

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

## **SMALL BIZ – REST IN PEACE “JUST IN TIME”**

Alain Kornhauser declared an end to the “Just-In-Time” Era.

Holding up a GPS enabled Cellphone, the Princeton University professor said, “This is the new paradigm.”

Cellphones will not replace just-in-time logistics. Kornhauser makes two related points:

First, just-in-time logistics is, in his words, “inherently deterministic.” It involves a fixed plan and does not easily adapt to abrupt change -- anything from heavy traffic to a national security event.

Secondly, it cannot readily take advantage of new developments, technologies included. The GPS-enabled, computer-capable cell phone represents the evolving model, fueled by raw computer power and increasing, relatively cheap wireless bandwidth.

--- SO WHAT? ---

The real-time fleet management future is almost upon us.

Kornhauser sees a longstanding, trucking technologist’s dream: real-time traffic flow information everywhere on the Interstate system and many secondary roads as well, information that can enable the dynamic re-routing of trucks around jams and slow-downs.

There have been both technological and business hurdles to making the dream a reality, but Kornhauser sees that time is coming.

MORE: [http://www.truckinginfo.com/news/news-detail.asp?news\\_id=54623](http://www.truckinginfo.com/news/news-detail.asp?news_id=54623)

## **WHAT DO I DO?**

Have a claim? Need to change a certificate? Sending a shipment to a War Zone? Moving Used goods? Have a question about how to complete a form?

We have simple step-by-step instructions online for you.

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CLICK: “Training & Help” ... then ...

CLICK: “What do I DO?”

[www.allcovered.net](http://www.allcovered.net) --- We have logistics allcovered

**SMALL BIZ – HEALTH – RISING PREMIUMS PUSH LIMITED BENEFITS:** As more individuals get priced out of the traditional health insurance market because of rising premiums, some mainstream health insurers better known for comprehensive benefit packages are entering the limited-benefits market. These products typically provide coverage for physician visits, tests and hospital stays, but limit coverage to a certain number of visits, days or dollar amounts.

MORE: <http://www.aispub.com/Bnow/042705b.html>

**SMALL BIZ – HEALTH – WHAT’S “TOO HIGH?”:** High deductible health plans (HDHPs) are unlikely to have a substantial effect on either costs or coverage.

MORE: [http://www.cmwf.org/publications/publications\\_show.htm?doc\\_id=274007](http://www.cmwf.org/publications/publications_show.htm?doc_id=274007)

FULL REPORT: [www.cmwf.org/usr\\_doc/816\\_Davis\\_how\\_high\\_is\\_too\\_high\\_implications\\_HDHPs.pdf](http://www.cmwf.org/usr_doc/816_Davis_how_high_is_too_high_implications_HDHPs.pdf)

## SMALL BIZ – TURNOVER COSTS EAT PROFIT

The days of employers handing out super-size signing bonuses and worrying about employee retention seem long gone.

A new survey shows that in some cases, companies may have to shell out \$75,000 to replace an employee who makes about \$50,000 a year.

That includes direct costs - recruitment ads, interviewing and screening procedures, new employee orientation and training - as well as frequently "uncalculated" expenses such as lost productivity, clients and institutional knowledge; training costs down the drain; and remaining employees pulled off regular duties to cover for an ex-colleague.

### **COSTS – VISIBLE & INVISIBLE**

Let's imagine an employee making \$52,000... a rate of \$25 per hour assuming a 40-hour week:

**ONE:** When the employee gives notice, he already has started their outward transition. Over the next two or three weeks, that employee's attention to job duties typically lapses. Productivity shrinks even before he leaves, but costs incurred in finding other employees to fill in, lost knowledge and customers who may defect along with the employee can total up to 85% of his salary. The cost: \$45,000.

**TWO:** Hiring a replacement, which can include checking past employment history, drug screening, educational verification and other activities, begins. The cost: ranges from \$8,000 to \$20,000, with the latter figure reflecting use of an employment agency.

**THREE:** The transitional period from former employee to replacement can be an expensive one. Departmental supervisors often have to spend time instructing fill-in personnel, reviewing work and, possibly, correcting a large number of mistakes. The cost: up to \$17,000, or 32% of the former employee's salary.

**FOUR:** Final costs range from \$70,000 to \$82,000, depending on whether or not an outside employment agency is used.

Some employers are beginning to take a hard look at those figures.

Over the next two decades, as members of the huge baby boom generation start to fade out of the work force in increasing numbers, employee-unfriendly companies could find themselves scrambling to find workers.

MORE: [http://www.bizjournals.com/industries/business\\_services/employee\\_compensation\\_benefits/2005/04/25/eastbay\\_story7.html?f=et150](http://www.bizjournals.com/industries/business_services/employee_compensation_benefits/2005/04/25/eastbay_story7.html?f=et150)

**TECH BIZ – TRY BEFORE YOU BUY:** If you're in the market for an antivirus program, there's no need to go into things blind. Try before you buy. What should you try?

MORE: <http://ct.eneews.pcmag.com/rd/cts?d=184-1705-14-56-63627-184472-0-0-0-1>

**TECH BIZ – LAPTOP BUYING GUIDE:** Getting ready to buy a new portable, but find that you're confused by all the offerings? If they all seem the same, you're partially right. But in some ways, each company approaches the laptop market very differently. Here is a look into seven different technologies to help you decide which manufacturer is right for you.

MORE: <http://ct.eneews.pcmag.com/rd/cts?d=184-1707-16-61-140208-184679-0-0-0-1>

**TECH BIZ – TOSHIBA'S 2-POUND POWERHOUSE:** Metal-clad, superthin, ultralight, and ready for action. That's the best way to describe Toshiba's 2.7-pound Portege R200. We have the full review and, of course, lots o' product pictures.

MORE: <http://ct.eneews.pcmag.com/rd/cts?d=184-1707-16-61-140208-184682-0-0-0-1>

**US ECONOMY – GDP SLOWER:** The US Gross Domestic Product grew at a 3.1% annual rate in 1Q.

**US ECONOMY – DURABLE GOODS ORDERS DOWN:** Orders for Durable Goods, items like appliances designed to last more than three years, fell 2.8%.

## TRUCKING – ENTRY-TRAINING RULES

Three petitioners filed suit with the United States Court of Appeals for the District of Columbia Circuit asking that the entry-level driver rule be rewritten to ensure that drivers receive the training needed to operate a large truck or bus.

The petitioners are Advocates for Highway and Auto Safety, the Owner-Operator Independent Drivers Association and the United Motorcoach Association.

According to OOIDA Executive Vice President Todd Spencer, "We want meaningful driver training standards to be developed and required. The basics of driving are being ignored. Training requirements for being a hairdresser are more stringent than for being a commercial truck driver."

According to the groups, the Federal Highway Administration proposes a 320-hour curriculum for entry-level drivers. The Federal Motor Carrier Safety Administration's rules are much less stringent and not good enough.

MORE: [http://www.thetrucker.com/stories/04\\_05/0427\\_training.html](http://www.thetrucker.com/stories/04_05/0427_training.html)

**TRUCKING – RIP JUST-IN-TIME:** See "Small Biz" Section

**TRUCKING – DIESEL UP AGAIN:** The US national average retail price of diesel fuel rose 3 cents, to \$2.289 a gallon, for the week ending April 25.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=47193>

## TRUCKING – GETTING BETTER MILEAGE

Long-haul trucker George Blanchard stopped in Nashville because a computer told him to.

An electronic messaging system inside his cab relayed exactly where he should go and how much diesel to buy to get the best savings on fuel for his trucking company.

With diesel prices reaching new heights, trucking companies are more interested in squeezing every last diesel dollar, keeping closer tabs on their drivers.

The diesel-powered trucks traveling America's highways often average less than 6 miles per gallon (2.64 km/liter). (One US gallon = 3.84 liters)

Fuel is typically the Number 2 operating expense for a trucking company, right behind the cost of labor.

The trucking industry is expected to spend \$16.5-Billion more on fuel in 2005 than the year before if prices stay at current levels according to the American Trucking Associations.

The technology that lets trucking companies track a driver's movements, speed, and fuel purchases isn't new. But some companies are buying more of such programs and offering financial incentives to drivers who can run more miles on less fuel.

At Averitt Express a new program purchased tells the company the best possible route a truck can take to maximize its fuel savings.

It tells each driver via electronic messaging not only where to stop but exactly how much fuel to get at each location, factoring in negotiated discounts and taxes in each state.

MORE: <http://news.enquirer.com/apps/pbcs.dll/article?AID=/20050423/BIZ/504230331/1001>

## SECURITY – SAVI & HPH PROMISE GLOBAL CARGO TRACKING

Using the mobile phone industry as a model, an RFID company is building a network that aims to keep track of cargo in shipping containers and help gird the global supply chain against a terrorist attack.

Savi Technology says it will spend \$50 million with its Hong Kong partner, HPH, to create a worldwide network that will allow shippers to follow the progress of containers as they pass through ports.

Customers will be able to buy a package of RFID tags and sensors that turn what are essentially tin cans into so-called smart containers capable of detecting hazardous materials, break-ins, and broadcasting location.

The RFID tags would be affixed to containers, transforming them into “smart containers” able to communicate with the network, which will enable users to receive information on location, security and environmental conditions, such as temperature, humidity and light, as well as the container’s contents.

### --- THE SECURITY RISK ---

The specter of a shipping container slipping into a US port with a lethal cargo of explosives, chemical weapons, or biological agents keeps homeland security experts awake at night. The only thing that frightens shippers more than lost or stolen cargo is the looming threat of federal safety regulations driving up transportation costs.

Every day, around 14,000 containers arrive at US ports. At best, 700 are inspected. The rest enter the bloodstream of the nation’s transportation system with only the hope that the manifest is accurate, and nothing inside can cause harm.

The venture will start building its network by seeking out partnerships with port operators in North America. The company declined to say when the network will be working.

Savi Networks spokesman Chris Stephenson says the company was conceived on the idea that no single shipper would have the resources to build a global container tracking network, and would prefer to pay for time on the network, much as a mobile phone customer pays for minutes.

MORE: <http://www.redherring.com/Article.aspx?a=11874&hed=Savi%E2%80%99s+Smart+Container+Network#>

MORE: [http://www.freshplaza.com/2005/25apr/2\\_us\\_rfidoceancargo.htm](http://www.freshplaza.com/2005/25apr/2_us_rfidoceancargo.htm)

## SECURITY – NEW CODES ALSO HELP CARGO THEFT

The introduction of the ISPS (International Ship and Port Security) Code was driven primarily by the need to counter the threat of terrorist attacks on ports and shipping. The ISPS and its regulatory cousins CSI (Container Security Initiative) and C-TPAT (Customs-Trade Partnership Against Terrorism) are having a positive impact on levels of more traditional cargo crime, according to a TT Club report.

TT Club's Andrew Kemp says that programs originally conceived as anti-terrorist measures are, in fact, helping to tackle an existing crime problem that ports in the past had been able to ignore, and shippers and port facility operators should appreciate the many benefits of improved supply chain security.

"Under the law applicable to marine insurance, breach of an express warranty, such as a failure to comply with national or international regulations for example, could give the insurer the possibility of rejecting a claim that has resulted directly from a failure to comply with the ISPS Code."

Reduced delays, increased safety (fewer unauthorized people within the terminal), faster processing times, better asset control, decreased payroll (due to IT improvements), fewer losses due to theft and therefore, possible decreased insurance costs.

MORE: <http://www.ctl.ca/article.asp?id=42401&issue=04262005&lid=42401&lpos=dailyNews&btac=no>

## SECURITY – TSA TESTING TECH

Five international airports will test new technology ranging from the cell phones to high-tech iris scanners, in tests for the Transportation Security Administration beginning in June.

**BOSTON** -- Clam diggers on the muddy flats near Boston's Logan International Airport in Massachusetts will be loaned GPS-equipped cell phones so they can alert authorities to suspicious activity.

**PONY** -- The Port Authority of New York and New Jersey, along with TSA, will test a barrier-free boundary surrounding a cargo warehouse at JFK airport. People who are authorized to enter the secure area will have a personal radio-frequency identification card and will need to have their fingerprint scanned prior to gaining access.

**ORLANDO** -- TSA will test equipment to monitor access of vehicles into secure areas of Orlando International Airport. TSA will analyze the use of a dual iris scan recognition reader at a vehicle access gate to allow only authorized personnel through.

**DENVER** -- Denver International Airport will test a barrier-free boundary surrounding a cargo warehouse at the airport using technology including ultrasonic emitters and microwave sensors. In this test, everyone authorized to enter the secure area will have to have their fingerprint scanned prior to entry.

**SALT LAKE CITY** -- Salt Lake City Department of Airports will focus on enhancing access control to the baggage area entrance, which is part of the non-public, secure side of the airport.

MORE: <http://www.cnn.com/2005/TRAVEL/04/25/airport.security/>

**SECURITY - CALIFORNIA LAWMAKERS OK SECURITY FEE:** California lawmakers have given initial approval to a bill that would raise \$130 million annually to improve port security by imposing a \$10 fee on each cargo container shipped into the state. The bill would authorize the state's Office of Homeland Security to assess and collect fees on cargo container traffic and distribute the funds to California's ports.

MORE: <http://www.reuters.com/newsArticle.jhtml?type=domesticNews&storyID=8303427>

**SECURITY – CHINA & US SIGN CSI:** China and the United States have signed an agreement calling for pre-shipment inspection of cargo to prevent transport of terrorist materials. Customs officials will examine cargo containers headed to the US for possible terrorist devices. As a participant China can send customs agents to major US ports to examine container cargo exports bound for Chinese ports.

MORE: <http://washingtontimes.com/upi-breaking/20050428-105154-2563r.htm>

**SECURITY – CALCUTTA AIRPORT ON ALERT:** Security at Calcutta's airport was beefed up after an alert was sounded by intelligence agencies. An indefinite ban on entry of visitors to the airport has been imposed since Thursday night as authorities apprehended terrorist attacks following the death sentences awarded to Aftab Ansari and six others in the American Center attack case.

MORE: [http://www.telegraphindia.com/1050501/asp/bengal/story\\_4683653.asp](http://www.telegraphindia.com/1050501/asp/bengal/story_4683653.asp)

**TRADE – CALIFORNIA EYES CARGO FEES:** New state fees of between \$10 and \$30 on every cargo container entering a California port are contained in measures before the state's legislature. Are state-imposed fees legal in a federally regulated industry? Security, congestion relief and pollution control programs would divide the money evenly. The California Trade Association, representing two dozen business interests with a stake in port traffic, called container fees an "illegal cargo tax." A container fee would cost jobs and could violate federal interstate commerce laws and international trade agreements. MORE: <http://www.dailybreeze.com/news/articles/1502722.html>

**TRADE – CARGO SPACE SCARCE:** Handling increasing volumes of cargo isn't always easy for the Port of Morehead City in North Carolina. "We have been in the situation where we have had to turn cargo away because there was no place to put it," recalls Rex Edwards, director of operations. Bills have been filed requesting \$16.5 million over the next two fiscal years for capital improvements at the state ports in Morehead City and Wilmington. MORE: <http://www.jdnews.com/SiteProcessor.cfm?Template=/GlobalTemplates/Details.cfm&StoryID=31366&Section=News>

**TRADE – EU FIRM ON CARGO SELF-HANDLING:** The European Union will press ahead with controversial plans to allow ships' crews and non-unionized workers to load and unload cargoes despite the threat of mass strikes by longshoremen at the biggest ports handling the bulk of the seaborne trade of the 25-nation bloc. MORE: <http://www.joc.com/20050429/sections/ocean/w50233.asp>

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**AIR – A380 FLIES:** An Airbus A380 took off from Blagnac International Airport in Toulouse and flew for 3 hr. 54 min. before landing back at Blagnac at 2:23 p.m. The world's largest commercial transport "handled as anticipated," according to a statement from the company. The flight marks the beginning of a flight test campaign that will involve as many as 2,500 hr. on five developmental aircraft including one for certification of the GE/PW Engine Alliance GP7200. Entry into service with launch customer Singapore Airlines will occur in the second half of 2006.

MORE: <http://www.atwonline.com/news/story.html?storyID=858>

**AIR - EMIRATES WANTS A380 STRETCH:** Emirates Airline continues to push Airbus to launch the stretch version of the A380, the proposed dash 900. Tim Clark, President of Emirates, says "...the A380 has to deliver to us 18% lower seat-mile costs compared to our 777-300s."

MORE: <http://www.atwonline.com/news/story.html?storyID=861>

MORE: <http://news.airwise.com/story/view/1114596718.html>

**AIR – BOEING TO DECIDE 767 & 747 FATE:** By mid or late summer Boeing is expected to decide whether to end production of its 767 and 747 programs. CEO James Bell says Boeing continues to get a lot of market interest in the 747 Advanced, which would replace the current 747-400 and keep Boeing's flagship jet alive. But Boeing needs some potential 747 Advanced customers to step up and order additional 747-400s as a "bridge" to the new jumbo. The 767 is expected to end production next year as the 787 comes online in 2008.

MORE: [http://seattlepi.nwsourc.com/business/221948\\_boeingearns28.html](http://seattlepi.nwsourc.com/business/221948_boeingearns28.html)

**AIR – CATHAY STARTS 747F CONVERSION:** Cathay Pacific Airways has begun work on its first ever conversion of a Boeing 747-400 passenger aircraft into a freighter, the Boeing 747-400SF, or Special Freighter. The prototype 747-400SF is being converted at the Taikoo Aircraft Engineering engineering works in Xiamen from a former Cathay Pacific passenger aircraft. It will be completely gutted and rebuilt inside with new structural beams and a stronger floor able to support the weight of more than 113 tons of freight.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=21003>

**AIR – CATHAY'S NEW DFW & ATL SERVICE:** Beginning 19 November Dallas and Atlanta will have 747F service three times a week. With this new service Cathay Pacific will operate 21 scheduled freighters a week to six US cities and offer cargo services to 52 destinations around the world.

MORE: <http://www.luchtzak.be/article8483.html>

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20962>

MORE: <http://www.joc.com/lede/20050426/sections/air/w93865.asp>

**AIR – SLOW CARGO IN MARCH:** World air cargo traffic slowed to 0.8% in March, when measured in freight-ton kilometers, according to the latest monthly statistics of Geneva-based International Air Transport Association. "While it is too early to identify a slowing trend in freight traffic, we need to watch this development closely over the coming months." The year-to-date figures show a 4.2% rise in freight ton kilometers.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=21002>

**AIR – INTL AIR TRAFFIC UP:** International air passenger traffic rose 9.4% year-on-year in the first quarter of 2005, with average loadings at 73.7% of capacity according to the International Air Transport Association. Freight traffic grew 4.2%.

MORE: <http://news.airwise.com/story/view/1114681541.html>

**AIR – HK EYES EXPANDING US AIR PACT:** Hong Kong says it will consider expanding its aviation alliance with the US but made no mention of a US proposal that would allow an unlimited number of US carriers to use the territory as a hub. Washington is pushing Hong Kong to agree to an "open-skies" deal, allowing US airlines to use the city as a base in Asia.

MORE: <http://www.joc.com/lede/20050427/sections/air/w87398.asp>

## AIR FOCUS – AIR TAXIS TAKING FLIGHT

It sounds too good to be true.

You leave home for a trip. Instead of traveling to a large hub airport you leave from a small airport near your home and arrive at the airport nearest your destination. No hubs. No long security lines. No hassles.

For expedited cargo it may be the perfect way to deliver smaller time-sensitive cargoes.

Pogo Jet, DayJet, and Corporate Clipper are some of the firms eyeing this market.

### --- TECHNOLOGY ---

The first technological breakthrough is a new type of light airplane that's comparatively inexpensive to manufacture and fly. The Eclipse 500, from Eclipse Aviation, for instance, can hit a maximum speed of 375 knots, carry five or six people (including pilots) and fly for about 300 to 600 miles.

The plane will sell for \$1.3 million, less than conventional small planes, and weigh less, which cuts down on fuel costs. The advantages in weight and cost come in part from the use of semiconductors to

replace many mechanical controls. The two Pratt & Whitney engines that power it measure only about 14 inches long and weigh less than most engines of their type.

The second milestone lies in software for managing the flights.

Passengers or those needing to ship cargo will submit to DayJet their proposed itinerary, including a desired time of departure and arrival. The system then tells the potential customer in about five seconds whether the flight will be possible and what it will cost.

The price is determined by the passenger's flexibility.

MORE: [http://news.com.com/Aerial+taxis+about+to+take+flight/2100-1041\\_3-5681600.html](http://news.com.com/Aerial+taxis+about+to+take+flight/2100-1041_3-5681600.html)

**OCEAN – ASIA-US VIA SUEZ GETS HARD LOOK:** The all-water route between Asia and the US East Coast via the Suez Canal could become a significant new alternative to the traditional Panama Canal all-water route and the congestion-prone Asia/California route if plans under consideration by ocean carriers materialize. CMA CGM may launch its first box service from China to the US East Coast via the Suez Canal in 2006.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20979>

**OCEAN – TACA HOLDS ON PORT SURCHARGES:** The Trans-Atlantic Conference Agreement will not reinstate its Los Angeles-Long Beach port congestion surcharge of \$200 per TEU at least through May.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20966>

**OCEAN – TACA LOOKS BETTER:** The trans-Atlantic container trade is looking uncharacteristically perky. Although growth projections vary, the outlook is trending toward bullish, albeit on nowhere near the same scale as the trans-Pacific. Westbound trade has grown much faster than economists had forecast for the last three quarters through March. Eastbound trade, carried on the twin jet streams of a weaker dollar and burgeoning demand in Eastern Europe, has been growing even faster than westbound in the last year. The revived eastbound market offers the prospect of reduction in the trade's chronic east-west imbalance. Westbound capacity remains tight.

MORE: <http://www.joc.com/lede/20050429/sections/ocean/w90935.asp>

**OCEAN – TACA HIKES WESTBOUND RATES:** The Trans-Atlantic Conference Agreement will raise its tariff guidelines for westbound freight rates in the next phase of its 2005 business plan, effective July 1. It said the suggested increases for seven members of the conference would be \$240 per TEU and \$300 per FEU.

MORE: <http://www.joc.com/20050429/sections/ocean/w31272.asp>

**OCEAN – USSEC HOLDS RATES:** The United States South Europe Conference is leaving unchanged its bunker adjustment factor and its currency adjustment factor for the month of June. The current BAF tariff will be extended through June at the rate of \$260 per TEU and \$520 per FEU, other cargo at 22%.

MORE: <http://www.joc.com/20050429/sections/ocean/w6208.asp>

**OCEAN – HAMBURG SUD EYES COSTS:** Klaus Meves, chairman of Hamburg Sud, says shipping lines are facing rising costs from more expensive vessel charter rates, fuel, port operations and prices for new containerships. Port and inland congestion delays and higher empty container repositioning costs and widening cargo imbalances hurt.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=21007>

**OCEAN – EU EXTENDS CARRIER ANTI-TRUST:** European Union competition regulators extended anti-trust exemption for ocean container shipping lines in consortia for a further five years. The announcement comes as the EU continues its investigation into the regulatory regime for container shipping which many in the industry expect to result in the outlawing of price-fixing liner conferences.

MORE: <http://www.joc.com/20050425/sections/ocean/w70960.asp>

**OCEAN – CP SHIPS CONSOLIDATES BRANDS:** CP Ships will end its multiple brand strategy and stop using historical names such as Lykes, Canada Maritime and ANZDL later this year. Instead, the Gatwick, UK-based shipping group will use a single brand: CP Ships.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=20995>

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

**THOUGHT:** "It's not getting any smarter out there. You have to come to terms with stupidity, and make it work for you."

### **THE BEST MONEY CAN BUY**

Can you imagine working for a company that has a little more than 500 employees and has the following statistics:

- \* 29 have been accused of spousal abuse
- \* 7 have been arrested for fraud
- \* 19 have been accused of writing bad checks
- \* 117 have directly or indirectly bankrupted businesses
- \* 3 have done jail time for assault
- \* 71 cannot get a credit card due to bad credit
- \* 14 have been arrested on drug-related charges
- \* 8 have been arrested for shoplifting
- \* 21 are currently defendants in lawsuits
- \* 84 have been arrested for drunk driving in the last year.

Can you guess which organization this is?

ANSWER AT END OF "JUST FOR FUN"

**TRUE NEWS:** STATESBORO, Ga. - While waiting on his co-workers for lunch, Sgt. Jason Kearney was asked for a ride from a man named Ron Stone. The Deputy approved of Stone's request and insisted on searching him for weapons. He told the Sergeant to proceed with the search which ended with the discovery of two small bags of marijuana. Stone informed the officer that the drugs didn't belong to him, but to a friend whose house he spent the night at recently. Well, Stone did receive a ride to the Bulloch County Jail and coincidentally he had an outstanding warrant in another county for, you guessed it, marijuana possession with intent to distribute.

### **BIZARRE JOBS OF CELEBRITIES BEFORE THEY WERE FAMOUS**

--- From [www.bizarrenews.com](http://www.bizarrenews.com) ---

- + Geena Davis was a live mannequin in a New York department store.
- + Huey Lewis slaughtered rabbits: hitting them with a pipe, skinning & gutting them.
- + Ellen DeGeneres was a vacuum-cleaner saleswoman.
- + Rod Stewart was a grave digger.
- + Whoopi Goldberg worked as a makeup artist for a funeral parlor.
- + Russell Crowe was a bingo caller.
- + Kevin Richardson played a Ninja Turtle at the Disney-MGM Studios theme park.
- + Liam Neeson was a forklift driver at the Guinness brewery in Belfast.
- + Nathan Lane was a police bail interviewer.
- + Ben Kingsley worked as a penicillin tester.
- + Willem Dafoe was a magazine binder at Penthouse.

## **THE MOMMY TEST**

I was out walking with my then 4-year-old daughter. She picked up something off the ground and started to put it in her mouth. I asked her not to do that.

"Why?"

"Because it's been lying outside and it is dirty and probably has germs."

At this point, she looked at me with total admiration and asked, "Wow! How do you know all this stuff?"

Uh, I was thinking quickly, "...all moms knows this stuff. Um, it's on The Mommy Test. You have to know it, or they don't let you be a Mommy."

We walked along in silence for 2 or 3 minutes, but she was evidently pondering this new information. OH...I get it!" she beamed, "So if you flunk, you have to be the Daddy."

When you're finished laughing, send this to a Mom who needs to hear it

**ANSWER:** It's the 535 members of the United States Congress. The same group of idiots that crank out hundreds of new laws each year designed to keep the rest of us in line.

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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