

# 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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Monday, 27 June 2005 -- Edition #442

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## AllCovered-NEWS

Monday, 27 June 2005

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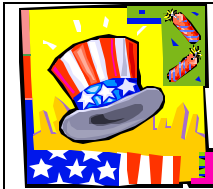
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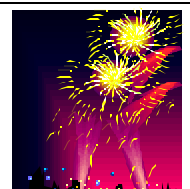
**NEXT WEEK: Consumer-Driven Health Care – What Works**

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



**ALLCOVERED US OFFICES CLOSED**  
**MONDAY, 4 JULY**

The US office will be closed next Monday, 4 July for Independence Day celebrations. We are available by Email & Chat through the holiday weekend as we are all weekends.



## **SMALL BIZ – THREE QUESTIONS THAT WILL CHANGE YOUR LIFE**

--- Excerpted from a large article by “Educated Investor” – Link to source at end ---

It is estimated that the average person will change careers three to six times over his or her lifetime. This does not include just a change of employer, but a complete change in what they do for a living. A physicist may become a potter; a teacher becomes a physician; a lawyer becomes a plumber. Career changes not just job changes.

Most changes are to get more happiness from life, not more wealth.

We are often distracted by material things and think happiness can be bought with more money. In some cases it might be. But we often don't reflect on those things that would make us truly happy in life.

### **--- TAKE THIS TEST ---**

Imagine you are financially independent. You do not have to work. You are 'set for life.'

How would you live your life fulfilling all your dreams? Write down your **dreams**.

Now imagine your doctor said you had only a few years left to live. You won't be incapacitated, ill, or in pain. Just on "x" day in a few years, you will die.

What things would you do, starting now, with that certain knowledge? What would you like to accomplish in your remaining time? Write down these **aspirations**... you only have a few years to do these things.

What if your doctor told you that you only have one day to live?

Make a list of those things you wished you had accomplished before tomorrow.

Write down those things you **regret** you haven't accomplished.

### **--- WHAT HAVE WE LEARNED? ---**

We all have dreams but most of us don't live them. If you write down your dreams, they mysteriously become goals.

If you knew how long you had to live, you would want to be sure you did all the things you dreamed about doing before you're gone. You might even discover that you have certain unfulfilled aspirations in life.

But if you knew this was your last day on earth, you might regret not being able to accomplish all the things of which you dreamed and aspired. If you made a list you probably discovered that it is quite realistic.

But does your list reflect how you already live? ... Probably not.

### **--- SO WHAT? ---**

While no one can tell exactly how much time you have left, you do know that it is a finite time.

Why not spend it doing the things that make you happiest?

For perspective... if you have ten years to live...

You have only 3,650 days left...

Take away time at work and you have only 1,050 days left to do what you want...

Take away the hours you are asleep and you have only 16,800 waking hours of free time left...

### **--- THREE QUESTIONS ---**

- 1)- What are my true heart's desires (**dreams**) that would make my life happy?
- 2)- What would I like to accomplish before I'm gone (**aspirations**)?
- 3)- If I died tonight, what would I regret not having done (**regrets**)?

MORE INFO: [www.kinderinstitute.com](http://www.kinderinstitute.com).

**SMALL BIZ –HEALTH – EMPLOYERS TURN TO WELLNESS PROGRAMS:** Companies are increasingly turning to wellness programs to get a handle on rising health care costs, but most have also increased employee contributions in the last year.

MORE: <http://www.businessinsurance.com/cgi-bin/news.pl?newsId=5828>

### **EU ECONOMY – IS AN ECB RATE CUT COMING?:**

MORE: [http://news.yahoo.com/s/nm/20050623/bs\\_nm/markets\\_forex\\_dc:\\_ylt=ApVzc7FSV...g3twX50\\_4dduyBhIF:\\_ylu=X3oDMTBiMW04NW9mBHNIYwMIJVRPUCUI](http://news.yahoo.com/s/nm/20050623/bs_nm/markets_forex_dc:_ylt=ApVzc7FSV...g3twX50_4dduyBhIF:_ylu=X3oDMTBiMW04NW9mBHNIYwMIJVRPUCUI)

### **US ECONOMY - MAY LEI DOWN 0.5% - US ECONOMY COOLING:**

MORE: [http://news.yahoo.com/s/afp/20050620/bs\\_afp/useconomyschedlead:\\_ylt=ArzLhJDItp6mo.i.3H.9L6vBhIF:\\_ylu=X3oDMTBiMW04NW9mBHNIYwMIJVRPUCUI](http://news.yahoo.com/s/afp/20050620/bs_afp/useconomyschedlead:_ylt=ArzLhJDItp6mo.i.3H.9L6vBhIF:_ylu=X3oDMTBiMW04NW9mBHNIYwMIJVRPUCUI)

## SMALL BIZ - AMERICA'S OVERWORKED WORKERS

Make your employees take a vacation of at least seven days in length, say the experts. Ten days (a week-and-a-half) or two weeks straight is better. That is among the findings below.

With summer break and family vacation time on the horizon, we considered it timely to gather some highly quotable factoids on American work and vacation behavior. Here they are:

- ☛ Americans work about 350 more hours per year than most Europeans and 70 more hours than the Japanese (Bureau of Labor Statistics).
- ☛ According to Harvard economics professor Juliet Schor, "People are working harder than they ever have before. The typical American now works 47 hours a week--164 more hours than only twenty years ago." That's more than an extra month of work per year.
- ☛ 67% of working parents say they do not have enough time to spend with their children.
- ☛ Vacations: Compared to France (39 days), Germany (27 days), the Netherlands (25 days), Great Britain (23 days), and Canada (20 days), American employees receive the least amount of vacation time (10 days).
- ☛ 37% of Americans take fewer than seven days of vacation per year, and an additional 41,550,000 working Americans (34%) don't take any vacation at all.
- ☛ In comparison, 45% of French employees take at least one annual 3-to-4-week vacation, 56% of Germans and 54% of Canadians take all their vacation days, 62% of Dutch plan on two full weeks vacation this year, and the British even gladly forego a couple days pay to extend their vacation time.
- ☛ A 2004 Chicago Tribune article stated, "American workers talk about vacations, plan for them, dream about them and then, never take them. In the United States, 415 million vacation days will go unused in 2004. Given a five-day work week, that comes out to 1.6 million years of unused vacation."
- ☛ According to the 5th annual "Vacation Deprivation Survey" by Expedia.com, in 2005, Americans are likely to give back more than 421 million vacation days, with each employed U.S. adult anticipated to leave an average of three vacation days on the table this year--a value of almost \$54 billion.
- ☛ How much vacation time an employee foregoes depends largely on where he lives. 40% of Sacramento residents left vacation time unused, while only 17% of New Yorkers did the same.
- ☛ 55% of Houston, but only 37% of Chicago residents say they're unable to disconnect from work during their vacation.
- ☛ Only one in four Americans says he's "extremely satisfied" after a four- day vacation, and only 41% are "extremely satisfied" after a week or more.
- ☛ On average, employees say it takes them 3 vacation days before they start to unwind and relax. Statistical analyses show, however, that vacations of 7 days or more have better psychological outcomes than shorter ones. A two week vacation often results in more total work from an employee during a year than no vacation at all.
- ☛ Nearly one in four Americans checks his emails and phone messages while on vacation. 38% of managers and 40% of entrepreneurs vacation with their laptops and PDA's.
- ☛ A new British study commissioned by Hewlett Packard found that a nonstop barrage of email can cause a greater loss of IQ than smoking a small amount of marijuana. Workers who constantly break away from tasks to react to incoming emails and phone messages suffer an average loss of 10 IQ points, the equivalent of missing a whole night's sleep and more than double the 4-point drop from marijuana.

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

**TECH BIZ – BEST ANTI-SPYWARE:** Spyware is everywhere, and if you are not running antispyware software on your PC, you're either very careful or... well, you can guess. Here is a review of the best on the market.

MORE: <http://ct.enews.pcmag.com/rd/cts?d=184-1856-1-53-255970-206828-0-0-0-1>

## TRUCKING – DRIVER TURNOVER DIPS

Pay increases seem to be paying off for Truckload (TL) carriers.

The American Trucking Associations reports driver turnover fell from its record high for large truckload carriers during the first quarter.

For the three-month period ended March 31, annualized driver turnover at large truckload carriers decreased to 120% from 136% in the 2004 fourth quarter.

Driver turnover at small truckload carriers – those earning less than \$30 million in annual revenue – remained at a record high of 102%.

Truckload carriers say they will continue pushing up pay rates to curb what has become a continuous struggle to find and keep qualified drivers.

MORE: [http://www.truckinginfo.com/news/news-detail.asp?news\\_id=54987](http://www.truckinginfo.com/news/news-detail.asp?news_id=54987)

MORE: <http://www.thetrucker.com/showstory.aspx?id=9807>

**TRUCKING – DIESEL JUMPS:** The US average on-highway price of a gallon of diesel reached a near record price for the week of June 20, climbing 3.7 cents to \$2.313, according to the Energy Information Administration of the Department of Energy.

MORE: <http://www.thetrucker.com/showstory.aspx?id=9801>

**TRUCKING – SCHNEIDER BUYS PORT LOGISTICS COMPANY:** See “Air & Ocean” Section

## BE CAREFUL MOVING USED GOODS

Used goods are always a challenge.

Most insurers will not allow full cover insurance on used goods.

We DO offer full cover on Used Goods with special approval, but we are careful, and you should be.

We would gladly insure goods under a broader coverage than only Clauses C if we could be sure of the condition of the goods before they move.

In case of a claim, USED goods pose special problems.

Underwriters have no way of knowing that the USED goods you are moving are in pristine condition when you accepted the shipment and placed the insurance... or that any damage was not already done to the gear.

Protect yourself – we have Step-By-Step help!

**YOU DESERVE IT – WE DELIVER IT**

GO TO: [www.allcovered.net](http://www.allcovered.net)

CLICK: “Training & Help” – then –

CLICK: “What Do I Do?” – and #B-1 will protect you and your Shipper.

[www.allcovered.net](http://www.allcovered.net) ..... We have logistics ALL covered!

## SECURITY – INTERNATIONAL SECURITY STANDARDS

The 166-nation World Customs Organization (WCO) has agreed new shipping rules which will boost security, make international trade easier and fight corruption among customs officials according to WCO officials.

The United States, which championed the rules, hailed the adoption of the non-binding standards, as a 'major breakthrough' and a key step in the fight against terrorism after the Sept. 11, 2001, attacks on US cities.

WCO officials say 100 countries had already pledged to implement the rules, which will allow companies that meet certain security standards to cut red tape and get access to fast-track procedures. The standards will also streamline customs procedures around the world, making cross-border trade easier, a move welcomed by a representative of 25 multi-national companies.

### -- HIGHLIGHTS --

To boost security, the standards include a rule requiring shippers to supply authorities in the destination country with details of cargoes a full 24 hours before they are loaded at a foreign port.

The rules also include information-sharing, inspections and risk management to ensure that containers and cargo are properly checked before being shipped around the world.

The standards will require some states to re-train customs officials and invest in new technologies to help the fight against corruption in poor countries, officials said.

The United States, Europe, Japan and Australia have offered to help poor countries with financial and technical assistance if they decide to implement

MORE: <http://www.signonsandiego.com/news/world/20050624-0851-security-shipping-rules.html>

MORE: <http://news.ft.com/cms/s/4a596b80-e429-11d9-a754-00000e2511c8.html>

MORE: <http://www.baltimoresun.com/business/bal-bz.port23jun23.1.4828961.story?coll=bal-business-headlines&ctrack=1&cset=true>

## SECURITY – WCO PACT USES TECH FOR SECURITY

In a bid to improve the quality and efficiency of cargo security worldwide, the World Customs Organization voted unanimously to adopt global standards for cargo inspection and promote the use of technology as part of the process. (See above)

Technology is pervasive throughout the framework.

Some of the standards call for nations receiving cargo to request that the sending nation perform an outbound inspection of high-risk containers, preferably using non-intrusive X-ray machines and radiation detectors.

The standards also call for the electronic transmission of shipping data to receiving nations in advance of shipment and the use of digital signatures in the electronic exchange of information. While EDI is an acceptable electronic data transfer method, the standards suggest that customs organizations worldwide also consider XML and even E-mail.

One of the more advanced technologies being studied to improve cargo security is the "smart" container, which features an integrated security sensor.

MORE: <http://informationweek.com/story/showArticle.jhtml?articleID=164902592>

**SECURITY - TAMPA RELUCTANT TO IMPOSE FEES:** The Tampa Port Authority probably won't adopt shipping fees proposed by a Florida seaports group to pay for escalating security costs. The Florida Port Conference, which includes officials from the state's 13 deep-water ports, voted June 8 to adopt minimum security charges, including \$1 per multiple-day cruise passenger, \$2 per cargo container and higher docking and cargo fees.

MORE: [http://www.sptimes.com/2005/06/22/Business/Tampa\\_port\\_reluctant\\_.shtml](http://www.sptimes.com/2005/06/22/Business/Tampa_port_reluctant_.shtml)

## TRADE – STRIKE AT VANCOUVER TODAY?

About 1,000 container truck drivers are threatening to walk off the job today at the Port of Vancouver, which would cripple the movement of cargo at ports on the British Columbia Lower Mainland.

The truckers, who work for a number of different companies, say they need more money to cope with rising fuel costs.

Vancouver Port Authority spokesperson Anne McMullin says the port will be unable to move nearly half of its goods in the event of a strike.

MORE: <http://www.cbc.ca/story/canada/national/2005/06/25/truckers-050625.html>

## TRADE – NO NON-MILITARY FLIGHTS INTO BAGHDAD ----- WORKER STRIKE AT BAGHDAD AIRPORT -----

Security contractors at Baghdad airport went on strike Friday at 1700 Baghdad time as part of a contract dispute between their British employer and the Iraqi government, shutting down most of the country's civil aviation.

500 staff working for British-based Global Risk Strategies walked off the job and the company says operations to secure the airport would be suspended indefinitely.

"We have suspended our operations at the airport," said Giles Morgan, a spokesman for Global in London. "We'll resume work to ensure the airport's security as soon as we've reached a satisfactory agreement with Iraq's Ministry of Transport."

The US military says plans were in place for soldiers to step in and take over the contractor's guard duties, ensuring that the airport can continue to be used for military operations. But all civilian use will be blocked.

Sources with Global in Baghdad said the dispute centered on the Iraqi government's failure to pay the company for its contract, a deal worth several million dollars.

Iraqi officials said the issue was being dealt with but did not elaborate.

With insurgents attacking roads around the city, Baghdad airport is the capital's main link to the outside world.

MORE: [http://www.khaleejtimes.com/DisplayArticle.asp?xfile=data/focusoniraq/2005/June/focusoniraq\\_June158.xml&section=focusoniraq](http://www.khaleejtimes.com/DisplayArticle.asp?xfile=data/focusoniraq/2005/June/focusoniraq_June158.xml&section=focusoniraq)

## TRADE – DOMESTIC SHIPMENTS MOVING SHORTER DISTANCES

More than half (55.7%) of all US domestic overnight air shipments in 2004 traveled less than 350 miles to market, according to a new survey published by the Colography Group.

- ? 36% of all air shipment volumes moved within a 150-mile radius.
- ? 58% of all ground parcel deliveries were made within 350 miles.
- ? 36.2% ground parcel deliveries were made within 150 miles.
- ? 14.5% of US ground parcel shipments were tendered through "Retail Customer Access Points" such as drop boxes, service centers, retail outlets such as FedEx Kinko's and the UPS Store, and carrier docks.
- ? 13.7% of US domestic air shipments were tendered through "Retail Customer Access Points" such as drop boxes, service centers, retail outlets such as FedEx Kinko's and the UPS Store, and carrier docks.
- ? 57% of US overnight air volume was letters.
- ? 40.6% of 2<sup>nd</sup> Day air shipments were letters.
- ? 41% of US domestic overnight letters were sent with FedEx.
- ? 34% of US domestic overnight letters were sent with UPS.
- ? 87.6% of overnight air deliveries were made by noon the next day.
- ? 80.1% of domestic air shipments were Business-to-Business.
- ? 77.3% of domestic ground parcel shipments were Business-to-Business.

MORE: <http://www.colography.com/press/pressarchive.html>

**TRADE – SUPPLY CHAIN RISKS INCREASING:** It's not just the roadside bombs in Iraq or pirates in the Malacca Straits. It's a lot more complicated. Expansion of global trade and a boost in throughput along the supply chain by every available method means there is a greater risk of service disruption, more exposure to cargo theft or damage, in human terms more tolerance for unsafe working conditions and a far greater chance for business interruption because of broken supply chains.

MORE: <http://www.joc.com/20050623/sections/ecom/w11615.asp>

**TRADE – COURT RULING MAY OPEN NVO CONTRACTS:** The Fourth Circuit US Court of Appeals in Richmond, Virginia, has ruled that two freight forwarders are not protected by antitrust immunity for colluding to fix rates for moving US military household goods from Germany to the US. The ruling may pave the way for the Federal Maritime Commission to ease certain restrictions on the contracts that non-vessel-operating common carriers may enter with customers, according to the National Industrial Transportation League.

MORE: <http://www.joc.com/20050621/sections/ocean/w22486.asp>

## TRADE – SCHNEIDER BUYS PORT LOGISTICS COMPANY

In a bid to expand the reach of its domestic transportation capabilities, Schneider National has acquired a port services company with 800 employees and facilities at six major US ports.

Schneider has bought American Port Services, a Savannah, Georgia-based transloading/deconsolidation, warehousing and distribution company.

Both companies are private. Details of the deal were not disclosed.

The partnership will link Schneider's inland truckload and deconsolidation, intermodal and third-party capabilities with American Port Services' transloading and port dray operation to create a unique 'port-to-door' import logistics service, says a spokesman.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=47782>

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=21499>

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AOL INSTANT MESSENGER	mdouglassmiller	johnkevinjarrard
ICQ	119432716	208736601
SKYPE is a free Internet telephone service... We highly recommend it. The others are chat programs.		

**OCEAN – LONG BEACH CUTS FREE TIME & HIKES FINES:** Effective 1 July shippers will have only four days to move containers from the Port of Long Beach (free time) or face a fine of up to \$100 plus demurrage. Free time for export containers will be reduced to six days from seven at present. Free time calculations start when the box is unloaded from the ship, not when the entire ship is unloaded as in the past. Truckers worry that the cut in free time will result in them paying the penalties, because the cargo owners will pass the cost on to them for not picking up the goods on time. Demurrage penalties are \$42 per day for the first five after free time, and \$83 for every subsequent day.

MORE: <http://www.pressetelegram.com/Stories/0,1413,204~21474~2930697,00.html>

MORE: <http://www.joc.com/20050621/sections/ocean/w130.asp>

**OCEAN – SHIPPERS SLOW TO JOIN PIERPASS:** More than 1,000 business who import and export through the Port of Los Angeles-Long Beach have registered with PierPass At this rate only a small fraction of port users will be enrolled by 10 July, the start date. PierPass is a program for extended gate hours set up by terminal operators to reduce daytime traffic congestion in the area. Shippers who move containers during peak daytime hours will pay an extra fee of \$40 per TEU and \$80 per FEU.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=21512>

**OCEAN – SO-CAL PORT VOLUME SLUGGISH IN MAY:** Container traffic at the ports of Los Angeles and Long Beach grew just 4% in May... showing no signs of traffic ramping up at the largest US port gateway complex for the peak season.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=21511>

**OCEAN – SO-CAL PORTS REPORT NO PROBLEMS SO FAR:** The Pacific Maritime Association reports US West Coast marine terminals are fluid, which is a far cry from the congestion that plagued the ports the day after Father's Day weekend a year ago.

MORE: <http://www.joc.com/20050620/sections/ocean/w74135.asp>

**OCEAN – WILL 2005 PEAK SEASON BE AS BAD AS 2004?** See last week's Allcovered News for analysis in the "Air & Ocean" Section titled "Focus – Looking at Peak Season 2005" and ways to help your shippers if things do get bad... at this link:

MORE: <http://www.allcovered.net/Newsletter/2005/2005-06-20-NEWS.pdf>

**OCEAN - CARGO RATE HIKES EXPECTED ON FAR EAST-MIDEAST LANES:** A surge of cargo to the Middle East region from the Far East and South East Asia has prompted major shipping lines calling Dubai ports to announce a rate restoration program on these routes with effect from July 1. Member lines of the Informal Rate Agreement (IRA) covering trades from the Far East to destinations in the Middle East have hiked rates by \$300 per TEU (twenty foot equivalent unit) and \$600 per FEU (forty foot equivalent unit).

MORE: [http://www.khaleejtimes.com/DisplayArticle.asp?xfile=data/business/2005/June/business\\_June496.xml&section=business](http://www.khaleejtimes.com/DisplayArticle.asp?xfile=data/business/2005/June/business_June496.xml&section=business)

**OCEAN - INDIAN HULL INSURANCE RATES DOWN:** Indian shipping companies are set to benefit from a steep drop in marine hull insurance rates. The government has "de-tariffed" marine hull rates and insurance companies can now compete for business. Rates are expected to fall 30% or more.

MORE: <http://www.thehindubusinessline.com/2005/06/23/stories/2005062302260600.htm>

**OCEAN – GRAND ALLIANCE CAPACITY UP:** Grand Alliance carriers Hapag-Lloyd, Malaysia International Shipping, Nippon Yusen Kaisha, Orient Overseas Container Line and P&O Nedlloyd confirm they will start an 11th transpacific container service and an eighth Asia/Europe service in the next few weeks.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=21531>

**OCEAN – ABU DHABI ADDS BERTHS:** The Port of Mina Zayed in Abu Dhabi is upgrading its container terminal facilities by adding two more berths to the existing four in a bid to capture more direct box business.

MORE: <http://www.joc.com/20050622/sections/ocean/w64067.asp>

**OCEAN – RECORDS & EXPANSION IN CHARLESTON:** As rising container volumes hit another record in May, the South Carolina State Ports Authority has approved \$159 million on improvements to boost operational efficiencies and security. In May container traffic through the Port of Charleston reached 182,214 TEUs, a 12% increase over the same month last year.

MORE: <http://www.joc.com/20050623/sections/ocean/w47475.asp>

**OCEAN – SHENZHEN TO DOUBLE CAPACITY:** South China's Shenzhen port complex, already one of the largest trading gateways for the US, expects to almost double its container capacity by 2010 to 25 million TEUs.

MORE: <http://www.joc.com/20050623/sections/ocean/w69297.asp>

**AIR – US AIRLINES REPORT STRONG REVENUE:** US airline revenue per Average Seat Mile for the eight largest US passenger airlines (excluding Southwest) rose 5.2% in May compared to the year-ago period. Capacity was up 2.4%.

MORE: <http://www.atwonline.com/news/story.html?storyID=1454>

**AIR – UNITED & AMERICAN HIKE FARES:** United Airlines says it is implementing a 3% fare increase on most US domestic and international published fares, effective immediately. American Airlines hiked most of its fares \$5 one-way and \$10 roundtrip. The hikes come in response to high oil prices.  
MORE: <http://www.atwonline.com/news/story.html?storyID=1478>

**AIR – NORTHWEST AIRLINE'S PROBLEMS ANALYZED:** In question and answer format, Joel Smith of the Detroit News looks at the problems facing Northwest Airlines and what it might mean.  
MORE: <http://www.detnews.com/2005/business/0506/19/A12-219794.htm>

**AIR - AUSTRALIA DECIDES TO REVIEW SIA-US FLIGHTS AGAIN:** Australia is reconsidering a foreign ownership cap on Qantas Airways and is still considering access for Singapore Airlines to the lucrative Sydney-Los Angeles route under a government aviation policy review. The review, being led by Deputy Prime Minister John Anderson, is due to be completed in a "few weeks", according to a spokesman for Anderson.  
MORE: <http://news.airwise.com/story/view/1119268892.html>  
MORE: <http://www.bloomberg.com/apps/news?pid=10000081&sid=aa3bN7cRffao&refer=australia>  
MORE: <http://news.airwise.com/story/view/1119444912.html>

**AIR – BA HIKES FUEL SURCHARGE:** British Airways increases the fuel surcharge on tickets issued in Britain starting today. The surcharge on long-haul tickets sold and issued in Britain rises to GBP24 (USD\$44) for each flight.  
MORE: <http://news.airwise.com/story/view/1119619215.html>

**AIR – AMERICA WEST'S BUY OF US-AIR OK:** US anti-trust enforcers cleared the proposed merger between bankrupt US Airways and America West Airlines.  
MORE: <http://news.airwise.com/story/view/1119567946.html>

**AIR – FEDS ORDER COOLING OFF BETWEEN UPS & PILOTS:** A federal mediator ordered an indefinite recess in supervised talks between United Parcel Service and its 2,500 pilots after the two sides failed to resolve a 32 month contract dispute.  
MORE: <http://news.airwise.com/story/view/1119567775.html>

**AIR – 89% ANTI IN-FLIGHT CELLPHONES:**  
MORE: <http://blogs.zdnet.com/ITFacts/index.php?p=8107>

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

## **THE JAR AND TWO CUPS OF COFFEE**

We have run this before, but this story goes well with the lead story in our Small Business section. (See also: "3 Questions Will Change Your Life" in the "Small Business" Section)

When things in your lives seem almost too much to handle, when 24 hours in a day are not enough, remember the mayonnaise jar and the 2 cups of coffee.

A professor stood before his philosophy class and had some items in front of him. When the class began, he wordlessly picked up a very large and empty mayonnaise jar and proceeded to fill it with golf balls.

He then asked the students if the jar was full. They agreed that it was.

The professor then picked up a box of pebbles and poured them into the jar. He shook the jar lightly. The pebbles rolled into the open areas between the golf balls.

He then asked the students again if the jar was full. They agreed it was.

The professor next picked up a box of sand and poured it into the jar. Of course, the sand filled up everything else.

He asked once more if the jar was full. The students responded with a unanimous "yes."

The professor then produced two cups of coffee from under the table and poured the entire contents into the jar effectively filling the empty space between the sand. The students laughed.

"Now," said the professor as the laughter subsided, "I want you to recognize that this jar represents your life.

"The golf balls are the important things --your family, your children, your health, your friends and your favorite passions ---and if everything else was lost and only they remained, your life would still be full.

"The pebbles are the other things that matter like your job, your house and your car.

"The sand is everything else--the small stuff.

"If you put the sand into the jar first," he continued, "there is no room for the pebbles or the golf balls. The same goes for life. If you spend all your time and energy on the small stuff you will never have room for the things that are important to you.

"Pay attention to the things that are critical to your happiness. Play with your children. Take time to get medical checkups. Take your spouse out to dinner. Play another 18. There will always be time to clean the house and fix the disposal. Take care of the golf balls first--the things that really matter. Set your priorities. The rest is just sand."

One of the students raised her hand and inquired what the coffee represented.

The professor smiled. "I'm glad you asked. It just goes to show you that no matter how full your life may seem, there's always room for a couple of cups of coffee with a friend."

## **GEORGE AND THE DRAGON**

A poor vagabond, traveling a country road in England, tired and hungry, came to a roadside inn.

Above the entrance to the inn was a sign reading: "George and the Dragon."

He knocked. The Innkeeper's wife stuck her head out a window.

"Could ye spare some victuals?" he asked.

The woman glanced at his shabby clothes and obviously poor condition. "No!" she said rather sternly.

"Could I have a pint of ale?"

"No!" she firmly said again.

"Could I at least sleep in your stable?"

"No!" By this time she was fairly shouting.

The vagabond said, "Might I please. . .?"

"What now?" the woman interrupted impatiently.

"D'ye suppose," he asked, "I might have a word with George?"

## MAXINE'S WORDS OF WISDOM

- Never read the fine print. There ain't no way you're going to like it.
- If you let a smile be your umbrella, then most likely your butt will get soaking wet.
- The only two things we do with greater frequency in middle age are urinate and attend funerals.
- The trouble with bucket seats is that not everybody has the same size bucket.
- To err is human, to forgive - highly unlikely.
- Do you realize that in about 40 years, we'll have thousands of old ladies running around with tattoos?
- Money can't buy happiness -- but somehow it's more comfortable to cry in a Porsche than in a Kia.
- Drinking makes some married people see double and feel single.
- Living in a nudist colony takes all the fun out of Halloween.
- After a certain age, if you don't wake up aching in every joint, you are probably dead.

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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