

# AllCovered-NEWS

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**AllCoveredNEWS - EASY TO READ & PRINT VERSION:**

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

# AllCovered NEWS

The news YOU need to grow your business and stay ahead of your competition

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

PO Box 1439 / 304 MLK Jr Dr / Fort Valley, GA 31030 USA  
Voice: +1.478.825.5566 / Fax: +1.419.715.4723 / US TOLL FREE: 800.922.5536

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**Monday, 7 February 2005 --- Edition #422**

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**PERSONAL BIZ – SEVEN WAYS TO MAXIMIZE YOUR 401(k)**

Millions of Americans are now depending mostly on their 401(k) retirement plan to build a nest egg to support them through old age. But dozens of studies show many Americans don't make the most of their plans, which provide immediate tax savings plus tax-deferred growth of their money.

Here's what you can do to make the most of your 401(k):

**ONE – ENROLL NOW:** Many people haven't even taken this first step. One in three eligible workers doesn't participate in an employer-sponsored retirement plan.

**TWO – CONTRIBUTE THE MAXIMUM ALLOWED:** Workers defer on average just 7% of their compensation, or \$4,700 (excluding their employer match) in 2003. Place the maximum allowed by law which rises to \$14,000 in 2005. If you are age 50 or older you can make additional catch-up contributions of \$4,000.

**THREE – SIGN UP FOR AUTOMATIC CONTRIBUTION INCREASES:** "A two-percentage-point annual increase in 401(k) savings may make a significant difference in workers' balances by the time they reach retirement age," says one specialist. A worker age 30 earning \$40,000 a year who contributes 6% of salary to a 401(k) plan will have about \$770,000 by retirement (assuming a 7% annual rate of return and a company match of 3%). If that same worker increases the contribution to 8%, there will be about \$940,000 -- or \$170,000 more -- by retirement age.

**FOUR – DIVERSIFY:** Despite having 14 to 18 investment options, many 401(k) investors have all their eggs in one basket. Putting your 401(k) eggs in different baskets won't guarantee profits or prevent losses. But it could help limit losses and increase upside potential.

**FIVE – REBALANCE:** Many 401(k) investors let the markets rebalance their portfolios. That means the percent they invest in stocks and bonds reflects more what's happening on Wall Street rather than their own needs and circumstances. Plan and do what is right for you by reviewing and reallocating once a year.

**SIX – SIMPLIFY:** 401(k) investors who have neither the time nor desire to actively manage their 401(k), diversifying and rebalancing and the like can invest in so-called life-cycle funds, target-retirement funds or a managed account. Life-cycle or target-retirement accounts invest in a pre-set mix of stock and bond funds that match up with the investor's planned year of retirement -- 2025, for instance. These funds automatically rebalance and adjust their holdings to become more conservative as the target retirement date approaches.

**SEVEN – ANALYZE THE BIG PICTURE:** Look at what you should receive from Social Security as well as your 401(k) so you can plug any gaps in retirement savings and retirement income you may have.

MORE: <http://www.insurancenewsnet.com/article.asp?a=1&lnid=252806917>

**FUN BIZ – TEST YOUR INTERNATIONAL FOOD ETIQUETTE IQ:**

MORE: <http://fekids.com/img/kln/flash/DontGrossOutTheWorld.swf>

**TECH BIZ – FIVE BROWSERS REVIEWED:** You don't have to use Internet Explorer for your web browser. A lot of folks say it is crazy to do so.

MORE: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-401-1-278-261855-17807-0-0-0-1>

**TECH BIZ – NEW VIRUS TECHNIQUE:** Virus and worm writers have found a new way to deliver their 'bombs' that gets around most anti-virus software. They use a new little known file extension called .rar.

MORE: <http://www.eweek.com/article2/0,1759,1756636,00.asp>

## **SMALL BIZ – MARKETING TO EXECUTIVE TYPES**

--- From an article by Laura Laaman – link at end ---

Tailor your approach, mannerisms and materials to the person you are talking with.

### **THE DETERMINED PERSONALITY TRAITS**

Determined to get things done and make things happen.

If you're not prepared to skillfully deal with this personality type, they will chew you up and spit you out without giving it a second thought.

Tend to be cool, impersonal and always in control.

They readily disclose expectations and are extremely results-oriented.

People's feelings take a back seat to getting the results they believe are possible.

They take risks, thrive on fierce competition and enjoy playing hardball.

They live by goals and are extremely time conscious.

#### **--- THE BAD ---**

Generally have poor listening skills.

Impatient

Highly opinionated.

#### **--- QUICK CLUE ---**

One hallmark of a determined -- they interrupt frequently. Why? Because they're in a hurry.

#### **--- HOW DO YOU HANDLE? ---**

Determined move fast and tend to be impatient. One wrong move and you're out on your ear.

The best way to connect with them is to get to the point as quickly as possible.

No chitchat.

Offer concise explanations and focus on outcome rather than a detailed process.

Drive the discussion to the bottom line -- theirs.

These people insist on dealing with strong, professional players.

Adjust your attitude, actions and vocabulary.

Your competition won't know what hit them.

MORE: [http://www.bizjournals.com/extraedge/consultants/sell\\_more/2005/01/24/column155.html](http://www.bizjournals.com/extraedge/consultants/sell_more/2005/01/24/column155.html)

### **GERMAN ECONOMY – UNEMPLOYMENT HIGHEST IN 70 YEARS:**

MORE: [http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=8&u=/afp/20050202/bs\\_afp/germanyconomy\\_050202153948](http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=8&u=/afp/20050202/bs_afp/germanyconomy_050202153948)

**US ECONOMY – FED HIKES AGAIN:** The US Federal Reserve Board hiked its “Fed Funds Rate” for the sixth time to 2.5%. The Fed Funds Rate is the rate charged member banks for overnight loans.

MORE: [http://story.news.yahoo.com/news?tmpl=story&cid=580&ncid=580&e=1&u=/nm/20050202/bs\\_nm/economy\\_fed\\_dc](http://story.news.yahoo.com/news?tmpl=story&cid=580&ncid=580&e=1&u=/nm/20050202/bs_nm/economy_fed_dc)

### **US ECONOMY – PERSONAL INCOME UP 3.7% IN DECEMBER:**

MORE: [http://story.news.yahoo.com/news?tmpl=story&cid=668&ncid=749&e=6&u=/ap/20050131/ap\\_on\\_bi\\_go\\_ec\\_fi/economy](http://story.news.yahoo.com/news?tmpl=story&cid=668&ncid=749&e=6&u=/ap/20050131/ap_on_bi_go_ec_fi/economy)

### **US ECONOMY – PRODUCTIVITY GROWS 4.1% IN 2004**

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

**AllCoveredNEWS - EASY TO READ & PRINT VERSION:**

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

**TRUCKING – TSA STARTS BACKGROUND CHECKS ON HAMAT DRIVERS:** See “Security” Section

**TRUCKING – COLORADO REVOKES CDLS:** Some truckers who received Commercial Driver’s Licenses in Colorado might be in for quite a shock. The Division of Motor Vehicles is revoking about 500 CDLs as part of an expanding fraud investigation, and not all of those CDLs are actually fraudulent. The Colorado Us attorney’s office is leading a multi-agency investigation of the alleged sale of driver’s licenses by state employees.

MORE: [http://www.thetrucker.com/stories/01\\_05/0131\\_col\\_cdl.html](http://www.thetrucker.com/stories/01_05/0131_col_cdl.html)

MORE: [http://www.truckinginfo.com/news/news-detail.asp?news\\_id=53830](http://www.truckinginfo.com/news/news-detail.asp?news_id=53830)

**TRUCKING – BILL TO EXTEND TRUCK SIZE AND WEIGHT:** A bill that would extend the Interstate Highway System truck weight and length limits to the National Highway System, instead of allowing states that jurisdiction, has been reintroduced in the US Senate. The bill would extend a freeze of truck size and weight limits set by states, which now applies only to the 44,000-mile Interstate Highway System, to the entire 156,000-mile National Highway System.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46140>

**TRUCKING – FAST CARD BORDER CLEARANCE DEADLINE 1 MAY:** See “Security” Section

**TRUCKING – CPB RE-FIRES E-MANIFEST TEST:** US Customs and Border Protection has restarted its electronic truck manifest pilot test at the Blaine, Washington, border crossing four weeks after the program was suspended to correct technical problems with the new computer system. Blaine is the first port of entry to test the ability of motor carriers to automatically transmit truck manifest data and obtain release of their cargo, driver and equipment via the CBP’s new automated trade processing system, known as ACE, or electronic data interchange messaging.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19980>

**TRUCKING – DIESEL UP AGAIN:** US National Retail prices for diesel fuel rose more than \$0.03 per gallon last week to almost \$2.00 per gallon.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46134>

MORE: [http://www.thetrucker.com/stories/02\\_05/0201\\_diesel\\_prices.html](http://www.thetrucker.com/stories/02_05/0201_diesel_prices.html)

**TRUCKING – VOLVO OFFERS NEW TRUCK:** If you want to hold your speed uphill, the new Volvo VT-880 with up to 625 horsepower might be your ticket.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46208>

## SECURITY – TSA STARTS BACKGROUND CHECKS ON HAMAT DRIVERS

The Transportation Security Administration began the second phase of the Hazmat Threat Assessment Program last week with the fingerprinting of commercial truck drivers applying for hazardous materials endorsements on state-issued CDLs.

Phase One was a name-based security check on all HazMat CDL holders.

Phase Two adds FBI fingerprint-based checks of criminal and immigration history records.

Phase Three begins 31 May when drivers, who currently hold hazmat endorsements and wish to renew or transfer the HME, must undergo the fingerprint-based background check.

MORE: [www.hazprints.com](http://www.hazprints.com).

MORE: [http://www.truckinginfo.com/news/news-detail.asp?news\\_id=53814](http://www.truckinginfo.com/news/news-detail.asp?news_id=53814)

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19979>

## SECURITY – INTEREST GROWS TO TAG CARGO

Some of the world's largest importers and exporters of goods expect that the deployment of a tracking system using active RFID tags would truly improve the security and management of their transoceanic shipments, according to a new report commissioned by RFID cargo-tracking solutions provider Savi

Savi commissioned a study to find the key supply chain "pain points" for major importers and exporters and to gauge the interest of those companies in deploying RFID-related solutions to help solve logistics problems.

"They see a double bottom-line benefit from improvements in container security and supply chain management," says Omar Hijazi, an AT Kearney principal who oversaw the report.

"So far they have not seen a business case for enhancing security and no mandate for improving their overseas supply chain, but a tipping point comes from both increased security and increased supply chain visibility. The combination makes the difference."

### --- BOTTOM LINE BENEFITS ---

According to the report, shippers expect to save around \$1,200 per container shipment by securing the container with a seal incorporating an active RFID tag. Fastened with an RFID-enabled seal, the container would be tracked through ports, weigh stations and other choke points, and the resulting data on the container's location and status would be shared by shippers and their supply chain partners.

The \$1,200-per-container savings is expected to come from a range of sources, including reduced inventory, faster border clearances, reduced administrative costs and theft prevention.

During the next three years, Hijazi expects the largest importers and exporters to start pushing their freight forwarders and shippers to use RFID tracking for their transoceanic shipments.

MORE: <http://www.rfidjournal.com/article/articleview/1386/1/1/>

## YOU FACE ADDED RISKS POST-9/11

If you move freight for others do you know about the added risks you face under new security rules and regulations?

Take ten minutes to watch our short video that quickly touches on five topics to help you protect yourself, your company, and your shippers.

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VIDEO ONE will help you start thinking more safely.

It should stream on your desktop with Windows Media Player.

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## **SECURITY - SMART CONTAINERS WILL NEED GOVERNMENT PUSH**

The success of electronic shipping container tracking will depend largely on increased government support, says a new report from ABI Research.

"One goal of our national strategy must be to prevent -- that is, be able to detect and deter -- shipments concealing terrorists weapons or even terrorists," says Robert Bonner, head of Customs.

"This heightened level of support will boost electronic tracking of incoming containers," says ABI Research analyst David Schrier. "But a government mandate, rather than voluntary provisions, will be the only way the industry can realize significant volumes of electronically-tracked containers in the near future."

Bonner is a champion of "smart box" technology, which includes adding sensors and radio frequency identification (RFID) technology to shipping containers.

"We should do this as soon as the technology to reduce false positives to an acceptable levels is there to do so, and not a day later," says Bonner.

### **-- TESTS CONTINUE --**

According to ABI's study, many technologies -- including GPS, Bluetooth, RFID, sensors and cellular communications -- have been developed for container tracking, but none of them have been commercially implemented to any great extent.

### **-- BENEFITS --**

Security – any tampering or intrusions are known in real time

Faster border clearance because inspectors know the container has not been tampered

Supply-Chain control with container tracking 24/7

MORE: <http://www.frontlinetoday.com/frontline/article/articleDetail.jsp?id=145172>

MORE: [http://www.latimes.com/business/la-fi-customs2feb02\\_1\\_4300105.story?coll=la-headlines-business&ctrack=3&cset=true](http://www.latimes.com/business/la-fi-customs2feb02_1_4300105.story?coll=la-headlines-business&ctrack=3&cset=true)

## **SECURITY – STEADY GROWTH SEEN FOR SMART BOX TRACKING**

An "Electronic Container Tracking Survey" from ABI Research finds GPS to be the Number 1 technology used by and/or compatible with today's electronic container tracking systems.

ABI believes GPS and other electronic container tracking technologies' time has come due largely to security issues and the promises of substantial commercial benefits from a supply chain and enterprise resource planning (ERP) perspective.

### **SURVEY CONCERNS**

38% - supply chain optimization as the primary focus of their company

26% - loss prevention

18% - government and regulatory concerns

18% - counter terrorism

MORE: <http://www.gpsworld.com/gpsworld/article/articleDetail.jsp?id=145036>

**SECURITY – DHS WILL SOON REQUIRE BOX SEALS:** The US Department of Homeland Security is developing a regulation that would mandate the use of high security seals on all ocean containers entering the United States. "The department is moving forward developing a seal requirement for inbound containers. This is a high priority to enhance our cargo security strategy and efforts," says Elaine Dezenski, assistant secretary for policy and planning in the DHS Border and Transportation Security Directorate. There is no official word, but the plan is expected to be formally proposed within a few months.

MORE: <http://www.joc.com/lede/20050203/sections/ocean/w51485.asp>

**SECURITY – 'SMART BOXES' REQUIRED FOR C-TPAT:** US Customs and Border Protection will tighten requirements for its low-risk importer program by offering nearly inspection-free clearance for shippers who use "smart" containers. "Validated C-TPAT importers using C-TPAT best security practices will get the green lane -- no inspections for security," says Customs head Robert Bonner.

MORE: <http://www.joc.com/lede/20050202/sections/ocean/w92624.asp>

MORE: <http://www.todaystrucking.com/displayarticle.cfm?ID=3730>

**SECURITY – DON'T SKIMP ON PORT SECURITY:** Homeland Security secretary-designate Michael Chertoff told a Senate committee Wednesday that funding for port security, like all critical infrastructure protection, should be flexible, and based on risk and vulnerability to terrorist attack... "...so we're not spending all of our efforts on one type of infrastructure, like aviation, when we neglect other parts, such as ports and harbors."

MORE: <http://www.joc.com/lede/20050202/sections/trade/w84843.asp>

**SECURITY - FAST CARD BORDER CLEARANCE DEADLINE 1 MAY:** Because of a backlog in processing thousands of applications, the deadline for requiring Free And Secure Trade cards of all Border Release Advance Screening and Selectivity drivers has been extended to May 1. The BRASS program is an automated system to speed cross-border processing of certain products. Approved applicants, such as shippers and manufacturers, are assigned a code for use in BRASS transactions.

LIST OF PORTS-CROSSINGS: [www.customs.ustreas.gov/xp/cgov/home.xml](http://www.customs.ustreas.gov/xp/cgov/home.xml).

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46142>

MORE: <http://www.joc.com/20050201/sections/logis/w4433.asp>

## AIR - CHANGING REGULATIONS TO HIT REGIONAL AIR CARGO CARRIERS

Regional air freight operators in the United States will be flying blind through the next few months, as they wait for Washington to produce definitive cargo security regulations.

Late last year, the Transportation Security Administration issued a proposed air cargo security rule, but this has produced more confusion than answers for the nation's regional cargo players.

Short-haul cargo operations are showing growth even as larger carriers, shippers and forwarders move more to land transit pushing goods off cargo jets.

Jeanne Cook, chair of the security committee of the Regional Air Cargo Carriers Association worries because it is unclear what exactly will be required of carriers that operate planes with payloads up to 7,500 pounds.

Regional cargo carriers and the airports they serve face different issues and operational requirements than large carriers and hubs, stressed John Hazlet, director of operations of Ameriflight, who is also on RACCA's security committee.

How would cargo inspections be done, who would have to provide mechanical or electronic inspection equipment, who would be responsible and who would have to bear the cost? Neither operators nor regional airport authorities have ample budgets to finance such measures.

MORE: [http://www.aircargoworld.com/features/0205\\_2.htm](http://www.aircargoworld.com/features/0205_2.htm)

### **AIR – ANALYST SEES US-AIR LIQUIDATION BY YEAR END:**

MORE: <http://news.airwise.com/story/view/1107285974.html>

**AIR – US AIRLINE LOSSES TOP \$9-BILLION:** US airline industry losses for the 11 largest passenger airlines (excluding ATA, which is in bankruptcy and has not reported financial results) soared to \$9.21-Billion last year from \$2.38-Billion lost by the same carriers in 2003.

MORE: <http://www.atwonline.com/indexfull.cfm?newsid=4954>

**AIR – WORLD AIR CARGO SHIPMENTS UP 13.4%:** The International Air Transport Association says air cargo in 2004 increased 13.4% over year-ago levels, as global aviation enjoyed an across-the-board recovery. Freight saw double-digit growth in all regions with Middle East carriers reporting the highest increases at 26.8%.

MORE: <http://www.joc.com/20050131/sections/air/w60846.asp>

**AIR – US AIR CARGO BUSY IN DECEMBER:** International air freight and express cargo carried by US airlines rose 16% to 1-Billion revenue ton-miles in December, finishing a year of strong volumes on transpacific and transatlantic routes.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20031>

## SHIPPING HIGH VALUE OR TO A WAR ZONE?

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CLICK: "What Do I DO?"

-- #C-1 deals with shipping to "Excluded" areas or "War Zones"

### **WE DO PROJECTS**

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**OCEAN – FEFC CARRIERS HIKE RATES:** Shipping lines of the Far Eastern Freight Conference say rates from Europe to will increase \$50 per 20 or 40-foot container, effective 1 March 1.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19989>

**OCEAN – HORIZON HIKES DEMURRAGE CHARGES:** Horizon Lines is increasing demurrage charges at US terminals for port-to-port cargo and intermodal containers cargo in the US/Puerto Rico trade. The number of free time days allowed remain, but the subsequent amounts charged per day will increase effective 15 February from \$50 for the first two calendar days to \$250 per day after free time has expired.

HORIZON LINE: <http://horizonlines.com/includes/news/pr/NA%20Demurrage%20Increase%20Eff%202-15-2005.doc>.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=19985>

MORE: <http://www.joc.com/lede/20050201/sections/ocean/w28214.asp>

**OCEAN – K-LINE NEW SERVICE:** K-Line has begun its fourth all-water service to the US East Coast as part of the CKYTH alliance. The AWE4 service string is comprised of eight K-Line vessels with weekly, fixed day calls at New York, Norfolk and Savannah Ningbo, Shanghai, Yantian, and Hong Kong.

MORE: <http://www.joc.com/20050131/sections/ocean/w33114.asp>

**OCEAN – MAERSK NEW ASIA-MX SERVICE:** Maersk Sealand will launch a new seven-vessel service from Asia to Mexico, Guatemala, and Panama. The CAM-MEX Service will begin fortnightly service on 5 March.

MORE: <http://www.joc.com/20050202/sections/ocean/w16074.asp>

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20011>

**OCEAN – WEST COAST BOX COUNT UP 12%:** Container import volumes climbed 12% in 2004 on the US West Coast and are expected to grow another 12% in 2005.

MORE: <http://www.joc.com/20050203/sections/ocean/w76101.asp>

**OCEAN – CARRIERS FACE SO-CAL TERMINAL CRUNCH:** Shipping lines that do not operate their own container terminals could be shut out of busy West Coast ports as carrier-owned terminals struggle to handle the growing cargo volumes from Asia generated by their parent companies. Carrier-owned terminals, which were set up primarily to service the vessels operated by their parent companies, are finding it increasingly difficult to accommodate third-party business.

MORE: <http://www.joc.com/20050201/sections/ocean/w38190.asp>

**OCEAN – BARGES PRESS CHARGES IN EUROPE:** Port congestion has been a big problem for barge operators calling Rotterdam and Antwerp. Delays of between 24 and 60 hours are still common in Rotterdam, according to the Central Bureau for Rhine and Inland Navigation (CBRN), even if the situation in Antwerp has improved somewhat.

MORE: <http://www.worldcargonews.com/htm/nf20041128.617847.htm>

**OCEAN – TACKLING EMPTY BOXES:** The cost of moving empty containers around the world has reached an estimated US\$ 5-Billion a year. It is not unusual today for entire ships to be chartered to shift empties from surplus to demand locations.

MORE: <http://www.worldcargonews.com/htm/nf20041130.535525.htm>

**TRADE – STRIKE AT CHITTAGONG:** Container congestion at the Port of Chittagong, Bangladesh worsens because of a nationwide strike early last week. Opposition parties have called for more strikes in coming days.

MORE: <http://www.joc.com/20050201/sections/ocean/w10808.asp>

**TRADE – ARAMEX BUILDING LOGISTICS HUBS:** Aramex plans to open new logistics centers in Dubai, Cairo, Jeddah and Beirut and a major expansion of the existing facility in Amman.

MORE: <http://www.ameinfo.com/news/Detailed/52992.html>

**TRADE – NIGERIA SEEKS TO STANDARDIZE FORWARDING:** The Chartered Institute of Freight Forwarders bill means to standardize and regularize the freight forwarding practice in Nigeria had a second reading last week. The implication of the bill when passed into law is that freight forwarders who do not meet up to certain standards will not be allowed to practice any more.  
MORE: <http://www.vanguardngr.com/articles/2002/business/b603022005.html>

**TRADE – ASIA TO US TRAFFIC UP 20% IN NOVEMBER:** Eastbound container traffic from Asia to the U.S. rose 20.5% to about 974,000 TEUs last November, continuing the fast cargo growth experienced in the first three quarters of the year according to MOL.  
MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20035>



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

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**MARKETING TRIALS**

Two doctors opened an office in a small town and put up a sign reading "Dr. Smith and Dr. Jones, Psychiatry and Proctology."

The town council was not too happy with that sign, so the doctors changed it to "Hysterias and Posteriors."

This was not acceptable either, so in an effort to satisfy the council, they changed the sign to "Schizoids and Hemorrhoids." No go!

Next they tried "Catatonics and High Colonics." Thumbs down again.

Then came, "Manic-depressives and Anal-Retentives." Still not good enough.

How about, "Minds and Behinds." Unacceptable again.

So they tried, "Inner Souls and Outer Holes." Still no go.

Nor did, "Analysis and Anal Cysts", "Nuts and Butts", "Freaks and Cheeks", or "Loons and Moons" work either.

Almost at their wits' end, the doctors finally came up with a title they thought might be acceptable to the council: "Dr. Smith and Dr. Jones, Odds and Ends."

"APPROVED!"

## **DARWIN AWARD NOMINEES**

It's hard to believe, but another year has passed. Once again, it's time for the Darwin Award Nominees. The Darwin's are awarded every year to the persons who died in the most stupid manner, thereby removing themselves from the gene pool. This year's nine nominees are:

**Nominee Number 1:** [San Jose Mercury News]: An unidentified man, using a shotgun like a club to break a former girlfriend's windshield, accidentally shot himself to death when the gun discharged, blowing a hole in his gut.

**Nominee Number 2:** [Kalamazoo Gazette]: James Burns, 34, (a mechanic) of Alamo, Michigan, was killed in March as he was trying to repair what police describe as a "farm-type truck." Burns got a friend to drive the truck on a highway while Burns hung underneath so that he could ascertain the source of a troubling noise. Burns' clothes caught on something, however, and the other man found Burns "wrapped in the drive shaft."

**Nominee Number 3:** [Hickory Daily Record]: Ken Charles Barger, 47, accidentally shot himself to death in December in Newton, North Carolina. Awakening to the sound of a ringing telephone beside his bed, he reached for the phone but grabbed instead a Smith & Wesson 38 Special, which discharged when he drew it to his ear.

**Nominee Number 4:** [UPI, Toronto]: Police said a lawyer demonstrating the safety of windows in a downtown Toronto skyscraper crashed through a pane with his shoulder and plunged 24 floors to his death. A police spokesman said Garry Hoy, 39, fell into the courtyard of the Toronto Dominion Bank Tower as he was explaining the strength of the building's windows to visiting law students. Hoy previously has conducted demonstrations of window strength according to police reports. Peter Lawson, managing partner of the firm Holden Day, told the Toronto Sun newspaper that Hoy was "one of the best and brightest" members of the 200-man association.

**Nominee Number 5:** [Bloomberg News Service]: A terrible diet and a room with no ventilation are being blamed for the death of a man who was killed by his own gas emissions. There was no mark on his body, and an autopsy showed large amounts of methane gas in his system. His diet had consisted primarily of beans and cabbage (and a couple of other things). It was just the right combination of foods. It appears that the man died in his sleep from breathing the poisonous cloud that was hanging over his bed. Had he been outside or had his windows been opened, it wouldn't have been fatal. But the man was shut up in his nearly airtight bedroom. According to the article, "He was a big man with a huge capacity for creating "this deadly gas." Three of the rescuers got sick, and one was hospitalized.

**Nominee Number 6:** [The News of the Weird]: Michael Anderson Godwin made News of the Weird posthumously. He had spent several years awaiting South Carolina's electric chair on a murder conviction before having his sentence reduced to life in prison. While sitting on a metal toilet in his cell attempting to fix his small TV set, he bit into a wire and was electrocuted.

**Nominee Number 7:** [The Indianapolis Star]: A cigarette lighter may have triggered a fatal explosion in Dunkirk, Indiana. A Jay County man, using a cigarette lighter to check the barrel of a muzzle loader, was killed when the weapon discharged in his face, sheriff's investigators said. Gregory David Pryor, 19, died in his parents' rural Dunkirk home at about 11:30 PM. Investigators said Pryor was cleaning a 54-caliber muzzleloader that had not been firing properly. He was using the lighter to look into the barrel when the gunpowder ignited.

**Nominee Number 8:** [Reuters, Mississauga, Ontario]: A man cleaning a bird feeder on the balcony of his condominium apartment in the Toronto suburb slipped and fell 23 stories to his death. Stefan Macko, 55, was standing on a wheeled chair when the accident occurred, said Inspector D'Arcy Honer of the Peel Regional Police. "It appears that the chair moved, and he went over the balcony," Honer said.

**Finally, THE WINNER!:** [Arkansas Democrat Gazette]:

Two local men were injured when their pickup truck left the road and struck a tree near Cotton Patch on State Highway 38. Woodruff County deputy Dovey Snyder reported the accident shortly after midnight. Thurston Poole, 33, of Des Arc, and Billy Ray Wallis, 38, of Little Rock, were returning to Des Arc after a frog giggering trip on an overcast Sunday night when Poole's pickup truck headlights malfunctioned. The two men concluded that the headlight fuse on the older-model truck had burned out.

As a replacement fuse was not available, Wallis noticed that the .22 caliber bullet from his pistol fit perfectly into the fuse box next to the steering-wheel column. Upon inserting the bullet the headlights again began to operate properly, and the two men proceeded on eastbound toward the White River Bridge.

After traveling approximately 20 miles, and just before crossing the river, the bullet apparently overheated, discharged, and struck Poole in the testicles.

The vehicle swerved sharply right, exiting the pavement, and striking a tree. Poole suffered only minor cuts and abrasions from the accident, but will require extensive surgery to repair the damage to his testicles, which will never operate as intended. Wallis sustained a broken clavicle and was treated and released.

"Thank God we weren't on that bridge when Thurston shot his \*\*\*\*\* off, or we might both be dead," stated Wallis.

"I've been a trooper for 10 years in this part of the world, but this is a first for me. I can't believe that those two would admit how this accident happened," said Snyder.

Upon being notified of the wreck, Lavinia (Poole's wife) asked how many frogs the boys had caught and did anyone get them from the truck?

**EDITORS NOTE:** Though Poole and Wallis did not die as a result of their misadventure as normally required by Darwin Award Official Rules, it can be argued that Poole DID, in fact, effectively remove himself from the gene pool.

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](mailto:mike.miller@allcovered.net) . Thanks.

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