

AllCovered NEWS

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

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

SMALL BIZ – STAY COOL WHEN THINGS GET HOT

"Catastrophizing" is an exaggerated reaction to something upsetting.

It's human nature to overreact when we find ourselves faced with an unsettling situation. We are hard-wired to rely on an adrenalin rush to propel us through challenging times. The problem is that the more often we rely on adrenaline, the more often we go into panic mode -- even when it's not necessary.

Before you catastrophize when something unpleasant happens, here are some thought-provoking alternative suggestions:

ONE: EVALUATE YOUR RESPONSE: Ask yourself if the situation is really as dire as it may first appear. Whatever the "catastrophe" is, it's more likely "temporary, external and specific" rather than "permanent, pervasive and personal."

TWO: REFRAME YOUR MIND-SET: Most really successful people view traumatic events -- in retrospect and with hindsight -- as blessings in disguise. Train yourself to ask what the upside of a "bad" situation might be.

THREE: BE GRATEFUL – NOT HATEFUL: Remember that things could always be worse and celebrate the fact that they aren't.

FOUR: SEE YOURSELF AS OTHERS DO: Take a moment to think about how you are reacting ... to see yourself as other people view our behavior. Do you really want your boss, your kids or an important client to think of you as a hothead or a drama queen?

FIVE: BE CONFIDENT YOU CAN COPE: Fear triggers the worst reactions to situations. When you learn to believe in your innate ability to cope with whatever fate throws your way, there will no longer be a need for outbursts, tantrums or panic attacks.

SIX: BE REALISTIC ABOUT THE PROBLEM: It's OK to be sad and disappointed when upsetting or irritating things happen. The missed flight is frustrating, as is the dent in your new car or the loss of an important account. But none of these is a tragedy, so catastrophic reactions only make bad situations worse.

SUMMARY: You are only a "victim" of what life throws your way if you allow yourself to be. When something you don't want happens, take a deep breath, pick yourself up, dust yourself off, and get on with your life.

MORE: http://www.bizjournals.com/bizwomen/consultants/winning_at_work/2004/11/08/column41.html

SMALL BIZ – LOW MORALE PUSHES ABSENTEEISM

The rate of unscheduled absences has climbed to a five-year high, according to CCH, a provider of employment law information and software.

The reasons are numerous, but CCH points to low morale, less flexible benefits and changing demographics that require employers to look at pressures in the workplace.

--- REASONS FOR ABSENCE ---

- 38% absent for illness
- 23% family issues
- 18% personal needs
- 11% stress
- 10% "I deserve it"

--- KEY FINDING ---

At companies where at least 1/3 of employees cite high stress, absenteeism is 6 times higher.

--- HOW TO FIX? ---

The survey finds the most successful absence control programs are alternative work arrangements, telecommuting and a compressed work week.

MORE: http://www.bizjournals.com/industries/business_services/employee_compensation_benefits/2005/03/07/sanjose_focus3.html?f=et150

SMALL BIZ – OVERSEAS EMPLOYEES? LOOK AT K&R

If you have workers overseas, consider “Kidnap & Ransom” (K&R) insurance.

What was once primarily an act of terrorism or political protest has become standard procedure in some countries, according to one global securities expert.

"Kidnapping for ransom is a business," says Mark Courtney of Clayton Consultants.

Costs for K&R vary according to the foreign country and type of employment activity.

The possibility of a kidnapping for ransom is highest in South America and Mexico -- where more than 80% of all incidents occur – followed by Africa, Southeast Asia and the Middle East. In Colombia and Mexico alone there are between 2,000 and 4,000 kidnappings a year.

Firms that track such incidents and issue security risk rankings for countries say only a fraction of the thousands of incidents are ever reported.

A K&R insurance policy usually covers the cost of the crisis consultants, including pre-incident training simulations, plus the ransom payment itself. Also included are related costs such as business interruption, lost wages, personal financial losses, travel and accommodation, interpreters, legal and medical costs, and rest and rehabilitation.

MORE: http://www.bizjournals.com/industries/banking_financial_services/insurance/2005/03/07/houston_story5.html?f=et145

SMALL BIZ HEALTH – SIX YEARS OF DOUBLE-DIGIT COST INCREASES: Medical insurance premiums for 2005 rose approximately 10%, representing the sixth year of double-digit rate increases.

MORE: <http://www.prweb.com/releases/2005/3/prweb217288.htm>

SMALL BIZ – YAHOO BUSINESS RESOURCE CENTER: There is a new online portal from Yahoo! featuring articles, resources, and advice for small-biz owners, including content from Inc. Magazine and Entrepreneur.com.

MORE: <http://ct.eneews.pcmag.com/rd/cts?d=184-1564-4-54-205416-163508-0-0-0-1>

SMALL BIZ – TOP BUSINESS WEB SITES:

MORE: <http://ct.eneews.pcmag.com/rd/cts?d=184-1567-16-61-140208-163916-0-0-0-1>

TECH BIZ – XP-SP2 STILL VULNERABLE: The new Windows SP2 update is reportedly still vulnerable to Denial Of Service attacks. This story from Ziff Davis Publishing has details.

MORE: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-420-1-278-261855-19209-0-0-0-1>

UK ECONOMY – BOE LEAVES RATE UNCHANGED: The Bank of England (BoE) left its key interest rate unchanged at 4.75 percent for the seventh month in a row, amid mixed signals about the strength of Britain's economy.

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=1518&ncid=1518&e=20&u=afp/20050310/bs_afp/britaineconomybankrateforex_050310161231

TRUCKING – H-O-S STRETCH PULLED

A move to allow truckers to lengthen their total work day by being able to take two hours “off duty” during their 14-hour day seems dead.

Currently drivers can be “on duty” for fourteen hours whether that time is driving or waiting.

Late last week, representative John Boozman, (R-AR) withdrew a proposal first proposed only a few days earlier that would have allowed drivers to take up to two hours off during a 14-hour shift and log it as off duty.

Critics of the measure labeled it the Wal-Mart amendment, for the retail giant headquartered in Boozman’s Arkansas legislative district. The national press ran with that early this week and pressure grew for the amendment’s withdrawal.

MORE: http://www.truckinginfo.com/news/news-detail.asp?news_id=54150

TRUCKING – DIESEL JUMPS ANOTHER NICKEL

Volatile weather and crude oil prices have driven diesel prices more than 18 cents higher in the past four weeks. For truckers struggling to pay at the pump, the outlook going forward isn’t rosy.

Normally the weeks between spring break and Memorial Day give diesel buyers a respite from high prices. But winter weather is still wreaking havoc in the Midwest and Northeast, pushing heating oil and diesel prices higher, while international concerns are increasing crude oil prices.

The US national retail average price for a gallon of diesel has risen more than 20 cents since 1 January. It now stands at \$2.168, up 5 cents from the previous week.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=46587>

TRUCKING – CALI BILL WOULD ALLOW O-O DRIVERS TO UNIONIZE

Port truckers, teamsters and others are watching closely California’s SB 848.

The bill would allow independent owner-operator (O-O) port truckers to collectively bargain and “to negotiate the terms and conditions of the employee’s own employment” and to be “free from interference, restraint, or coercion of employers,” bill language states.

The Teamsters have been developing a bill to exempt California port truckers from federal antitrust laws so they can negotiate freight rates and withhold services at marine terminals.

If port haulers in other parts of the country “see it happen in California there are other groups [of port haulers] who won’t want to work for nothing,” commented Teamsters port representative Jim Stewart.

MORE: http://www.thetrucker.com/stories/03_05/0310_port_bills.html

TRUCKING – DRIVER SHORTAGE MAY EASE

FTR Associates believes strong demand for competing labor will continue to put pressure on the Driver Labor Index.

FTR forecasts slowing freight growth in 2005 is allowing fleets to work off some of the record driver shortages of the last 18 months. The company predicts the driver shortage will continue to shrink, ending 2005 with a shortfall of 33,000 drivers, down from the estimated cumulative shortage of 300,000 during 2003/2004.

MORE: www.ftrassociates.net.

MORE: http://www.truckinginfo.com/news/news-detail.asp?news_id=54151

TRUCKING – PHOENIX FREIGHT GOES BUST: Nationwide freight company Phoenix Freight has gone into voluntary liquidation. Liquidator Jeff Meltzer says the owner acquired the business in 2003 and it had some problems at that time. He says it recently lost a number of contracts and as a result decided it had to go into liquidation. Meltzer says he believes there are about 1,000 creditors.

MORE: http://tvnz.co.nz/view/news_business_story_skin/478242%3fformat=html

SECURITY – PILOTS CRITICIZE AIR CARGO SECURITY

The Coalition of Airline Pilots Association gives "F" grades to the government in screening employees and cargo, high-tech credentialing of crew members, self-defense training for crew and the plan for countering shoulder-fired missiles.

"This is not a very pretty report card and the American public should be very concerned," says Jon Safley, president of the trade group. "Our government has yet to fill gaps we as pilots see as we continue to fly the American public day in and day out."

The group's Aviation Security Report Card gave the federal government average to failing grades in over a dozen subject areas. There were two bright spots: bag screening and reinforcing cockpit doors on commercial planes.

MORE: <http://news.airwise.com/story/view/1110482696.html>

SECURITY – MARITIME SECURITY PANEL PRIORITIES: The new National Maritime Security Advisory Committee will develop recommendations for the Department of Homeland Security in five key areas related to maritime commerce, including contingency plans for port operations following a terrorist attack, according to panelist Chris Koch, president of the World Shipping Council.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20373>

SECURITY – OPINION – SECURITY TRAMPLED IN RFID RUSH: The push is on to implement RFID, but some fear security is being overlooked.

MORE: <http://ct.eneews.eweek.com/rd/cts?d=186-1754-10-80-54291-197259-0-0-0-1>

SECURITY – SAP & INTERMEC FORM RFID ALLIANCE FOR SMALLER COMPANIES: Mandates for RFID inventory tags from so-called "big box" retailers are taking a toll on small retailers. SAP has announced an alliance with Intermec Technologies that will provide a basic starting point for smaller companies to implement RFID pilot programs.

MORE: <http://ct.eneews.eweek.com/rd/cts?d=186-1754-10-80-54291-197265-0-0-0-1>

SECURITY – SG CHECKING MORE CARGO: The United States will install radiation detectors in Singapore's port to prevent the smuggling of materials for dirty nuclear bombs. The devices, which resemble a gate that can sound an alarm when containers holding nuclear material pass through, should be ready by September.

MORE: <http://www.joc.com/20050311/sections/ocean/w34242.asp>

>>>>> AIR & OCEAN SECTION <<<<<<

AllCoveredNEWS - EASY TO READ & PRINT VERSION:

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

AIR – AMERICAN & BA RAISE SURCHARGES: British Airways World Cargo and American Airlines Cargo division are increasing fuel surcharges. Effective 21 March American will hike its fuel surcharge from 30 cents per kilogram to 35 cents/kg for most US-origin international shipments and from 12 cents/pound to 14 cents/lb. for US domestic shipments. British Airways World Cargo is raising its fuel surcharge to 35 cents/kg March 24.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20418>

MORE: <http://www.iii.co.uk/news/?type=afxnews&articleid=5233007&subject=companies&action=article>

AIR – NW-CARGO ADDS SURCHARGE: Effective Wednesday (16 March) NWA Cargo will hike its fuel surcharge on all international and domestic freight shipments. The international surcharge will increase 5 cents per kilogram for most international shipments originating in the United States to 35 cents per kilo. The surcharge for domestic shipments also will increase 2 cents per pound to 13 cents per pound.

MORE: <http://www.joc.com/lede/20050308/sections/air/w14628.asp>

AIR – MALAYSIAN CONSIDERS SURCHARGE HIKE: Malaysia Airlines Cargo may increase fuel surcharge on shipments by as much as 15% as soon as March 21. The airline reportedly will alert freight forwarders this week.

MORE: http://www.mmail.com.my/Current_News/MM/Wednesday/MailMoney/20050309115133/Article/index.html

AIR – LH-CARGO HIKES SURCHARGE: Lufthansa's cargo division will raise its fuel surcharge by nearly 17% to 35 euro cents per kilogram on March 21.

MORE: <http://www.joc.com/20050307/sections/air/w96774.asp>

AIR – CARGOLUX HIKES SURCHARGE: Luxembourg cargo airline Cargolux is adjusting its fuel surcharge to 0.35 euros per kilo (47 cents) on all shipments from March 22.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20405>

AIR – ASIAN AIR CARGO BOOMING: Members of the Association of Asia Pacific Airlines (AAPA) report cargo business up 13.8% in 2004. This was matched by a 13.2% increase in capacity, resulting in a minor rise of 0.4% in load factor to 67.2%.

AIR – CATHAY PROFIT SOARS: Cathay Pacific Airways reported its second-best year with profit to shareholders of HK\$4.42 billion (US\$566 million) for full-year 2004.

MORE: <http://www.atwonline.com/indexfull.cfm?newsid=5069>

MORE: <http://news.airwise.com/story/view/1110363887.html>

AIR – DELTA SEES BIG LOSS – MAYBE BANKRUPTCY

Delta Air Lines, which posted an industry-high \$5.2-Billion loss in 2004, says it expects to report a "substantial" loss in 2005 as well and warns in a filing to the Securities and Exchange Commission that if it is unable to reduce its operating expenses further and if it continues to experience significant losses, it will be forced to seek Chapter 11 bankruptcy protection.

According to the filing, the carrier does not believe cash flows from operations will be sufficient to meet liquidity needs this year.

MORE: <http://www.atwonline.com/indexfull.cfm?newsid=5073>

MORE: <http://news.airwise.com/story/view/1110451139.html>

MORE: http://www.usatoday.com/money/biztravel/2005-03-10-delta_x.htm

AIR - LH & SWISS TO JOIN: The chiefs of Lufthansa and loss-making Swiss International have broadly agreed on a planned union of the two carriers, according to the newspaper Handelsblatt. Lufthansa chief Wolfgang Mayrhuber has apparently guaranteed the continuation of the Swiss brand in an informal agreement, provided Swiss lowers costs further and the German carrier has control of Swiss's network.
MORE: <http://news.airwise.com/story/view/1110484372.html>

AIR – LUFTHANSA CUTS: LH-Cargo says it will trim capacity and scale back chartering of additional aircraft following a slide in traffic that suggests a weakening in the year-long global rally. Lufthansa moved 135,000 metric tonnes of cargo in February, down 4% from the previous year.
MORE: <http://www.joc.com/lede/20050310/sections/air/w23688.asp>

AIR – EMIRATES ADDS ACCRA SERVICE: Emirates will expand service to Accra with two nonstop weekly flights from Dubai that will begin 27 March.

AIR – EVA ADDS FREIGHTERS: EVA Air added cargo capacity by wet-leasing three MD-11 freighters from World Airways. Two are being placed into service this month and the third will be deployed in August. EVA Air is using the aircraft to boost cargo frequency on its Taipei-New York JFK route from eight to nine weekly flights and to increase Taipei-Atlanta service from six to seven weekly flights.

“PROFIT, PROTECT & GROW”

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.

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CLICK: “Training & Help” – then –

CLICK: “Video Training”

--- Video #3, “Profit, Protect & Grow” is designed to be viewed by you and your staff together to help you decide what steps you will take to protect and grow your business.

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TRADE - MAERSK FOCUS ON CHINA: A P Moller-Maersk Group, the world's largest shipping company and one of its leading terminal operators, is expanding its presence in China on the back of the country's booming terminal and port sector. The company currently operates five terminals on the Chinese mainland, in the cities of Shenzhen, Dalian, Shanghai, Qingdao and Xiamen. Maersk believes China will handle 33% of the total throughput of the world's container terminals by 2008, up from today's 25%.

MORE: http://www.chinadaily.com.cn/english/doc/2005-03/09/content_423171.htm

TRADE – NEW WOOD-PACKAGING RULES FOR EU: Maersk Sealand has informed its customers that the European Union will enforce its regulations concerning wood packaging material for consignments imported into the EU. Wood packaging material that is imported into the EU from non-EU countries must comply with the international standard on phytosanitary measures 15 rules.
MORE: <http://www.maersksealand.com/HomePage/ShowBinary/maersk/mainsite/downloads/pdf/guidelineswoodpackagingmaterial>
MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20369>

TRADE – HK SHIPPERS WORRY ABOUT SECURITY CHARGES: The Hong Kong Shippers' Council is concerned over the prospect that shippers eventually will be asked to pay for port security charges levied by terminal operators from shipping lines in ports of mainland China and Hong Kong. Charges reportedly will average USD 6 per container.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20366>

TRADE – NITL CONTRACTING SEMINAR NEXT WEEK: The National Industrial Transportation League, in partnership with American Shipper and The Cameron Group, will hold a seminar about the negotiation and management trends in ocean shipping contracts at Anaheim, California, on March 21-22.

MORE: <http://www.nitl.org>. or call (703) 524-5011

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20374>

TRADE – BRIDGE BETWEEN HK & CHINA: China has OK'd a USD 4-Billion bridge to link Hong Kong with the special economic zone of Zhuhai and the territory of Macau in a bid to speed transport and improve logistics.

MORE: <http://www.joc.com/20050309/sections/logis/w59854.asp>

TRADE – WIRELESS PHONE COULD TRACK BOXES: Siemens and Wherify Wireless have a new wireless phone that can be used as a satellite transponder to track container shipments trucks and personnel. Siemens says the credit card-sized Wherifone G550 Locator Phone weighs 2.4 ounces and works like a phone or a Global Positioning Satellite receiver that can be called to locate, within a few feet, the position of the device almost anywhere on earth. The phone will be available at Wal-Mart Stores in the second quarter of the year aimed at parents who want to know precisely where their children are.

MORE: <http://www.joc.com/lede/20050310/sections/ecom/w36938.asp>

OCEAN – MORE CALLS FOR CANAL EXPANSION

Operating at 93% of its maximum capacity and unable to handle the today's ultra-large container ships, the Panama Canal must be expanded, say industry executives who gathered recently in Panama City.

The Panama Canal Authority (ACP) has been studying various modernization options over the past two years, including a possible US\$8-Billion expansion of the 90-year-old conduit between the Pacific and Atlantic oceans. A new wider and deeper lane would allow the transit of the new generation of mammoth, post-Panamax ships spanning 180-feet across that can haul twice as much as the current Panamax ships.

MORE: <http://business-times.asia1.com.sg/sub/shippingtimes/story/0,4574,147939,00.html>

OCEAN – SHANGHAI PORT ON SCHEDULE: The port of Shanghai is on schedule to open the first phase of its giant Yangshan deepwater port in November, as fast-growing container volumes continue to put pressure on its existing container terminals. The first five container berths under the project's first phase will provide 2.2 million TEUs in annual capacity. The entire project will add as much as 25 million TEUs in annual capacity by 2020.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20413>

OCEAN – DUBAI PORTS GROW: Dubai Ports Authority (DPA) last year handled 6.25 million tonnes of general cargo, achieving a strong 20% growth rate.

MORE: http://www.menafn.com/qn_news_story_s.asp?StoryId=83400

OCEAN – ILWU PROTEST SATURDAY: The International Longshore and Warehouse Union which represents port workers on the US West Coast plans a protest and will not work any cargo at California ports in the Bay Area on Saturday, March 19. The protest is mostly symbolic, since it is scheduled for a Saturday when little cargo is handled.

MORE: <http://www.joc.com/lede/20050308/sections/ocean/w55172.asp>

OCEAN – STRIKES HURT ARGENTINE PORTS: Ocean carriers have warned striking tugboat operators and stevedores at the Port of Buenos Aires to end strikes or they will stop serving the port if labor costs get too high. The strikes and other job actions are aimed at winning substantial increases in wages and benefits following the economic decline Argentina suffered after the devaluation of its currency.

MORE: <http://www.joc.com/20050310/sections/ocean/w82608.asp>

OCEAN – PORTS AGAIN DELAY “FREE TIME” CUTS: Ports in Southern California back up, fill up, and cause days of delay for container ships during peak season, partially because yards are filled with boxes that should have been picked up. SoCal ports have decided to delay a plan to reduce free time shippers are permitted to store containers at ports. Imported containers are supposed to be allowed five days of free time and exports seven, but many large shippers reportedly are allowed two weeks or more.

MORE: <http://www.joc.com/20050310/sections/ocean/w25513.asp>

OCEAN – COSCO PREPARES FOR US PORT CRUNCH: Cosco Container Lines will add another China-US Pacific Northwest service in the second half of this year, saying it expects congestion problems again in California in the coming peak season... and will use the Northwest service to help shippers avoid the SoCal problems.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20437>

OCEAN – BOXES UP 54% IN SEATTLE: The port of Seattle's box volume soared 54% to 170,565 TEUs in January from 110,699 TEUs in the same month in 2004.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20377>

OCEAN – CKYH ADDS PANAMA CALL: Alliance carriers COSCO Container Lines, "K" Line, Yang Ming and Hanjin Shipping are adding fortnightly calls at Cristobal, Panama, to their joint weekly Asia/US East Coast "AWE-2" service.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20410>

OCEAN – CSCL NET SURGE: China Shipping Container Lines says full-year net profit surged 109% to 4.02 billion yuan (\$486 million) driven by robust external trade and expansion in its fleet capacity.

MORE: <http://www.joc.com/20050310/sections/ocean/w64824.asp>

OCEAN – OOCL PROFIT DOUBLES: Overseas Overseas, the parent of Orient Overseas Container Lines, reports profit in 2004 more than doubled on higher rates and increased container capacity. Net profit reached \$670.4 million.

MORE: <http://www.joc.com/20050310/sections/ocean/w38493.asp>

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

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

IN HONOR OF ST. PATRICK'S DAY

--- For all those who are Irish or Irish at heart ---

"I've Lost Me Luggage"

An Irishman arrived at JFK Airport and wandered around the terminal with tears streaming down his cheeks. An airline employee asked him if he was already homesick.

"No," replied the Irishman, "I've lost all me luggage!"

"How'd that happen?"

"The cork fell out!" said the Irishman.

"Water to Wine"

An Irish priest is driving down to New York and gets stopped for speeding in Connecticut.

The state trooper smells alcohol on the priest's breath and then sees an empty wine bottle on the floor of the car. He says, "Sir, have ya been drinkin'?"

"Just water," says the priest.

The trooper says, "Then why do I smell wine?"

The priest looks at the bottle and says, "Good Lord! He's done it again!"

Irish Cemetery

Three Irishmen, Paddy, Sean and Seamus, were stumbling home from the pub late one night and found themselves on the road which led past the old graveyard.

"Come have a look over here," says Paddy, "It's Michael O'Grady's grave, God bless his soul. He lived to the ripe old age of 87."

"That's nothing," says Sean, "here's one named Patrick O'Toole, it says here that he was 95 when he died!"

Just then, Seamus yells out, "Good God, here's a fella that got to be 145!"

"What was his name?" asks Paddy.

Seamus stumbles around a bit, awkwardly lights a match to see what else is written on the stone marker, and exclaims, "Miles, from Dublin."

Irish Predicament

Drunk Ole Mulvihill (From the Northern Irish Clan) staggers into a Catholic Church, enters a confessional box, sits down but says nothing.

The Priest coughs a few times to get his attention but the Ole just sits there.

Finally, the Priest pounds three times on the wall.

The drunk mumbles, "Ain't no use knockin, there's no paper on this side either."

TIPS FOR TELEMARKETERS AND JUNK MAIL

Andy Rooney's tips for telemarketers

(1) The three little words are: "Hold On, Please..."

Saying this, while putting down your phone and walking off (instead of hanging-up immediately) would make each telemarketing call so much more time-consuming that boiler room sales would grind to a halt.

Then when you eventually hear the phone company's "beep-beep-beep" tone, you know it's time to go back and hang up your handset, which has efficiently completed its task.

These three little words will help eliminate telephone soliciting.

(2) Do you ever get those annoying phone calls with no one on the other end?

This is a telemarketing technique where a machine makes phone calls and records the time of day when a person answers the phone.

This technique is used to determine the best time of day for a "real" sales person to call back and get someone at home.

What you can do after answering, if you notice there is no one there, is to immediately start hitting your # button on the phone, 6 or 7 times, as quickly as possible. This confuses the machine that dialed the call and it kicks your number out of their system. Gosh, what a shame not to have your name in their system any longer.

(3) Junk Mail Help:

When you get "ads" enclosed with your phone or utility bill, return these "ads" with your payment. Let the sending companies throw their own junk mail away.

When you get those "pre-approved" letters in the mail for everything from credit cards to 2nd mortgages and similar type junk, do not throw away the return envelope.

Most of these come with postage-paid return envelopes, right?

It costs them more than the regular 37 cents postage "IF" and when they receive them back.

It costs them nothing if you throw them away!

The postage was around 50 cents before the last increase and it is according to the weight. In that case, why not get rid of some of your other junk mail and put it in these cool little, postage-paid return envelopes.

Send an ad for your local chimney cleaner to American Express.

Send a pizza coupon to Citibank.

If you didn't get anything else that day, then just send them their blank application back!

If you want to remain anonymous, just make sure your name isn't on anything you send them.

You can even send the envelope back empty if you want to just to keep them guessing! It still costs them 37 cents.

The banks and credit card companies are currently getting a lot of their own junk back in the mail, but folks, we need to OVERWHELM them. Let's let them know what it's like to get lots of junk mail, and best of all they're paying for it...Twice!

Let's help keep our postal service busy since they are saying that e-mail is cutting into their business profits, and that's why they need to increase postage costs again. You get the idea !

If enough people follow these tips, it will work----

I have been doing this for years, and I get very little junk mail anymore.

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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