

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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AllCoveredNEWS - EASY TO READ & PRINT VERSION:

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

SMALL BIZ – STEP OFF THE TREADMILL

For business owners it is a nice problem to have... asking employees to take their vacation. For freight companies this is a slower time of year. Now might be a good time.

More than half of US workers took one week or less vacation in 2003... and worked more than 2000 hours.

Despite liberal vacation policies offered in recent years, American workers are forgoing days off, holidays and traditional family vacations to work longer hours and more days.

The problem for employers is that workers are actually more productive after time off.

"People are working hard -- harder than they've ever worked. And on a short-term basis you can drive that productivity. But in the long run, you have to have a balance," said Joan Looby, of Ernst & Young.

"I see a real link to the work-overload issue. Never was so much expected of so few."

Workers who don't take time off tend to be more stressed and can be less productive, less focused and less healthy. They're also at higher risk for burnout and more likely to feel dissatisfied with their jobs or employers.

"It's fairly common for companies to experience a period in their business cycles that they really do need everyone there pulling on their oars. But most progressive companies believe vacation is part of every employee's year because everyone needs downtime to be effective," said Josiah M. Black, a lawyer specializing in labor and employment law.

MORE: http://www.bizjournals.com/industries/business_services/human_resources/2005/01/10/boston_focus1.html?f=et152

SMALL BIZ – SET GOALS TO SUCCEED

Goals are a critical power tool of successful people.

Goals let you know where you are going and how you are doing in achieving whatever you desire.

Poorly defined goals don't work. You have to clearly see exactly what you want before you can expect to obtain anything you desire.

+CHALLENGING BUT REALISTIC: Your goals should raise the bar of your performance. When you set high, yet realistic goals and visualize yourself meeting those standards, this alone will greatly improve the chances of hitting your targets.

+WRITTEN DOWN AND VISIBLE: When you write your goals down, you take a more meaningful ownership. If you don't write your goals down, you're only wishing or dreaming. Once you have determined what you want, it's easier to figure out what you have to do to get there. Posting goals and progress is also beneficial in a sales environment because it can assist in healthy competitiveness.

+HOW WILL YOU GET THERE?: What activities will you have to accomplish to reach your goal? What is your deadline?

+BE POSITIVE: Use words such as "will" instead of "might," "when" instead of "if," will help your mind take possession of your goals.

+SET A REWARD: Treat yourself to something when you hit your goal. Have the reward posted as part of your goal.

MORE: http://www.bizjournals.com/extraedge/consultants/sell_more/2005/01/10/column152.html

US ECONOMY – FED BEIGE BOOKS SHOWS GOOD ECONOMY:

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=580&ncid=580&e=8&u=/nm/20050119/bs_nm/economy_fed_beigebook_dc

US ECONOMY – FED HINTS WILL CONTINUE SMALL RATE HIKES:

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=580&ncid=580&e=10&u=/nm/20050121/bs_nm/economy_fed_dc

CURRENCIES – EURO DOWN VERSUS DOLLAR: The Euro fell again to its lowest level in three months in relation to the dollar at \$1.2922.

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=1519&ncid=749&e=6&u=/afp/20050120/bs_afp/forexeurope

SMALL BIZ – EXECUTIVES BRACE FOR CHANGE

Most global business leaders believe their companies will not survive unless they undergo substantial change.

+GLOBAL COMPETITION: "Executives are increasingly distressed about their organization's ability to compete globally. With shrinking reaction times, growing sources of cheap labor and increasing attacks from different and more aggressive global competitors, many executives are asking what do we do?" says Chris Zook, head of Bain's Global Strategy Practice.

+PREPARING TO KEEP PACE:

- * Three fourths of executives believe they will need to revamp their core businesses.
- * Nearly 70% expect their businesses will need to add a core capability.
- * Two-thirds say changes will require a redefinition of the customer relationship.
- * 70% say it is more difficult to sustain profitable growth
- * 80% say the speed of global business makes it more difficult to maintain a competitive edge.

SMALL BIZ – VISION & DENTAL KEEPS WORKERS

When it comes to employee benefits, health care is king. But companies increasingly are finding that workers are concerned not only with general health coverage but also with their dental and vision plans.

Dental and vision plans are good bait for the best employees during times when competition for workers is fierce.

70% of companies surveyed in 2003 reported that they offer vision benefits, up from just 58% in 1999, according to a report by Mercer Consulting.

The average cost to companies of health benefits for active employees, including medical and dental coverage, rose from \$6,215 per employee in 2003 to \$6,679 in 2004.

MORE: http://www.bizjournals.com/industries/health_care/health_insurance/2005/01/17/dallas_focus2.html?f=et162

SMALL BIZ HEALTH – HSA SLOWLY GAINING POPULARITY

73% of employers say they are likely, or somewhat likely, to offer high-deductible health plans with Health Savings Accounts by 2006 according to a nationwide Mercer Human Resource Consulting poll.

Created in 2003 as part of the federal Medicare reforms and offered for the first time as a benefit in 2004, fewer than 1% of companies offered HSA plans last year..

HSAs are tax-sheltered savings accounts. Money put into an HSA may be used to pay out-of-pocket medical expenses of an employee and dependents.

The money may be rolled over year to year and funds may be taken by the employee if he or she leaves the company.

Because HSAs are commonly set up with high-deductible health insurance policies -- \$1,000 and above - they usually result in lower premiums for companies.

Plan prices vary according to the amount of the deductible and the out-of-pocket maximum, but they can cost as much as 50% less than traditional insurance.

MORE: http://www.bizjournals.com/industries/health_care/health_insurance/2005/01/17/dallas_focus1.html?f=et162

SMALL BIZ HEALTH – STATE-BY-STATE LIST OF INSURANCE MANDATES: The Council for Affordable Health Insurance released the 2005 version of its Health Insurance Mandates in the States. Currently there are 1,825 mandates across America.

MORE: http://www.cahi.org/cahi_contents/newsroom/article.asp?id=515

FULL REPORT: http://www.cahi.org/cahi_contents/resources/pdf/MandatePubDec2004.pdf

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

TRUCKING – NEW H-O-S RULES DUE TODAY: The Federal Motor Carrier Safety Administration plans to publish new Hours of Service rules later today. The Notice of Proposed Rulemaking will be open for comment through March 10. The rules took effect in January 2004. It limited drivers' on-duty time to 14 hours in a 24-hour period, and limited actual driving time to 11 hours. It was the first major revision in drivers' hours-of-service rules in 65 years. In July 2004, three judges of the US Court of Appeals for the District of Columbia ruled that the rules were arbitrary and capricious, and that agency had failed to consider effect of the rules on drivers' health.

MORE: http://www.thetrucker.com/stories/01_05/0120_new_hos.html

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19827>

MORE: <http://www.joc.com/20050121/sections/logis/w96204.asp>

TRUCKING – NEW RULES DRAW MIXED REVIEWS

New "Hours Of Service" (HOS) rules went into effect a year ago... the first change in 70 years.

-- NEW RULES --

The regulations state that property-carrying commercial vehicle drivers may not drive more than 11 hours following 10 hours off duty, beyond the 14th hour after coming on duty after 10 hours off duty and after 60 hours in seven days or 70 hours in eight days. A driver may restart a driving period after taking 34 consecutive hours off.

-- THE GOOD --

The new rules treat drivers more professionally, says Ed Crowell, president of the Georgia Motor Trucking Association (GMTA).

Time starts when the driver starts on duty whether driving or not.

"Nothing turns the clock off. Under the old hours of service, drivers were essentially abused. They were told to go off duty while shippers unloaded or reloaded. Sometimes that was as much as four or five hours. The driver was not compensated and not resting."

"These rules treat a professional truck driver as more of a professional and less of a commodity. That driver will receive a better pay package and a better lifestyle. It is still going to be a tough job, but it will be a job that gets the respect it deserves as a profession," says Crowell.

-- THE BAD --

For trucking companies who have paid drivers on a percentage of the load, this causes problems, says James Brown of Brown Trucking.

The new rules are actually hurting recruitment efforts.

"The driver has to be more productive in the hours he has to work. If he gets a bad break and has to sit and wait for a load, that is wasted time."

GMTA's Crowell says trucking companies will have to demand more pay for their drivers if drivers are forced to wait or waste time.

But Brown says it is going to take time before his company can demand more money.

"For most of us who have been in the business for years, we have established customers with long-term contracts. So it is difficult to say the game has changed so we have to raise our rates. We can't implement those increases until the contract expires. It is a gradual, long-term thing."

-- THE FEAR --

"The main feedback we hear now is, don't change the rules again. They are getting used to the hours, and they now work with those hours and see some benefits," Crowell says.

MORE: http://www.bizjournals.com/industries/business_services/human_resources/2005/01/17/atlanta_focus6.html?f=et152

TRUCKING – DIESEL UP 1.8-CENTS: The US national average retail price for a gallon of diesel increased 1.8 cents to \$1.952 for the week ending 17 January.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46038>

TRUCKING – TSA FINGERPRINT CHECKS FOR HAZMAT HAULERS: See "Security" section.

TRAINING FROM ALLCOVERED

The stakes are a lot larger post-9/11. If you move freight, you have to wonder how can you protect yourself without spending a fortune.

How about FREE ways to protect yourself?

We'll show you how in ten minutes... watch this video: <http://www.allcovered.net/AC-OM-Training.html>

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>>>>>>> **SECURITY SECTION** <<<<<<<<

SECURITY –

TSA WILL FINGERPRINT CHECK HAZMAT HAULERS MONDAY

It's official.

The Transportation Security Administration published its Final Rule on fingerprint-based background checks for hazmat haulers. Effective next Monday, 31 January those applying for a permit for the first time will go through the checks.

TSA also established fees in the Final Rule for the checks. The fees for hazardous materials endorsement (HME) applicants who submit fingerprints and applicant information to a TSA agent are:

1. Information collection and transmission fee, \$38;
2. Threat assessment fee, \$34; and
3. FBI fee, \$22.

Total: \$94.

MORE: http://www.thetrucker.com/stories/01_05/0117_hazmat_check.html

SECURITY – DHS PROMISES FASTER BORDER CROSSING

US authorities say they will expand a US-Mexican initiative this summer that aims to speed up the pace at which some commercial traffic is cleared through ports of entry.

The announcement came as Homeland Security Secretary Tom Ridge and Mexico's Interior Secretary Santiago Creel held a press briefing to formally open dedicated commercial cargo truck lanes at the US Port of Entry at Calexico.

Calexico is one of seven ports along the US-Mexico border that will begin using dedicated Free and Safe Trade (FAST) lanes this summer.

FAST is " a harmonized clearance process" that uses prescreening cargo checks and background checks on truck drivers, combined with electronic transponders on the cargo trucks to expedite what authorities consider low-risk shipments coming through ports of entry.

MORE: http://sun.yumasun.com/artman/publish/articles/story_14300.php

SECURITY – US STUDIES CONTINGENCY PLANS: If the worst happens, will all cargo stop moving? The US. government will try to avoid an "automatic closure mentality" if terrorists attack the supply chain, according to Kevin McAleenan, director of anti-terrorism for Customs and Border Protection. The government that might make a "quick stop and check" after an attack on a port, then re-open unaffected ports under heightened security.

MORE: <http://www.joc.com/20050117/sections/trade/w70789.asp>

SECURITY – RFID CENTER STAGE AT RETAIL SHOW

It's a trade show for retailers. At this year's National Retail Federation show, it's all about RFID (radio frequency identification).

CIOs DEMO RFID TECH:

MORE: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-393-1-278-261855-17288-0-0-0-1>

HP RFID LAB:

MORE: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-393-1-278-261855-17291-0-0-0-1>

EUROPE BEHIND IN RFID FOR NOW:

MORE: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-393-1-278-261855-17294-0-0-0-1>

FOCUS – SECURITY FOR CARGO

Are "Door Sensors" a viable answer?

Millions of cargo containers stream into United States ports each year.

Security experts fear the metal boxes could also be used to transport dangerous freight: terrorist weapons.

"Smart Tags," or Container Seals could monitor containers from the time they are close upon loading until they are delivered to their final destination. At any point along the way a reader can check the Tag/Seal to make sure it has not been tampered with.

The tags are expected to last about ten years... roughly the useful life of a container.

Stephen Flynn, an expert on cargo security, says there are millions of containers in circulation, any one of which could be used by terrorists as a Trojan horse. "But if I knew a particular container had been tampered with," he said, "I could intercept it without causing problems for everyone else." A suspect container could be identified and isolated for inspection without interrupting regular cargo operations.

As competing technologies for Smart Tags enter the market or die away, governments are expected to begin mandating smart tags and choose a simple version of the technology soon.

MORE: <http://www.nytimes.com/2005/01/20/technology/circuits/20next.html?oref=login>

TSUNAMI RELIEF – HARD TO VISUALIZE: It is hard for the press or television cameras to show the complete devastation in the hardest hit areas of the disaster zone. This satellite shot may show you better than anything words can say. Click the “Before & After” button:
MORE: <http://homepage.mac.com/demark/tsunami/2.html>

TSUNAMI RELIEF – YOU CAN HELP

+ BLOOD DONORS: Traveling to the tsunami zone? The Red Cross Society of Thailand is seeking donations of Rh negative and O blood types, according to Lonely Planet.

+ FREQUENT FLYER MILES: Give \$50 or more to a designated charity by 28 February and United Airlines will give you 500 frequent-flier miles (doubled if you use a Mileage Plus Visa card). Or help those nonprofits defray their travel expenses by donating your United miles to them.

+ FREE CARGO SPACE: United and other airlines are donating cargo space to relief organizations, as well as transporting health care workers to the region.

TSUNAMI RELIEF – EFFORTS SWITCH FROM TRIAGE TO LONG-TERM:

MORE: http://www.oregonlive.com/news/oregonian/index.ssf?/base/front_page/11057938709420.xml

TSUNAMI RELIEF – TIDAL WAVE OF PROBLEMS: Getting supplies to the tsunami victims is a challenge for relief agencies' supply chains when cows are blocking the landing strip and roads don't exist.

MORE: <http://ct.eneews.baselinemag.com/rd/cts?d=189-187-1-15-133825-20473-0-0-0-1>

TSUNAMI RELIEF – BILLINGS LOADS An-124: Billings, Montana is a beautiful town in “Big Sky” country. Residents of this community of 81,000 people filled an AN124 with over 100 tons of relief supplies bound for Sumatra this week... a scene that is taking place in towns and cities across the US.

MORE ABOUT BILLINGS: <http://ci.billings.mt.us/>

MORE: <http://www.billingsgazette.com/index.php?id=1&display=rednews/2005/01/20/build/local/25-cargo-plane.inc>

OCEAN – THREE YEARS TO REPAIR ANDAMAN PORTS: Experts who have surveyed the damage in the Andaman and Nicobar Islands have said that it will take at least three years to repair fully the port facilities there. Of the 48 jetties or wharves used for ships in the islands, 21 have been destroyed and the 27 that are serviceable need repairs to bring them to full capacity.

MORE: <http://www.thestatesman.net/page.news.php?clid=2&theme=&usrsess=1&id=65985>

OCEAN – SHIPPERS ASK COURT TO REVIEW NVO RULE: The International Shippers Association has asked the US Court of Appeals for the District of Columbia to review the Federal Maritime Commission's new rule allowing non-vessel-operating common carriers to enter confidential contracts with their customers. ISA alleges FMC unjustly allowed individual NVOs to enter service arrangements, but barred NVOs that are members of shippers associations, and acting as shippers, from participating.

MORE: <http://www.joc.com/20050119/sections/ocean/w22811.asp>

OCEAN – VANCOUVER BOX BACKLOG TO LAST: It will take seven to 10 weeks for Vancouver's Deltaport to clear the backlog of more than 5,000 containers caused by weather and rail-related delays. Terminal operator TSI Terminal Systems declared force majeure on Tuesday, telling customers it was not liable for delays in moving boxes because CN was not providing enough rail cars to accommodate the crush of freight arriving from Asia, and China, in particular.

MORE: <http://www.joc.com/lede/20050120/sections/ocean/w73959.asp>

OCEAN – NEW PLAN TO SPEED SO-CAL CARGO

The Alameda Corridor Transportation Authority (ACTA) has unveiled a plan to develop an inland truck depot to reduce truck traffic on the overburdened Long Beach (710) Freeway. The 710 serves as the primary highway link between the ports of Los Angeles and Long Beach and the region's major intermodal rail yards located near downtown Los Angeles.

The proposed truck depot would augment an already-proposed plan to allow truckers to pick up containers at both the local ports at nights and on Saturdays, thus reducing the number of trucks using the 710 during peak traffic times.

The new plan would allow truckers to pick up containers at night at either port and move them to the proposed depot, where they would be positioned until the distribution centers open.

MORE: <http://www.caltraderreport.com/eWebPages/page-two-1106067333.html>

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--- WHAT IS IT? ---

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We also have reference materials and tools designed for International Air & Ocean Forwarders available to you on our web site including ICC Clauses wordings, Incoterms, Insurance Definitions, a "Logistics' Guide to Insurance" to help you understand your rights and obligations and more! (www.allcovered.net)

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More Information: <http://www.allcovered.net/AC-OM-Info.html>

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OCEAN – CROWLEY GETS 45 & 53 FOOT BOXES: Crowley Liner Services is taking delivery of 1,049 new 45-foot wide containers and chassis, and will soon receive 200 new 53-foot containers and chassis.
MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19797>
MORE: <http://www.joc.com/20050118/sections/ocean/w98458.asp>

OCEAN – HORIZON ADDS JAX CALL: Horizon Lines will make two extra calls at the port of Jacksonville, Florida in February to take advantage of unseasonably strong demand.
MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19796>
MORE: <http://www.joc.com/20050118/sections/ocean/w64297.asp>

OCEAN – TANJUNG PELEPAS TOPS 4-MILLION TEU: The Malaysian port of Tanjung Pelepas increased its container throughput 15.2% to handle over 4 million TEUs for 2004.
MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19785>

TRADE – FREIGHT COSTS DOWN – ECONOMY TO FOLLOW?

Sometimes it forecasts global economic activity.

If true, then the global economy may be hit by a sharp drop in trade following an abrupt decline in the cost of shipping cargoes across the world, analysts say. The Baltic index, a key gauge of shipping costs that is regarded by economists as a reliable indicator of future trading activity, has tumbled since the start of the year.

The Baltic Index is down 10% from this time last year.

Daily hire rates for the world's biggest ships for moving dry cargo have plunged by 45% from a peak in December 2004.

MORE: <http://business.timesonline.co.uk/article/0,,9077-1445422,00.html>

TRADE – HK BUYS INTO XIAOSHAN: The Hong Kong Airport Authority will acquire more than a 30% stake in Xiaoshan International Airport in Hangzhou, East China's Zhejiang Province for US \$300-million. Details of the deal are scheduled to be formalized today according to Zhong Shan, vice-governor of Zhejiang. Xiaoshan is the 10th-largest cargo airport in China.
MORE: http://www.chinadaily.com.cn/english/doc/2005-01/16/content_409365.htm

AIR – DELTA LOSES \$2.2-BILLION IN Q4:

MORE: <http://news.airwise.com/story/view/1106217802.html>

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=12&u=/afp/20050120/bs_afp/uscompanyairdelta_050120171650

AIR – AMERICAN LOSES \$400-MILLION IN Q4:

MORE: <http://www.atwonline.com/indexfull.cfm?newsid=4913>

AIR – NWA LOSES \$420-MILLION IN Q4:

MORE: <http://news.airwise.com/story/view/1106157913.html>

AIR – KITTY HAWK REPLACES 727F WITH 737F:

MORE: http://www.bizjournals.com/industries/travel/airlines_airports/2005/01/17/dallas_story6.html?f=et184

AIR – AIRBUS UNVEILS A380: Airbus threw a spectacular party on Tuesday for the A380 superjumbo, the largest civil airliner ever built, hailed by its makers as a major European feat that will reshape aviation. The mammoth A380 has room for 70 cars to park on its wings and looks similar to the Boeing 747 but with the top deck stretching all the way back to the tail.

MORE: <http://news.airwise.com/story/view/1106042302.html>

AIR – IS ATLANTA TO BE THE CARGO HUB OF THE WORLD?:

MORE: <http://www.luchtzak.be/article7365.html>

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

ANALOGIES, METAPHORS AND SOMETHING ELSE

These came from the annual "Dark and Stormy Night" competition. Actual analogies and metaphors found in high school essays:

1. Her face was a perfect oval, like a circle that had its two sides gently compressed by a Thigh Master.
2. His thoughts tumbled in his head, making and breaking alliances like underpants in a dryer without Cling Free.
3. He spoke with the wisdom that can only come from experience, like a guy who went blind because he looked at a solar eclipse without one of those boxes with a pinhole in it and now goes around the country speaking at high schools about the dangers of looking at a solar eclipse without one of those boxes with a pinhole in it.
4. She grew on him like she was a colony of E. coli and he was room-temperature Canadian beef.
5. She had a deep, throaty, genuine laugh, like that sound a dog makes just before it throws up.
6. Her vocabulary was as bad as, like, whatever.
7. He was as tall as a six-foot-three-inch tree.
8. The revelation that his marriage of 30 years had disintegrated because of his wife's infidelity came as a rude shock, like a surcharge at a formerly surcharge-free ATM.
9. The little boat gently drifted across the pond exactly the way a bowling ball wouldn't.
10. McBride fell 12 stories, hitting the pavement like a Hefty bag filled with vegetable soup.
11. From the attic came an unearthly howl. The whole scene had an eerie, surreal quality, like when you're on vacation in another city and Jeopardy comes on at 7:00 p.m. instead of 7:30.
12. Her hair glistened in the rain like a nose hair after a sneeze.
13. The hailstones leaped from the pavement, just like maggots when you fry them in hot grease.
14. Long separated by cruel fate, the star-crossed lovers raced across the grassy field toward each other like two freight trains, one having left Cleveland at 6:36 p.m. traveling at 55 mph, the other from Topeka at 4:19 p.m. at a speed of 35 mph.
15. They lived in a typical suburban neighborhood with picket fences that resembled Nancy Kerrigan's teeth.
16. John and Mary had never met. They were like two hummingbirds who had also never met.
17. He fell for her like his heart was a mob informant and she was the East River.
18. Even in his last years, Grandpappy had a mind like a steel trap, only one that had been left out so long, it had rusted shut.
19. Shots rang out, as shots are wont to do.
- 20.. The plan was simple, like my brother-in-law Phil. But unlike Phil, this plan just might work.
21. The young fighter had a hungry look, the kind you get from not eating for a while.
22. He was as lame as a duck Not the metaphorical lame duck, either, but a real duck that was actually lame, maybe from stepping on a land mine or something.
23. The ballerina rose gracefully en pointe and extended one slender leg behind her, like a dog at a fire hydrant.
24. He was deeply in love. When she spoke, he thought he heard bells, as if she were a garbage truck backing up.
25. Her eyes were like limpid pools, only they had forgotten to put in any pH cleanser.
26. She walked into my office like a centipede with 98 missing legs.

NEW DEFINITIONS

1. Coffee (n.), a person who is coughed upon.
2. Flabbergasted (adj.), appalled over how much weight you have gained.
3. Abdicate (v.), to give up all hope of ever having a flat stomach.
4. Esplanade (v.), to attempt an explanation while drunk.
5. Willy-nilly (adj.), impotent.
6. Negligent (adj.), a condition in which you absentmindedly answer the door in your nightgown.
7. Lymph (v.), to walk with a lisp.
8. Gargoyle (n.), an olive-flavored mouthwash.
9. Flatulence (n.) the emergency vehicle that picks you up after you are run over by a steamroller.
10. Balderdash (n.), a rapidly receding hairline.
11. Testicle (n.), a humorous question on an exam.
12. Rectitude (n.), formal, dignified demeanor assumed by a proctologist immediately before he examines you.
13. Oyster (n.), a person who sprinkles his conversation with Yiddish expressions.
14. Pokemon (n), A Jamaican proctologist.
15. Frisbeetarianism (n.), Belief that, when you die, your soul goes up on the roof and gets stuck there.
16. Circumvent (n.), the opening in the front of boxer shorts.

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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