

AllCovered-NEWS

-- CONTENTS THIS WEEK --

SMALL BUSINESS:

Annual Reviews Boost Business
Cellphone Dangers
\$18k in Benefits Per Employee
Solo-(k) For Retirement

TRUCKING:

H-O-S As Law?
FMCSA Web Tools
\$500,000 Broker Bond?

SECURITY:

Cargo Theft Growing
RFID Raises Privacy Concerns
New C-TPAT Rules Make Sense

OCEAN & AIR FORWARDING:

More Tsunami Relief Free Freight
FMC Denies Shipper Appeals
LH-Cargo Hiking Rates

JUST FOR FUN:

Stress Management

NEXT WEEK: Can Your Prospect Buy?

NOTE: At the end of most stories excerpted within is a link to the full story at its source.

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<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

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**SMALL BIZ – WE HELP YOU GROW
--- AN ANNUAL REVIEW CAN ADD BUSINESS ---**

If you aren't achieving the success you want, it may be because you are ignoring one of the most critical opportunities you'll ever have to get people in front of you.

This is the annual review, a scheduled conference held every year with each client to assess needs and make recommendations.

For clients, the review is an opportunity to find out if they're properly insured.

For you, it's much more. It allows you to build relationships, educate clients, and discover unmet needs - which you can fill.

The annual review is not the time or place to sell your service. It's the time to assess their needs in a relaxed atmosphere, which can lay a thoughtful foundation for later sales.

ONE – ENSURE ADEQUATE SERVICE: Your client's needs can easily change over the course of a year, and leave gaps in a client's program. If there's something new in a client's life or business you have the perfect opportunity to talk about options on how you can modify you're the services you provide to them to meet their new needs.

TWO – BUILD A RELATIONSHIP OF TRUST: People have options when they're looking for providers, and you can be sure they're buying it from people they like and trust. The review process allows clients to get to know you better and vice versa. It puts names to voices and faces, which is a terrific way to ensure the line of communication stays open.

THREE – EDUCATE YOUR CLIENTS: People need information to make the best decisions about their lives, both professional and personal. If you don't provide this information, someone else will, which is why it's important that you do a lot of explaining and educating in the annual review. Prime examples are new government mandates or changes in the marketplace. If you demonstrate your full range of products and services... and that you are current on the latest developments in the marketplace... your clients know they can turn to you in the future.

FOUR – RETAIN BUSINESS: The only way to achieve real growth in your business is to retain your current clients through careful, thoughtful, and repeated attention. There's no better way to keep clients than a regular "check up." This helps eliminate the chance of competitors preying on your clients.

FIVE – GATHER INFORMATION FOR LATER SALES: In an annual review, you're already face to face with a client who already knows and trusts you. You've got a receptive person in your chair. Can you think of a better time to mine for information? The offhand comment, the casual aside, the conversation about looking toward the future...those are all great ways to get information that can build future sales.

SUMMARY: The minute after you have conducted an annual review, your client walks away satisfied that all is well, and pleased that you're looking out for his or her best interests. You get to go home knowing that you have information on what your client needs today and tomorrow. If you forgo a sales pitch during an annual review, you'll be pleasantly surprised at how receptive your clients are to the recommendations that lead to sales later.

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SMALL BIZ – CELL PHONES COULD COST YOUR BUSINESS

We all do it. We talk on the mobile or cell phone when driving.

If your employees have an accident while talking on their cell phones in a company vehicle or even in their personal vehicle during business hours, your business could be sued. After all, your business is a juicy “deep pockets” target for lawyers because your business likely has a lot more money than an employee.

--- PROOF OF DANGER ---

A new study confirms that the reaction time of cell phone users slows dramatically, increasing the risk of accidents.

When young adults use cell phones while driving, they're as bad as sleepy septuagenarians.

"If you put a 20-year-old driver behind the wheel with a cell phone, their reaction times are the same as a 70-year-old driver who is not using a cell phone," says University of Utah psychology professor David Strayer. "It's like instantly aging a large number of drivers."

It does not matter if the phone is “hands-free” or not.

--- TRAFFIC JAMS & DEATH ---

Drivers talking on cell phones are:

- + Less adept than drunken drivers with blood alcohol levels above 0.08%
- + 18% slower to react to brake lights
- + Are twice as likely to be involved in accidents
- + Take 17% longer to regain speed after braking, impeding traffic
- + Look but don't see, because they're distracted by the conversation

--- SO WHAT? ---

Consider implementing a “cell phone usage banned while driving” in your employee manual.

Require all employees who receive a call while driving to pull off the road during a call.

It may not prevent accidents, but it will serve as a defense if your or your company are also named in a lawsuit.

MORE: http://www.livescience.com/technology/050201_cell_danger.html

SMALL BIZ HEALTH – BENEFITS COST \$18K PER EMPLOYEE: US employers spent an average of \$18,358 per employee on benefits in 2003.

- \$6,277 – Medical Benefits
- \$4,932 – Paid Time Off
- \$3,303 – Retirement Plan Contributions
- \$3,846 – Miscellaneous Benefits

PERSONAL BIZ – “SOLO-K” FOR RETIREMENT

With the 2001 tax bill came rule changes that make individual 401(k) plans for owner-only or self-employed people an advantageous consideration when planning for retirement.

Known as Individual (k) or Solo (k) plans, they are appropriate for owner-only, plus spouse or partners, who want to self-direct their plan investments.

--- WHO CAN USE ---

These plans can work well for sole-proprietorships, manufacturer representatives, freelance writers, photographers, consultants and contractors like electricians or plumbers.

The primary advantage of the individual 401(k) plan is it allows you to make higher deductible contributions than other retirement plans available for small business. In a one-person 401(k) plan you can raise the total individual contribution to the lesser of \$40,000 or 100% of income. Previously, it was the lesser of \$30,000 or 25% of income.

People over 50 can qualify for even higher contributions as a way to catch-up on retirement savings.

MORE: www.401khelpcenter.com

FUN FACT – 43.4% of all televisions in the US were tuned to the “Super Bowl” broadcast. Of those televisions actually turned on to watch any programming, 63% were watching the New England Patriots defeat the Philadelphia Eagles.

FUN BIZ – WHAT IT MIGHT BE LIKE TO ORDER PIZZA IN A FEW YEARS:

MORE: <http://www.aclu.org/pizza/images/screen.swf>

SMALL BIZ - COMPUTER VIRUS THREATENS CARS & AIRLINES: Of 147 billion e-mails scanned by IBM for customers in 2004, one in 16, or 6%, contained a virus. In 2005 watch out for viruses that spread to mobile phones, handheld computers, wireless networks and embedded computers in things like cars.

MORE: http://reuters.myway.com/article/20050209/2005-02-09T051310Z_01_SP316003_RTRIDST_0_NEWS-TECH-SECURITY-DC.html

SMALL BIZ - RFID RAISES PRIVACY CONCERNS: (See “Security” section)

TECH BIZ – NINE SECURITY OPTIONS FOR YOUR COMPUTER: Here is a list of nine simple things you can do to be more secure--without spending another dime.

MORE: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-406-1-278-261855-18147-0-0-0-1>

UK ECONOMY – B-OF-E HOLDS RATES AT 4.75%:

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=2&u=/afp/20050210/bs_afp/britaineconomybankrateforex_050210132206

GLOBAL ECONOMY – OECD SEES WEAK ECONOMIC GROWTH:

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=1&u=/afp/20050211/bs_afp/oecdceconomygrowth_050211140559

TRUCKING – 2005 CAPACITY CRUNCH: More cargo and not enough trucks should lead to higher freight rates in 2005. The long-haul trucking industry could again find itself short of capacity during the peak-shipping season this year, according to Stephen Russell, chief executive of the Celadon Group. US truckload capacity has dropped 20% over the past four years, due largely to an industry-wide driver shortage. While long-haul drivers are paid by the mile, receive benefits and earn an average of \$48,000 a year, long trips away from home are forcing carriers to find new ways to put the brakes on employee turnover that averages about 125% annually.

MORE: <http://www.joc.com/20050209/sections/logis/w95569.asp>

TRUCKING – WHITE HOUSE WANTS H-O-S AS LAW

The Bush administration wants a law from Congress that will convert the current hours-of-service regulations into statutory law, a move that would keep the rules in effect despite a federal court's action to overturn them.

If enacted by Congress, the proposed legislation would trump the ruling of the US Court of Appeals for the District of Columbia Circuit which mandated a review of the new Hours Of Service regulations.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46281>

TRUCKING – CARGO THEFT GROWING: See "Security" Section

TRUCKING – NEW FMCSA REGISTRATION WEBSITE

File for new DOT numbers or authority, or update existing registrations at a new website from the Federal Motor Carrier Safety Administration.

- + Request HazMat permits
- + Request copies of US DOT notification letters
- + Track FMCSA transactions
- + Pay civil fines.

WEBSITE: <http://safer.fmcsa.dot.gov> and click on "FMCSA Registration & Updates."

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46261>

TRUCKING – NEW \$500,000 FREIGHT BROKER BOND?

Freight broker bonds may rise from the current \$10,000 to as much as \$500,000 under a new proposal from the Federal Motor Carrier Safety Administration. No timetable for the rule making has been set.

The Owner Operator Independent Drivers Association wants the higher bond requirements, saying unscrupulous brokers use the low bond requirement to rip off truckers.

FMCSA plans an "advance notice of proposed rulemaking."

MORE: http://www.truckinginfo.com/news/news-detail.asp?news_id=53822

TRUCKING – DIESEL DOWN: After three weeks of price increases the average US price for a gallon of diesel dropped to \$1.983 for the week ending 7 February.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46262>

MORE: http://www.thetrucker.com/stories/02_05/0208_diesel.html

TRUCKING – US LTL CARRIERS PROFITABLE:

MORE: <http://www.logisticstoday.com/displayStory.asp?sNO=6917&OASKEY=BreakingNews>

TRUCKING – SAUDIS FEAR FOREIGNERS WILL PUT THEM OUT OF BUSINESS:

See "Air & Ocean" Section

SECURITY – CARGO THEFT GROWING

Thefts of cargo containers have a bigger impact on the economy than bank robberies, says Sgt. John Antillon of the California Highway Patrol's Cargo Theft Interdiction Program.

More than \$1 million a day in lost cargo is reported to the CHP each day. "There are probably double that amount not reported to us."

If Antillon's estimate is right over \$1-Billion a year in cargo is stolen in Southern California each year. "These costs are passed on to the consumer."

Nighttime shipments and deliveries made during long weekends were most at risk, because the owners of the trucks and cargo were less likely to quickly respond.

"Audit your systems, and your processes. Spot check your security guards. These theft crews do surveillance, they know what you guys are doing. They're highly organized and they're always looking for something to steal."

MORE: <http://www.pressetelegram.com/Stories/0,1413,204~21478~2706674,00.html>

SECURITY – RFID RAISES PRIVACY CONCERNS

European consumers are very concerned about the use of radio frequency ID (RFID) tags in shops, according to a new Capgemini survey.

RFID tags are expected to greatly increase security in supply chains and are wanted by governments, retailers and logistics professionals.

But more than half of 2,000 people surveyed had privacy worries about the tags, which can be used to monitor stock on shelves or in warehouses.

Consumer groups have expressed concern that the tags could be used to monitor shoppers once they had left shops with their purchases.

--- FINDINGS ---

+ 55% worry RFID will allow stores to ID and track them after leaving stores

+ 59% worry third parties will use RFID findings

+ 61% fear personal belongings could broadcast messages about their whereabouts

MORE: <http://news.bbc.co.uk/2/hi/technology/4247275.stm>

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SECURITY – NEW CARGO RULES MAKE SENSE

New rules for C-TPAT cargo make sense according to the 8,200 member companies that are part of the Customs-Trade Partnership Against Terrorism. C-TPAT members account for 40% of trade by value.

To ensure safer and more-efficient delivery, Customs chief Robert Bonner says Customs will require C-TPAT members to equip containers with smart-box technology when it becomes available, likely later this year.

The smart box detects if a container has been opened or tampered with, allowing Customs and Border Protection to treat it as a higher-risk shipment.

Bonner envisions smart-box readers at all major overseas ports and every domestic port, as well as handheld readers aboard ships.

"A seal alone only adds a marginal amount of security. The smart device is inside the container. It could be read at any point along the journey."

Bonner estimates the price to initially be \$5 to \$10 per container. It costs roughly \$2,000 to ship a container from Asia to local ports.

"It's an infinitesimal impact to the overall cost that will give us significant security benefits. For the importer, it also cuts down on pilfering. The market will absorb the costs if you get benefits from C-TPAT."

In exchange for being a member of the security partnership, importers get expedited inspections.

--- REACTION ---

"There's certainly an investment, mainly in personnel and any security deficiencies we find," says Leslie Cazas, senior manager of Nissan North America's customs and trade administration group. "If you need an inspection, that's money lost."

Barry O'Brien, director of global trade and customs at toy-maker Hasbro Inc., says his company has seen a 50% reduction in the number of inspections and holds on cargo since joining C-TPAT.

"We have firm control, not just of quality, but on all parts of the supply chain. We know exactly where our cargo is. Imagine what it could do to my sales department to know exactly where my product is at all times," adds O'Brien.

MORE: <http://www.presselegram.com/Stories/0,1413,204~21478~2696191,00.html>

SECURITY – GE ENTERS “SMART BOX” FRAY: General Electric will commercialize an electronic security device and associated tracking service for maritime containers in the second half of the year. "CommerceGuard," GE's system will comprise an electronic sensor with a radio tag mounted inside the container door, as well as computer monitoring of when authorized persons activate or deactivate the device and whether any tampering occurs. The device will be fitted permanently to the container, have a battery life of 10 years, and cost "less than \$10 per shipment."

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20097>

SECURITY – INDIA MAY JOIN CSI: India wants to join US Customs' Container Security Initiative. Indian diplomats will visit Washington in March to finalize the arrangements.

MORE: <http://www.joc.com/20050210/sections/ocean/w52398.asp>

SECURITY – AAPA WANTS SECURITY HELP: The American Association of Port Authorities says the fundamental problem with a federal grant program to improve security at the nation's ports terminals is simple: not enough money. "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," says Kurt Nagle, the American Association of Port Authorities' president. "The federal government has mandated security enhancements for marine facilities, but has yet to adequately fund those mandates."

MORE: <http://www.joc.com/lede/20050208/sections/ocean/w27887.asp>

SECURITY – NITL SECURITY COMMITTEE: The National Industrial Transportation League has created a new Select Committee on Security (SCS) the purpose of which will be to serve as a primary resource in developing recommendations for the League on current and new security programs/plans as well as to advance positions which will make our domestic and international supply chains safer.

MORE: http://www.thetrucker.com/stories/02_05/0207_NITL_committee.html

TSUNAMI RELIEF – MORE CARRIERS PROVIDE FREE FREIGHT FOR AID

More shipping carriers are joining global efforts to provide relief and free transport of aid supplies to the devastated areas in the Indian Ocean hit by a tsunami on December 26.

Evergreen, Yang Ming, and Mitsui. O.S.K. Lines (MOL) were among the first to provide necessary supplies and free transport of the relief cargo to the disaster areas.

MOL has been loading dry cargo containers to Colombo (Sri Lanka), Belawan (Indonesia), and Chennai (India).

Hapag-Lloyd is donating \$250,000 for the tsunami victims in South Asia.

P&O Nedlloyd donated \$100,000 towards the relief effort.

NYK Group offers free freight on aid for victims of the disaster.

Yusen Air Service, a NYK affiliate company, offers charge-free transport of aid goods.

Transport is limited to the aid commodities required by international rescue and charity organizations approved by each government.

MORE: <http://www.etaiwannews.com/Taiwan/Business/2005/02/07/1107744276.htm>

TRADE – FMC DENIES NSA PETITIONS: The US Federal Maritime Commission will deny petitions filed by two shippers' association calling for the agency to reconsider its recent non-vessel-operating common carrier service arrangement rulemaking. The rule excluded shippers' associations with NVO members and individual NVOs from entering service arrangements with NVOs. The FMC cited concerns about antitrust violations if NVOs should be allowed to enter service arrangements with other NVOs.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20094>

MORE: <http://www.joc.com/20050210/sections/ocean/w29673.asp>

TRADE – SHIPPERS APPEAL FMC RULING: The International Shippers' Association and the American Institute for Shippers' Associations have re-filed petitions asking the US Court of Appeals for the District of Columbia to review a new Federal Maritime Commission rule allowing non-vessel-operating common carriers to enter confidential contracts with shippers.

MORE: <http://www.joc.com/20050210/sections/ocean/w52713.asp>

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20118>

TRADE – UPS ADDS INTL CLEARANCE TOOLS

UPS has added two web-based tools to help Shippers manage Customs clearance.

--- TradeAbility ---

Helps international shippers quickly and easily identify specific country tariff codes to calculate duties necessary for customs clearance; generate cost estimates for duties, taxes and transportation, and locate compliance information for 34 countries.

--- Quantum View Manage ---

UPS's popular package visibility service, has been enhanced to help US importers clear shipments into the country, audit cleared shipments for correct classification and electronically archive shipment data.

MORE: http://ups.com/pressroom/us/press_releases/press_release/0,1088,4514,00.html

MORE: <http://www.joc.com/20050208/sections/trade/w92892.asp>

TRADE – DHL MAY WANT MORE OF SINOTRANS: DHL, owned by Deutsche Post, may want to buy more of China's Sinotrans. DHL is also seeking a larger stake in India's Blue Dart.

MORE: <http://www.quamnet.com/cgi-bin/news.fpl?par2=2&par3=1%206&par4=20050207091714>

TRADE – SAUDIS PLANS GULF-RED SEA LANDBRIDGE: Saudi Railways Organization is inviting private sector participation in the Saudi Landbridge, to link Jeddah, Riyadh and Dammam. It would be the first rail link between the Red Sea and the Arabian Gulf. "Landbridge will be one of the largest 'build operate transfer' (BOT) projects ever undertaken in the Middle East.

MORE: <http://www.gulfnews.com/Articles/BusinessNF.asp?ArticleID=150926>

TRADE - SAUDIS FEAR FOREIGN TRUCKERS WILL PUT THEM OUT OF BUSINESS: Saudi truckers are facing tough price war competition from non-Saudi drivers. Saudi truckers claim the non-Saudis are lowering prices to steal customers and drive them out of business. They're hoping the government can put the brakes on the practice.

MORE: <http://www.arabnews.com/?page=1§ion=0&article=58777&d=10&m=2&y=2005&pix=kingdom.jpg&category=Kingdom>

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OCEAN – TACA DROPS CONGESTION SURCHARGE: The Trans-Atlantic Conference Agreement has suspended the congestion surcharge effective tomorrow through March 31.

MORE: <http://www.joc.com/20050211/sections/ocean/w80275.asp>

OCEAN – MAERSK ENDS HALIFAX BOX CALLS: Maersk Sealand will eliminate its call at the Port of Halifax on its Medgulf service, effective May, 2005. The move ends Maersk's container service to Halifax.

MORE: <http://www.joc.com/lede/20050211/sections/ocean/w85751.asp>

OCEAN – MSC BOX TRAFFIC SOARS: Mediterranean Shipping Company, the world's second-largest container shipping line, carried 27% more containers in 2004. MSC moved 5.6 million full TEUs, MSC operates more than 255 container vessels with an intake capacity of 670,000 TEUs.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20070>

OCEAN – LA-LONG BEACH DELAY PEAK FEE: Marine terminal operators in Los Angeles-Long Beach have decided to postpone the launch of the extended gates program known as PierPass, and the implementation of the \$20 per-TEU fee that will fund it, until 1 June. PierPass had been slated launch by the end of March.

MORE: <http://www.joc.com/20050208/sections/ocean/w15014.asp>

OCEAN – BOX SHIP ORDERS FAST: Container lines and charter ship owners have ordered over 50 container vessels in the first five weeks of the 2005, more than 10% ahead of the same period in 2004 when a record \$25.5 billion was spent on new tonnage. The ordering spree, which includes the first-ever 10,000-TEU-vessels, underscores carriers' optimism that the boom in world trade will continue into 2008 when most of the new ships will be delivered. Owners' calculation that charter rates won't be far adrift from current record levels.

MORE: <http://www.joc.com/20050208/sections/ocean/w36384.asp>

OCEAN – MATSON BUYS AQUITAINE LOGISTICS: Matson Integrated Logistics, a division of ocean carrier Matson Navigation, has acquired Aquitaine Assets Ltd., a \$20 million transportation and technology company in Texas. MIL's seeks to expand its own rail, truck and air freight services into Texas, said Jeff Hull, a company spokesperson. "We had some presence there before, but it was small."

MORE: <http://www.eweek.com/article2/0.1759.1760073.00.asp?kc=EWRSS03119TX1K0000594>

AIR - LH-CARGO TO RAISE RATES: Lufthansa's cargo unit plans to raise its rates by a single-digit percentage, effective 1 April. The amount of the hike is not yet known, but the increase will vary depending on region and route.

MORE: <http://www.iii.co.uk/news/?type=afxnews&articleid=5207181&subject=companies&action=article>

AIR - AF KLM CARGO UP IN JAN: Cargo activity remained buoyant in January. Traffic increased by 15.5% for a 16.2% rise in capacity. Cargo load factor stood at 63.8% (down 0.4%). Air France cargo traffic was up 13.5% in line with capacity (up 14.0%). KLM cargo traffic increased by 17.8%.

MORE: <http://www.luchtzak.be/article7604.html>

AIR – US HIKE IN PASSENGER SECURITY TAX – NO WORD ON CARGO FEE:

MORE: <http://www.atwonline.com/indexfull.cfm?newsid=4971>

MORE: <http://news.airwise.com/story/view/1107803689.html>

AIR – HK CARGO VOLUME UP 20%: Hong Kong's main cargo handler HACTL reports it handled 20.1% more cargo in January than a year ago.

MORE: <http://www.joc.com/20050207/sections/air/w64830.asp>

AIR – GUANGDONG AIRPORT TARGETS HK AIR FREIGHT: China's Guangdong province appears determined to take air freight business away from Hong Kong. The second phase of construction at Baiyun international airport in Guangzhou is underway. Baiyun wants to be able to handle 2.5 million tons of cargo a year by 2009.

MORE: <http://www.joc.com/lede/20050208/sections/air/w218.asp>

AIR – ATLANTA PLANS FOR AIR CARGO GROWTH: 2004 was a record year for air cargo at Atlanta's Hartsfield-Jackson International Airport. Increased globalization and Latin American trade are credited. City planners are mapping a 10-year strategy to grow the business.

MORE: http://www.bizjournals.com/industries/travel/airlines_airports/2005/02/07/atlanta_story6.html?f=et184

AIR – DHL & AIRBUS: DHL was selected by Airbus to provide spare parts logistics services at three facilities in France.

AIR – BWI UPGRADES: BWI becomes the eighth US airport to receive a new explosives detection trace portal, which it will use to screen passengers at the Pier D security checkpoint.

AIR – AIRPORTS MUST GROW SAYS ACI: Airports Council International expects strong growth in passenger and cargo airline traffic through 2020, provided airports add sufficient capacity. ACI's forecasts show global freight growth of 5.1% per year, hitting some 170 million tons in 2020, but only if "sufficient airport capacity" is added to handle the increase.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20103>

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

FUN QUIZ: http://www.risingstarkaraoke.com/monday_test.html

STRESS DEFINED: A humorous definition of stress:

The emotional turmoil and upset to one's person caused when the mind overcomes the body's desire to choke/slap/punch someone who desperately deserves it.

STRESS MANAGEMENT:

A lecturer, when explaining stress management to an audience, raised a glass of water and asked, "How heavy is this glass of water?"

Answers called out ranged from 20g to 500g.

The lecturer replied, "The absolute weight doesn't matter. It depends on how long you try to hold it.

"If I hold it for a minute, that's not a problem.

"If I hold it for an hour, I'll have an ache in my right arm.

"If I hold it for a day, you'll have to call an ambulance.

"In each case, it's the same weight, but the longer I hold it, the heavier it becomes."

He continued, "And that's the way it is with stress management. If we carry our burdens all the time, sooner or later, as the burden becomes increasingly heavy, we won't be able to carry on."

"As with the glass of water, you have to put it down for a while and rest before holding it again. When we're refreshed, we can carry on with the burden.

"So, before you return home tonight, put the burden of work down. Don't carry it home. You can pick it up tomorrow. Whatever burdens you're carrying now, let them down for a moment if you can."

"Relax; pick them up later after you've rested. Life is short. Enjoy it!"

And then he shared some ways of dealing with the burdens of life:

- * Accept that some days you're the pigeon, and some days you're the statue.
- * Always keep your words soft and sweet, just in case you have to eat them.
- * Always read stuff that will make you look good if you die in the middle of it.
- * Drive carefully. It's not only cars that can be recalled by their maker.
- * If you can't be kind, at least have the decency to be vague.
- * If you lend someone \$20 and never see that person again, it was probably worth it.
- * It may be that your sole purpose in life is simply to serve as a warning to others.
- * Never buy a car you can't push.
- * Never put both feet in your mouth at the same time, because you won't have a leg to stand on.
- * Nobody cares if you can't dance well. Just get up and dance.
- * Since it's the early worm that gets eaten by the bird, sleep late.
- * The second mouse gets the cheese.
- * When everything's coming your way, you're in the wrong lane.
- * Birthdays are good for you. The more you have, the longer you live.
- * You may be only one person in the world, but you may also be the world to one person.
- * Some mistakes are too much fun to only make once.
- * We could learn a lot from crayons. Some are sharp, some are pretty and some are dull. Some have weird names, and all are different colors, but they all have to live in the same box.
- * A truly happy person is one who can enjoy the scenery on a detour.

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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