35. Gotcha.

More employers are adopting technology like the system used by Viento's company. As they do, many workers who have long enjoyed the freedom of the road are rankling over the boss' newfound power to watch their every move... via satellite.

Companies are harnessing GPS to alert a company if their employee spends too much time at a given location, drives too fast, or strays into an area that an employer designates off-limits.

Companies that sell GPS services say employers have every right to track their workers while they're on the clock. But the systems are designed so that privacy can otherwise be maintained.

Privacy advocates are worried they will be used to monitor workers' actions 24/7.

MORE: http://www.usatoday.com/tech/news/2005-01-03-gps-supervision_x.htm

TRUCKING – DIESEL DOWN: The US national average retail price for a gallon of diesel fell three cents to \$1.957 for the first week in 2005.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=45884>

MORE: http://www.thetrucker.com/stories/01_05/0104_diesel_prices.html

SECURITY – STANDARDS FOR BOX RFID NEEDED NOW

A lack of standards... both within the RFID industry and from customs and border protection agencies... is the largest market barrier to the container security tracking industry, according to a study released by technology market analyst firm ABI Research.

Most players in the container security and tracking industry are using RFID technologies, all involving active tags operating in the UHF range, for the limited container tracking that has been put into practice and for pilot projects currently underway.

But before many companies will commit significant resources to any of the tracking technologies, they are waiting for the US Department of Homeland Security and other national border agencies around the world to decide on technical standards that will allow global shipment tracking to use one technology in a standardized manner.

Survey respondents also want RFID for other reasons.

38% Supply Chain Optimization

26% Loss Prevention

18% Counterterrorism

18% Government-Regulatory Compliance

SURVEY RESULTS: www.abiresearch.com/download_CSTsurvey.jsp.

MORE: <http://www.rfidjournal.com/article/articleview/1279/1/1/>

SECURITY – NEW RFID SPEC COULD WIDEN APPEAL: EPCglobal hopes to finally propel radio-frequency identification from pilot status to wide-scale deployment with the UHF Generation 2 protocol. But will it catch on?

MORE: <http://ct.eneews.eweek.com/rd/cts?d=186-1491-10-80-54291-166095-0-0-0-1>

SECURITY – STEPPED UP IN JO-BURG: Security has been beefed up at Johannesburg International Airport following a shoot-out last week during an attempted heist of valuable cargo destined for Amsterdam. A special police unit has been assigned to escort valuable cargo to and from aircraft in armored police vehicles alongside airport security officials.

MORE: http://www.news24.com/News24/South_Africa/News/0,6119,2-7-1442_1592840,00.html

SECURITY – FRANCE STEPS UP NICE SECURITY: France quietly increased security at Nice airport after receiving terrorist threats about an attack soon.

MORE: <http://abcnews.go.com/International/wireStory?id=397277>

SECURITY – AAPA WANTS MORE PORT FUNDING: The American Association of Port Authorities says ports need more security funding. "Like airports, protecting our seaports against terrorism must be a top priority and a shared responsibility between the federal government, local public ports and private industry. The federal government has mandated security enhancements for marine facilities, but has yet to adequately fund those mandates, creating huge financial burdens on ports that have both security and economic consequences," says AAPA President Kurt Nagle.

MORE: <http://www.joc.com/20050104/sections/ocean/w15874.asp>

TSUNAMI – FREE FREIGHT FOR RELIEF

Tugs and barges may be the key to getting relief into remote coastal areas of Indonesia's Aceh province as a 'spontaneous' outpouring of aid offers from shipping companies have followed in the wake of the tsunamis.

OCEAN CARRIERS SAID TO BE OFFERING FREE RELIEF CARGO SPACE	
Maersk-Sealand	NYK
Yang-Ming	NOL - Neptune Orient Lines
APL – American President Lines	PIL - Pacific International lines
BTL – Bengal Tiger Line	Samudera Shipping
RCL – Regional Container Line (Thailand)	

MORE: <http://business-times.asia1.com.sg/sub/shippingtimes/story/0.4574.140923.00.html>

AIR CARRIERS SAID TO BE OFFERING FREE RELIEF CARGO SPACE	
Air Canada	Northwest Airlines
Qantas	Singapore Airlines
Qatar Airways	Emirates
SAS	
Malaysia Airlines is offering a 50% discount on humanitarian aid cargo bound for tsunami-hit countries out of Newark airport (EWR).	

TSUNAMI – LATEST PORT CONDITIONS

--- From email update from MARAD ---

INDONESIA – OPERATIONAL PORTS:

- Balohan = Partially Operational .. but for smaller vessels only (under 500 gt) - per Fairplay
- Banyak = Partially Operational, but for smaller vessels only (under 500 gt) - per Fairplay
- Belawan = Fully operational, 01/03/05 - per APL
- Haji = Partially Operational, but for smaller vessels only (under 500 gt) - per Fairplay
- Sabang (Wei Island) = Partially Operational, but for smaller vessels only (under 500 gt) - per Fairplay

INDONESIA – DAMAGED PORTS:

- Astra (Privately Owned) = Heavily damaged – status uncertain as of 12/30/04
- Idi Cut = Heavily damaged – status uncertain as of 12/30/04
- Malahayati = Heavily damaged – status uncertain - 12/30/04
- Olele - Heavily damaged – status uncertain – 12.30.04
- Pertamina = Heavily damaged – status uncertain - 12/30/04
- Semen Andalas - (Banda Aceh) = Heavily damaged – status uncertain - 12/30/04
- Socfindo (Privately Owned) = Heavily damaged – status uncertain - 12/30/04

INDONESIA – PORTS DESTROYED:

- Estimated minimum 6 months to repair --
- Gunung Sitoli (Nias Island) = Media reporting port destroyed - per Fairplay
- Meulaboh = Media reporting port destroyed - per Fairplay
- Lamteng = Media reporting port destroyed - per Fairplay
- Lhok Nga = Media reporting port destroyed - per Fairplay
- Lhok Seumawe = Media reporting port destroyed - per Fairplay
- Telo = Media reporting port destroyed - per Fairplay
- Ulele-Lheue = Media reporting port destroyed - per Fairplay

TSUNAMI – IMO WILL ASSESS PORTS: The International Maritime Organization will assess the maritime infrastructures in areas hit by tsunami and coordinate efforts to attend to these infrastructures. The IMO said it is important to ensure that "ports, navigational aids and other key elements of the maritime infrastructure are in effective working order as soon as possible, both to facilitate the medium and long-term recovery of the affected areas and to ensure that short-term aid arriving by sea can do so efficiently and in safety."

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19611>

TSUNAMI – PHOTO-OPS HARM RELIEF EFFORT: Visits by dignitaries to hard hit regions are slowing relief efforts.

MORE: <http://news.scotsman.com/latest.cfm?id=3977446>

TSUNAMI – BLOCKED RUNWAY: A chartered 737 cargo plane blocked the runway early last week at Banda Aceh airport after its landing gear apparently collapsed. An Australian soldier on the scene said the plane may have hit a cow.

MORE: <http://news.airwise.com/story/view/1104832460.html>

TSUNAMI - CHECK – IS THAT CHARITY ASKING FOR MONEY REAL?

MORE: <http://www.charitywatch.org/ratingguide.html>

TSUNAMI - BEST CHARITIES FOR AID

Below is a list of tsunami relief agencies that meet the Better Business Bureau's charity accountability standards. The BBB's standards cover corporate governance, disclosure and the amount spent on programs, vs. fundraising and administrative costs. Source: USA Today

Displayed this way:

Name of Charity = Web Site = Percent of Income Going to Victims after Expenses

ADRA International = www.adra.org = 93%

Americares = www.americares.org = 98%

American Friends Service Committee = www.afsc.org = 80%

American Red Cross = www.redcross.org = 82%

CARE = www.care.org = 91%

Christian Children's Fund Child Alert Fund = www.christianchildrensfund.org = 80%

Christian Reformed World Relief Committee = www.crwrc.org = 81%

Church World Services = www.churchworldservice.org = 80%

Direct Relief International = www.directrelief.org = 99%

Food for the Hungry = www.fh.org = 93%

Habitat for Humanity International Asia Tsunami Response Fund = www.habitat.org = 72%

International Rescue Committee = www.theIRC.org = 90%

MAP International = www.map.org = 98%

Plan USA Asia Disaster = www.planusa.org = 77%

Save the Children = www.savethechildren.org = 90%

United States Fund for UNICEF = www.unicefusa.org = 88%

World Emergency Relief = www.worldemergencyrelief.org = 97%

World Vision = www.worldvision.org = 85%

Doctors Without Borders = www.doctorswithoutborders.org = NA

MORE: <http://www.usatoday.com/money/2005-01-04-charity.htm>

TSUNAMI – LATEST INFORMATION:

MORE INFO: <http://www.usafreedomcorps.gov/>

TRADE – WHAT RELIEF LOGISTICS TEACHES ALL

--- Excerpted from an article by Barry Elliott – link at end ---

One of the world's largest relief supply chain efforts is gaining momentum as countries and aid organizations make more donations of funding, supplies and personnel. The lives and survival of millions of people living in countries on and around the Indian Ocean will now depend on humanitarian relief supply chain efficiencies and the skills of the logisticians supporting them.

Last week, Indonesian President Susilo Bambang Yudhoyono went to Aceh province and surveyed a huge backlog of aid at the airport in Banda Aceh. This backlog has been mostly due to a myriad of infrastructure and co-ordination problems that include flood-destroyed roads and a lack of trucks that are impacting the overall efficiency of the supply chains supporting that area.

Critical supplies of water, food and medicine are being turned back because of a lack of space at the airport in Banda Aceh.

--- BOTTLENECK MANAGEMENT ---

This is a time when materials required to save and sustain life are highest in demand such as antiseptics, bandages, packaged water, water purification, high energy food, sanitation and medicines are becoming jammed up in the supply pipeline.

These observations now highlight a traditional problem in the supply chain... backlog management, the process of handing priorities, constraints and bottlenecks. Without overall co-ordination and visibility... the current response of the international communities has been to urgently donate large volumes of either clothes, bedding and packaged goods... which can consume large capacities of the limited transport, warehouse and distribution infrastructure, without balancing the flow and priority of material against each respective bottleneck.

--- IMPORTANCE OF RELIEF ---

- 1)- Water supplies that are safe
- 2)- Food
- 3)- Medicines and medical treatment
- 4)- Sanitation to prevent disease
- 4)- Clothing, Blankets, Housing

MORE: http://www.bangkokpost.com/Business/05Jan2005_biz56.php

TRADE – HIGHER FREIGHT RATES COMING: Truck and air freight are in greater demand as the US economy expands. Expect 6% higher freight rates in 2005.

MORE: http://www.businessweek.com/magazine/content/05_02/b3915417.htm

BE CAREFUL MOVING USED GOODS

Used goods are always a challenge.

Most insurers will not allow full cover insurance on used goods.

We DO offer full cover on Used Goods with approval, but we are careful, and you should be.

We would gladly insure goods under a broader coverage than only Clauses C if we could be sure of the condition of the goods before they move.

In case of a claim, USED goods pose special problems.

Underwriters have no way of knowing that the USED goods you are moving are in pristine condition when you accepted the shipment and placed the insurance... or that any damage was not already done to the gear.

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CLICK: "Training & Help" – then –

CLICK: "What Do I Do?" – and #B-1 will protect you and your Shipper.

www.allcovered.net **We have logistics ALL covered!**

AIR – US AIR FREIGHT TO GROW

“Air freight should benefit from a recovering US economy, accelerating trade with China and the continued replenishment of low inventories,” says Ted Scherck of Colography.

In the research and strategic planning firm’s annual study, “Expedited Cargo Market Projections for 2005,” three of the five categories monitored are anticipated to grow.

Those to show year over year gains are overnight packages between two and 70 lbs. to grow 1.6%; overnight freight of 70 lbs. and more, up 1.2%; and deferred or non-next-day freight to increase by 1%. While not earth-shaking figures, they all are positive growth.

MORE: <http://www.logisticstoday.com/displayStory.asp?sNO=6838&OASKEY=BreakingNews>

AIR - VOLGA DNEIPR RUSSIA-ASIA CARGO SERVICE

Uncertainty may be clouding a sputtering Russian economy, but that isn't slowing the growth of startup freight airline AirBridge Cargo. The Volga-Dnepr 747 freighter subsidiary, which became Russia's first all-cargo scheduled airline when it launched operations last spring, is already busy striking deals for additional aircraft and building new hubs.

Flying on a direct path between Europe and China, utilizing untapped all-cargo frequencies controlled by the government, ABC says its home nation is an ideal freight "bridge" between Asia and Europe and a key transit point to move goods to major markets throughout the world.

ABC says it is close to reaching deals to bring a third 747-200 freighter on board by March and a fourth 747-200 by the fall.

MORE: http://www.aircargoworld.com/features/0105_1.htm

AIR – BA CUTS FUEL SURCHARGE: British Airways reduced fuel surcharges on cargo Thursday from 23-pence to 20-pence per kilogram.

MORE: <http://news.airwise.com/story/view/1104921312.html>

AIR – DIRECT CHINA-TAIWAN FLIGHTS CLOSER?: China and Taiwan inched closer to allowing special direct charter flights during the Chinese Lunar New Year, after Beijing said it welcomed talks about the issue with Taiwan envoys. Taiwan has banned direct transport links with the mainland since 1949. Beijing and Taipei both favor direct transport links to meet the needs of flourishing trade and tourism, but political differences over Taiwan's status have got in the way. The Lunar New Year break or Spring Festival begins this year on February 9.

MORE: <http://news.airwise.com/story/view/1104747980.html>

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MORE: <http://www.allcovered.net>

OCEAN – ISRAELI PORT STRIKE?: The latest strike looming over Israel's ports could start in two weeks if a private port starts offering competing services. Workers at state-owned Haifa, Eilat and Ashdod are expected to go on strike in an ongoing protest over the government's privatization of the ports.

MORE: <http://www.joc.com/lede/20050106/sections/ocean/w3157.asp>

MORE: <http://www.haaretzdaily.com/hasen/spages/523598.html>

OCEAN – STORM CLOSES BALTIC CANAL: An approaching severe storm compelled the maritime authorities in Russia's Baltic exclave of Kaliningrad to suspend navigation in the maritime canal linking local seaports with the Baltic Sea. Five ships have been told to stay in Kaliningrad, while eight more ships cannot call into the port.

MORE: <http://itar-tass.com/eng/level2.html?NewsID=1625835&PageNum=0>

OCEAN – CHARTER RATE CLIMB CONTINUES: The daily charter rate for the benchmark 1,700-TEU geared ship is now \$30,000, up nearly \$5,000 in the past three months and well over double the 2003 average of about \$13,800. The rally has spread across all ship sizes. With few ships due to come onto the charter market in the new year, brokers say rates will keep on climbing.

MORE: <http://www.joc.com/20050104/sections/ocean/w40555.asp>

OCEAN – NYK SEES RISING DEMAND: Koji Miyahara, president of the NYK group, predicts the increasing number of consumers around the world will generate a steady demand for the transportation of goods by sea.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19594>

OCEAN – CHINA TO DOUBLE PORT CAPACITY: China plans to double current port capacity by 2010 through developing facilities on the Bohai Rim in the northeast, the Yangtze River delta at Shanghai and southern Pearl River delta.

MORE: <http://www.joc.com/20050104/sections/ocean/w35036.asp>

OCEAN – MORE WEST COAST PORT HIRING?: While waterfront employers have hired thousands of new longshoremen since the summer, cargo volumes at West Coast ports remain strong and the hiring process could be extended well into 2005. Well over 4,000 part-time longshoremen, known as casuals, have been hired in LA-Long Beach since last summer. The PMA and ILWU expect to reach their goal of 5,000 new hires in early 2005.

MORE: <http://www.joc.com/20050105/sections/ocean/w15377.asp>

OCEAN – CAPACITY WAY UP: Despite a shortage of containerships in the charter market, shipping lines have added substantial capacity in the major Asian east/west trades, according to a report released by ComPair Data. The January World Liner Supply reports of Jacksonville-based ComPair Data, a business partner of American Shipper, found that trade-wide eastbound transpacific capacity rose 17% to about 298,000 TEUs a week on 1 January, up from about 255,000 TEUs a week at the beginning of 2004.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19626>

(These are shared by readers – Please share yours. Thanks. Mike)

WHAT A DIFFERENCE A CENTURY MAKES

THE YEAR – 1904: Here are some US statistics for 1904:

- The average life expectancy in the US was 47 years.
- Only 14 percent of the homes in the US had a bathtub. (and fewer used them)
- Only 8 percent of US homes had a telephone.
- A three-minute call from Denver to New York City cost eleven dollars.
- There were only 8,000 cars in the US and only 144 miles of paved roads.
- The maximum speed limit in most cities was 10 mph.
- Alabama, Mississippi, Iowa, and Tennessee were more populated than California.
- With a mere 1.4 million residents, California was the 21st most-populous state in the Union.
- The tallest structure in the world was the Eiffel Tower.
- The average wage in the US was 22 cents an hour.
- The average US worker made between \$200 and \$400 per year.
- A competent accountant could expect to earn \$2000 per year,
 - ... a dentist \$2,500 per year,
 - ... a veterinarian between \$1,500 and \$4,000 per year, and
 - ... a mechanical engineer about \$5,000 per year.
- More than 95 percent of all births in the US took place at home.
- Ninety percent of all US physicians had no college education. (instead, they attended medical schools, many of which were condemned in the press and by the government as "substandard.")
- Sugar cost four cents a pound.
- Eggs were fourteen cents a dozen.
- Coffee was fifteen cents a pound.
- Most women washed their hair once a month, using borax or egg yolks for shampoo.
- Canada passed a law prohibiting the poor from entering the country for any reason.
- The five leading causes of death in the US were:
 - Pneumonia / influenza
 - Tuberculosis
 - Diarrhea
 - Heart disease
 - Stroke
- The American flag had 45 stars. (Arizona, Oklahoma, New Mexico, Hawaii, and Alaska hadn't been admitted to the Union yet.)
- The population of Las Vegas, Nevada, was 30
- Crossword puzzles, canned beer, and iced tea hadn't been invented.
- There was no Mother's Day or Father's Day.
- Two of 10 US adults couldn't read or write.
- Only 6 percent of all Americans had graduated high school.
- Marijuana, heroin, and morphine were all available over the counter at corner drugstores.
- According to one pharmacist, "Heroin clears the complexion, gives buoyancy to the mind, regulates the stomach and bowels, and is, in fact, a perfect guardian of health."
- Eighteen percent of households in the US had at least one full-time servant or domestic.
- There were only about 230 reported murders in the entire US.
- Try to imagine what it may be like in another 100 years... It staggers the mind...!

If you have curious or interesting or funny or thoughtful items that might be good in "Just For Fun", Email them to mike.miller@allcovered.net . Thanks.

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