

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

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SMALL BIZ – KEEP YOUR FOCUS FOR FAST GROWTH

--- From an article by Gayle Lantz – link at end ---

How quickly do you want your business to grow?

--- UPSIDE OF FAST GROWTH ---

- + Excitement about growth
- + Increased responsibilities and opportunities
- + Emphasis on action
- + New energy with new hires
- + Focus on building the business

--- DOWNSIDES OF FAST GROWTH ---

- Increased stress among employees
- Lack of role clarity amid constantly changing priorities
- Loss of big-picture focus
- Increased risk of conflict
- Lack of time and energy to focus on personal or career goals

--- SMART LEADERS ASK ---

- + Where should I be spending my time and energy to move the business forward?
- + How can I keep that focus? (Systems, support, practices, etc.)
- + What is my role? Keep in mind - as the business changes, so may your role.
- + How will I make the best decisions?
- + How will I handle surprises or mistakes?
- + What aspect of my own leadership am I most concerned about, and what will I do about it?
- + How can I strengthen the leadership team?

--- G.R.O.W. YOUR COMPANY ---

G – GALVANIZE: Galvanize your work force. Get them excited about the future. Through staff meetings, one-on-one or small-group dialogue, let employees see where the company is heading. Frequently communicating about where the business is and where it's going helps employees become more engaged in the process. Energizing the leadership team is an important step.

R – REVIEW: Review what's worked in the past. Too many organizations are dwelling on mistakes and problems. Pay attention to how the business has achieved its successes so far. Share your specific success stories and honor the most positive experiences. The strengths represented in those experiences will serve as a foundation on which to grow. By analyzing what's working and building on the positive, you can expand the business with more positive energy, innovation and results than you may have expected.

O – OPTIMIZE: Optimize your resources - talent, technology, systems, services, space, etc. Take a look at every aspect of your business one piece at a time and ask, "What can we do differently to make the most of this resource?" Perhaps you can restructure your services. Maybe you can create a new role for a promising employee with strengths to leverage. It might be time to upgrade the computer system to do what you really need it to do.

W – WEED: Weed out that which is not serving the business. Weeds are everywhere and come with the territory. Sometimes companies become accustomed to living with weeds. However, to grow more quickly, organizations must get rid of those practices - and even people - that have a counterproductive impact on the business. Many businesses have no trouble identifying the weeds; they have difficulty knowing how to handle them when they get out of control. Let go to grow.

--- AVOID INTERFERENCE ---

Here are a few practical ways to address fast-growth challenges:

ONE: Don't let fast growth force you into fast hiring. Hire the right talent on the front end. Get the right fit. Don't wait until your company is in pain before hiring. If you benchmark the job first, you'll know more specifically what to look for when you're ready to hire.

TWO: Push a few things far. Don't try to do too much at once. Focus on execution. Leadership teams must regularly meet to keep a big-picture view, yet consistently execute the plan.

THREE: Address issues as they arise. If you see signs in others related to burnout, apathy, cynicism, incompetence or distrust, these are threats to your business. Don't let negativity fester.

FOUR: Foster self-awareness. Help employees become more aware of how they go about their work, how they interact with others and solve problems. Self-understanding is an important step toward appreciating differences in others. An organization comprised of individuals who intentionally create positive internal relationships is more successful serving external customers.

FIVE: Create a "time out." Plan a retreat or off-site event to help employees catch their breath, renew their energy and focus on themselves - their own goals and aspirations. You can combine activities that focus on business development and personal development. It will pay off for the business.

----- SUMMARY -----

As your business continues to grow, at whatever pace, keep in mind that business ultimately is about creating value. Don't get so carried away by the prospect of growth that you lose sight of the importance of creating value.

Focus on the value you can and want to create and watch your business soar.

MORE: http://www.bizjournals.com/industries/business_services/human_resources/2005/04/04/birmingham_focus6.html?f=et152

SMALL BIZ GROWTH

Want to grow your business?

We have sales tips from how to better use the phone to how to write a better email... from how to develop a selling Power Point to how to answer you prospects unasked questions.

GO TO: www.allcovered.net

CLICK: "Training & Help" – then –

CLICK: "Sales Help"

www.allcovered.net We have logistics ALL covered!

SMALL BIZ – PHONES IN THE SKY

Your last quiet place – devoid of mobile phone conversations, may be about to disappear.

You know the ones... the guy sitting near you going "Dude... I was SO not last night... No, dude, I mean... dude..." Do I need to hear this?

It seems as though there's one on every flight: the passenger who gabs into a cell phone through the boarding process and keeps chatting until the final seconds before take-off, silenced only by a flight attendant who asks that the phone be turned off.

Now, the flight attendants are doing what they can to tell the Federal Communications Commission that its proposal to lift the ban on cell phone use in the air is a bad idea.

According to a poll released Thursday by the flight attendants union, 63% of airline passengers oppose the idea of allowing in-flight cell phone calls, citing the disruptive noise from yakking passengers as their primary reason.

MORE: http://story.news.yahoo.com/news?tmpl=story&cid=2314&ncid=1293&e=1&u=/sv/20050409/tc_siliconvalley/www11345734

SMALL BIZ – ENERGY PRICES TO STAY HIGH?

Gary Halbert of investorsinsight.com offers a newsletter with a focus on investing and money management aimed at a US audience. In his most recent edition he offered the following comments about energy prices:

----HIGH ENERGY PRICES MAY BE HERE TO STAY:

“Crude oil prices hit a new record high of \$58.28 last week. Gasoline prices are at new highs also (unleaded is \$2.10-\$2.20 here in Austin – today, that is – and much higher elsewhere around the country). There is an old saying in the commodities markets: *“The solution to higher prices is higher prices.”* In a supply/demand world, high prices normally result in a reduction in demand, which eventually leads to lower prices.

“However, the sharp rise in crude oil prices over the last year and a half has not resulted in a significant decline in demand or usage around the world. The freeways are still congested, airline flights are still full, etc., etc. Meanwhile, demand for energy continues to explode in China, India and elsewhere.

“The question is, how high do oil prices have to rise to curb demand? No one knows for sure. Goldman Sachs released a new research report recently which suggests that oil prices could rise to over \$100 a barrel in the next few years. While I’m not ready to embrace such a forecast, I do believe it is fair to say that oil prices have reached a new plateau, and higher energy prices are here to stay. We just don’t know how high.”

--- SO WHAT?---

If Halbert, energy professionals like T. Boone Pickens and others are right, high fuel costs will be with us from now into the foreseeable future.

Budget for it.

Structure your contracts to allow for passing along fuel price increases and decreases.

Protect yourself.

TECH BIZ – NASTY TROJAN FAKES AS MS UPDATE: A malicious new piece of nastyware is spreading around the net, pretending to be a critical Microsoft security patch.

MORE: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-436-1-278-261855-20310-0-0-0-1>

SMALL BIZ HEALTH: DRUG PRICES OUTPACE INFLATION: US prices for brand-name drugs on average rose at 2.5 times the rate of inflation last year, while generic drug prices remained flat.

MORE: http://www.kpmginsiders.com/display_reuters.asp?cs_id=129821

REPORT IN PDF: http://assets.aarp.org/rqcenter/post-import/dd112_brand_drugs.pdf

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

AllCoveredNEWS - EASY TO READ & PRINT VERSION:

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

TRUCKING – ANOTHER DIESEL RECORD: The US national average retail price of a gallon of diesel set another record for the week ending April 11, up more than a penny from the previous week's record price, to \$2.316.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=47048>

TRUCKING – ENERGY PRICES TO STAY HIGH?: See “Small Biz” Section

TRUCKING – SENATE TO TAKE UP FUEL SURCHARGE

The US Senate Commerce Committee is working on a highway bill containing a fuel surcharge. US House members adopted a mandatory truckload fuel surcharge into H.R. 3 a month ago.

The amendment from the House Transportation Committee closely resembled a bill advocated by the Owner-Operator Independent Drivers Association in recent years.

The House bill would require any carrier, broker or freight forwarder to pass on a full fuel surcharge to the fuel buyer, such as an owner-operator.

The surcharge would be the current price minus the benchmark price of \$1.10 per gallon.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=47047>

TRUCKING – FL TRUCKERS STAGE FUEL PRICE PROTEST: A group of truckers pulled their trucks to the side of the road in Orange County, Florida just after midnight Monday on the Beeline, near International Drive and began protesting the price of fuel. It has been more than 30 years since trucker protests over fuel prices and shortages blocked Interstates and brought on a national crisis.

MORE: http://www.truckinginfo.com/news/news-detail.asp?news_id=54517

TRUCKING – FMCSA SECUREMENT MEETING: The Federal Motor Carrier Safety Administration (FMCSA) has scheduled a public meeting on implementation of the North American Standard for Protection Against Shifting and Falling Cargo. The meeting scheduled for April 21-22 at the Albuquerque Convention Center in Albuquerque, New Mexico, immediately after the Commercial Vehicle Safety Alliance's Annual Conference. The meeting will be open to the public.

MORE: www.fmcsa.dot.gov.

MORE: http://www.truckinginfo.com/news/news-detail.asp?news_id=54491

SECURITY – PK SHIPPER INDICTED FOR NUCLEAR TRAFFICKING: The US government says a federal grand jury in the District of Columbia indicted Pakistani shipper Humayun Khan with conspiring to violate US law for exports controlled for nuclear non-proliferation reasons. Khan allegedly violated the federal conspiracy statute and the International Emergency Economic Powers Act. If convicted on conspiracy, Khan faces a potential 35-year jail sentence and a likely range of 78 to 97 months in prison under the federal sentencing guidelines. Khan was the owner of Islamabad, Pakistan-based Pakland PME Corporation.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20768>

SECURITY – SFO AIR CARGO HANDLERS ARRESTED: Thirteen cargo handlers at San Francisco International Airport were charged Friday with stealing \$200,000 worth of computers, cameras and other goods from mail bound for US soldiers stationed in Japan. The 13 are employed by Aeroground.

MORE: http://www.insidebayarea.com/sanmateocountytimes/localnews/ci_2665661

SECURITY – RIDGE: “RFID CAN PROTECT US”

Tom Ridge, the former secretary of homeland security says that through innovation, RFID can strengthen both the nation's security and its economy.

"The return on investment most businesses want is a little bit different than the return on investment you might find in the public sector. In the public sector, if you can assure Congress... or if you can assure state and local governments... that this will significantly enhance their security, you've got a sale. I think if you go into the private sector, you have to do more than say this will offer you the security," says Ridge.

He believes companies will look at RFID from a different perspective, "This will improve efficiency. This will improve accountability. This will improve the bottom line. And, oh, by the way, as a direct consequence, this will also enhance security."

--- 3 RFID PRINCIPLES FROM RIDGE ---

First, homeland security is not about eliminating all risk but about risk management. "We're going to have to rely on the private sector to help us secure the country as well, without necessarily any government incentive but with the incentive hopefully of not only doing good but doing well at the same time."

Second, Ridge says that business leaders must work with Homeland Security officials to limit the negative impact of government policies on the economic future of the United States. "We must never forget that security and commerce are linked together, and advances in technology propel both."

Ridge's third point was that technology must be viewed as an enabling power that can be used for good or ill. The globalization of commerce, education and communication has made the United States stronger but also more vulnerable, because terrorists have the opportunity to use many of the same tools.

MORE: <http://www.rfidjournal.com/article/articleview/1499/1/1/>

SECURITY – PREPARE FOR NEXT-GEN RFID TAGS

Companies should start preparing now for next-generation RFID technology that will soon hit the shelves, according to research company Gartner.

Several groups have developed an RFID chip (Radio Frequency ID) that complies with EPCglobal's Ultra High Frequency Electronic Product Code Class 1 Generation 2 G2 standard, sometimes referred to as UHF and G2. Many more will make similar announcements soon.

As well as better performance, G2-compliant systems will also feature encryption, password protection and authentication in order to protect the data stored on the RFID tags and their databases.

Because it is a worldwide standard, G2 will allow companies to deploy RFID across multinational supply chains, improving efficiency.

MORE: http://news.com.com/Gartner+Get+ready+now+for+next-gen+RFID+tags/2100-1039_3-5662253.html

SECURITY – RFID SHAKEUP COMING: RFID is booming but many of the assumptions in the US retail space are flawed, according to British researchers IDTechEx.

MORE: <http://ct.eneews.eweek.com/rd/cts?d=186-1884-10-80-54291-212166-0-0-0-1>

SECURITY – AIR CARGO CONCERNED ABOUT RFID: While radio frequency identification (RFID) is catching on in other segments of the logistics industry, widespread use in air cargo might be years away. The two largest air cargo carriers, United Parcel Service and Federal Express, do not currently offer RFID tags as part of their regular services. As a FedEx spokesman said, the “2-10 Rule” comes into effect: “A new technology is heavily hyped during its first two years of public use, but usually takes 10 years to become truly useful. RFID is no exception to the ‘2-10 rule’.”

MORE: <http://www.joc.com/20050411/sections/air/w18392.asp>

SECURITY – PAKISTAN AIRPORTS ON ALERT: Two of Pakistan's international airports were put on high alert because of a terror threat. “We have put Karachi and Lahore international airports on high-security alert after some specific aviation-related threats,” says Major Riaz Ahmad, a spokesman for the Airport Security Force.

MORE: <http://news.airwise.com/story/view/1113587187.html>

SECURITY – IRISH AIR CARGO SECURITY: Aer Lingus and Ryanair have been ordered to explain serious security lapses at Dublin airport to the Republic's Transport Minister Martin Cullen after inspectors boarded planes with weapons. Breaches already detailed include inspectors passing unhindered through a no-go cargo area, walking on to a runway and boarding both a Ryanair and an Aer Lingus aircraft prior to cabin crew or passengers coming on board. To add to the embarrassment of the airport authority, it also emerged that security staff had learned of the arrival of the 15 inspectors shortly before the security audit got under way and had been advised to keep a careful watch for anything suspicious.

MORE: <http://www.belfasttelegraph.co.uk/news/story.jsp?story=629420>

TRADE – FORWARDERS FAIL TO DELIVER

The most important factor in the shipper-freight forwarder relationship is one of the worst for forwarder performance, according to a survey by Transport Intelligence.

Shippers responding to a survey conducted by Transport Intelligence rated “proactive notification of problems” as the most important aspect of customer service (4.58 on a scale where 5 is most important). When asked how forwarders perform on this and other factors, shippers said proactive notification was the second worst area (2.72 or unacceptable on the scale).

Reliability, which tied with proactive notification at 4.58 on the scale of importance, exhibited a slightly smaller gap between expectation and performance. Shippers ranked forwarders 3.02 or just barely above “acceptable” on reliability.

MORE: <http://www.logisticstoday.com/displayStory.asp?sNO=7094&OASKEY=BreakingNews>

TRADE – TRANSPORT PROJECTS MIGHT EASE CARGO

The continuing cargo bottleneck at the ports of Los Angeles and Long Beach have spurred action on two major projects aimed at keeping pace with the unprecedented flood of container cargo that is expected to move through the two San Pedro Bay ports over the next two decades.

Los Angeles-based Marine Terminals Corporation (MTC) is proposing the construction of a container port on the Baja California peninsula, about 150 miles south of the California-Mexico with a network of terminals, warehouses, distribution centers, and berths capable of handling the newest generation of 8,000-plus TEU (20-foot equivalent) and larger capacity containerships connected to the California border by a dedicated rail line.

At the same time, the Union Pacific Railroad (UPRR) - one of the two primary rail carriers linking Southern California with inland points throughout the US - has begun modifying its near-dock container transfer operation at the Port of Los Angeles to reduce truck traffic in and out of downtown Los Angeles.

MORE: <http://www.caltraderreport.com/eWebPages/front-page-1113192065.html>

TRADE – TRANS-PAC TALKS: Service contract negotiations in the eastbound Pacific are finally starting to take on a sense of urgency after an unusually quiet spring in the largest US trade lane. Negotiations between importers and shipping lines this year have been marked by uncertainties about the direction of the US economy, the cost of production in Asia and prospects for marine terminal and rail congestion on the West Coast. As a result, shipping lines have not been pushing large rate increases and importers are moving cautiously before finalizing volume commitments for the upcoming peak-shipping season.

MORE: <http://www.joc.com/20050415/sections/ocean/w43460.asp>

TRADE – NETWORK CONGESTION LOOMS: There are not enough trucks, not enough truckers, and not enough containers. Expect shortages during the peak shipping season. So says Brian Avery, senior vice president-intermodal at the Hub Group.

MORE: <http://www.joc.com/20050413/sections/ocean/w9927.asp>

TRADE – CHINA GAINS US EXPORT SHARE: Mainland China and Hong Kong lifted their combined share of Asia to the US containerized cargoes to 70% in January, as China seized new newly opened textile market in America following the ending of the quota system 1 January. Eastbound container trade from Asia to the United States was 959,213 TEUs in January, up 12.5% year-on-year. Westbound US-to-Asia cargo movements declined 2.5% to 317,131 TEUs in January.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20778>

TRADE – ENERGY PRICES TO STAY HIGH?: See “Small Biz” Section

WHEN DOES INSURANCE START AND STOP?

Cargo insurance is in force while the insurance buyer has an "Insurable Interest" in the goods being insured.

Cargo insurance is contract law... subject to the Standard & Special Conditions, any applicable treaties, insuring while the goods are under the Care, Custody & Control of the insurance buyer.

If you are moving goods for a Shipper, it is good to make sure the sales contract uses the Incoterm "CIP" for "Cost and Insurance Paid" (to a named point). That means the Shipper is responsible for the insurance up to delivery at the point names in the sales contract.

If the sales contract reads FOB for "Free On Board" the Shipper's insurance ends once the goods pass the ship's rail or into the aircraft hold. Insurance then becomes the responsibility of the buyer.

Be careful, because you are protecting both your Shipper and You in case of a claim.

MORE: http://www.allcovered.net/AC-OM-Log_Guide.html

MORE: <http://www.allcovered.net/AC-OM-Incoterms.html>

MORE: http://www.allcovered.net/AC-OM-Terms_Main.html

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OCEAN – IS CARGO CAPACITY CATCHING DEMAND?

Containership owners are seeing lower charter rates.

There is no sense of alarm in the boxship charter market or any dire warnings of a sudden collapse. But brokers believe the market may be experiencing a correction as the upward trend comes to a halt.

Owners are still doing very well, with rates remaining round all-time highs.

MORE: <http://www.manufacturing.net/lm/index.asp?layout=articleXml&xmlId=272230597>

OCEAN – FMC & PORTS TALK CAPACITY: The US Federal Maritime Commission and representatives of the port industry have discussed port capacity constraints during the agency's third briefing with representatives of the shipping industry and maritime community. "The briefings are intended to foster a greater awareness and understanding of the current issues and concerns affecting the various interests involved with the United States waterborne foreign commerce," says FMC.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20832>

OCEAN – NO SLOWDOWNS IN CHINA PORTS: While the US struggles to move cargo and points fingers to blame someone else, China is getting it done. China's booming container ports should not experience any congestion problems despite another year of strong growth in exports to the US and Europe. Chinese manufacturers are more concerned about congestion at US ports than they are about constraints in their own country's infrastructure.

MORE: <http://www.joc.com/20050415/sections/ocean/w38598.asp>

OCEAN – TACA BUNKER CHARGES SOAR: The Trans-Atlantic Conference Agreement of ocean carriers will raise their bunker surcharges 44% from May 16 due to "exceptionally high price increases" for marine fuel. The increase will raise the conference lines' bunker adjustment factor from \$211 to \$304 for transatlantic shipment to, from or via Atlantic and Gulf coast ports. For shipments to or from US West Coast ports, the bunker surcharge will rise from \$317 to \$456 per TEU.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20779>

MORE: <http://www.joc.com/20050411/sections/ocean/w62210.asp>

OCEAN – MAERSK SEALAND TO PASS ON DEMURRAGE FEES: Maersk Sealand says it will start passing through to its customers the charges it is assessed by port, rail and inland intermodal terminals for the late pick-up of cargo by trucking companies. As of May 1, the demurrage charges for dry import containers at most port and rail terminals and inland depots will increase to \$225 a day, and to \$400 per day for reefers, after the expiration of free time.

MORE: <http://www.joc.com/20050411/sections/ocean/w73625.asp>

OCEAN – NEW WORLD ALLIANCE ENDS LE HAVRE SERVICE: Effective 26 April New World Alliance carriers say they are suspending direct calls at Le Havre on their weekly Asia/US East Coast/Europe/US East Coast/US West Coast/Asia "APX" pendulum service, to improve schedule reliability.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20777>

AIR – MALAYSIAN HIKES FUEL SURCHARGE: Malaysian Airline System is raising fuel surcharges for cargo to North America, South America and Europe. The 14% hike in fuel surcharges to MYR1.52 a kilogram starts April 21. (MYR 1.52 = US 0.40).

MORE: http://money.iwop.com/isp/nw/nwdf_rt_top.jsp?cat=TOPBIZ&src=704&feed=dji§ion=news&news_id=dji-00034320050410&date=20050410&alias=/alias/money/cm/nw

AIR – WORLDWIDE AIR CARGO UP 9%: Worldwide air cargo volume is estimated to have increased 9% in 2004 to 79 million metric tons, using extrapolated figures from Geneva-based Airports Council International (ACI), which has already gathered data from 829 airports worldwide. Cargo volumes increased in all regions during 2004 with the Asia/Pacific area showing the steepest rise of 14%.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20774>

AIR – LH-CARGO PROFIT: Lufthansa Cargo made an operating income of 34 million euros (\$46 million) in 2004, as compared to an operating loss of 16 million euros in the previous year.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20773>

AIR – BOEING TO BUILD 747-ADV: Boeing has made no announcement, but report indicate Boeing will challenge the Airbus A380 with the launch in a few months of a new version of the venerable Boeing 747 called the 747 Advanced. British Airways may become one of the first customers. Boeing has flirted with new versions of the 747 for more than a decade, but to date has failed to win interest from airlines, leaving the way clear for Airbus to develop the A380. The 747 Advanced would have greater range, modified wings and carry 30 more passengers... 450 rather than 420... than the existing 747. The rival A380 will carry about 550.

MORE: <http://business.timesonline.co.uk/article/0,,8209-1562232,00.html>

AIR – BA CONSIDERS AIRCRAFT PURCHASES: In response to speculation that British Airways will be a launch customer for the 747ADV, CEO Rod Eddington replied "the most pressing aircraft acquisition project for BA is the 767 replacement." According to Eddington, BA currently is looking at both the A350 and 787. It was one of the airlines heavily involved in the evolution of the 7E7/787 from the Sonic Cruiser program, with Eddington arguing that efficiency was far better than speed. BA's oldest 747 is 15 years old. BA operates 57 747-400s. "We have plenty of time to make a decision and the 777-300ER looks very attractive. We may never buy the A380 or 747ADV."

MORE: <http://www.atwonline.com/news/story.html?storyID=725>

AIR – A380F PRODUCTION BEGINS: Airbus says it has started manufacturing on the freighter version of its A380 superjumbo jet by making the first cut of metal on the main fuselage. Airbus has 27 firm orders and commitments from four customers, including FedEx and UPS, for the extra-capacity, long-haul freighters. Launch customer FedEx is expected to take delivery of its first A380 freighter in 2008. The freighter can carry 150 tons of cargo with a range of 5,600 nautical miles.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20807>

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

SIGNS YOU HAVE GROWN UP

- Your houseplants are alive and you can't smoke any of them.
- You keep more food than beer in the refrigerator.
- 6.00 a.m. is when you get up, not when you go to bed.
- You hear your favorite song in an elevator.
- You watch the Weather Channel.
- Your friends "marry" and "divorce" instead of "hook-up" and "break-up."
- You've gone from 130 days of vacation to 10.
- Jeans and a sweater no longer qualify as "dressed-up."
- You're the one calling the police to tell those neighbor kids to turn down the stereo.
- You don't know what time Taco Bell closes any more.
- Your car insurance goes down and your car payments go up.
- You feed your dog Science Diet instead of McDonald's leftovers.
- Sleeping on the couch makes your back hurt.
- You take naps between noon and 6.00 p.m.
- Dinner and a movie is the whole date instead of the beginning of one.
- Eating a basket of chicken wings at 3.00 a.m. would severely upset rather than settle your stomach.
- A \$4.00 bottle of wine is no longer "pretty good stuff."
- You actually eat breakfast food at breakfast time.
- "I just can't drink the way I used to" replaces "I am never going to drink that much again."
- 90% of your time spent at a computer is for work.
- You drink at home because it's cheaper than going to a bar.
- You find out a friend is pregnant and say "Congratulations!" instead of "Oh No! What happened?"

OBITUARY FOR MR. SENSE

Today we mourn the passing of a beloved old friend, Mr. Common Sense. Mr. Sense had been with us for many years. No one knows for sure how old he was since his birth records were long ago lost in bureaucratic red tape.

He will be remembered as having cultivated such value lessons as knowing when to come in out of the rain, why the early bird gets the worm and that life isn't always fair. Common Sense lived by simple, sound financial policies (don't spend more than you earn) and reliable parenting strategies (adults, not kids! are in charge).

His health began to rapidly deteriorate when well intentioned but overbearing regulations were set in place. - Reports of a six-year-old boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Mr. Sense declined even further when schools were required to get parental consent to administer aspirin to a student; but, could not inform the parents when a student became pregnant and wanted to have an abortion.

Finally, Common Sense lost the will to live as the Ten Commandments became contraband; churches became businesses; and criminals received better treatment than their victims.

Common Sense finally gave up the ghost after a woman failed to realize that a steaming cup of coffee was hot, she spilled a bit in her lap, and was awarded a huge settlement.

Common Sense was preceded in death by:

his parents, Truth and Trust,
his wife, Discretion;
his daughter, Responsibility; and
his son, Reason.

He is survived by his step-brother and step-sister; My Rights and Ima Whiner.

Not many attended his funeral because so few realized he was gone. If you still remember him, pass this on; if not, join the majority and do nothing.

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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