

AllCovered NEWS

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HIGHLIGHTS TO HELP YOU THIS WEEK

- From Strategy to Bottom-Line
- 2006 Marketing – Ask Yourself Questions
- Personal Financial Planning
- RFID Update – Packages for Small Biz
- Want to Make 25% More in 2006?

Monday, 2 January 2006 --- Edition #469

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AllCovered News

Information to help you to manage and grow your logistics business.

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



HOLIDAY OFFICE CLOSING

Allcovered and Allen Insurance Group offices will be closed for the New Year's holiday as follows:

Monday, 2 January 2006: Closed

NOTE:

John & Mike will be checking emails in case of emergency.

>> SMALL BUSINESS SECTION <<



SMALL BIZ - FROM STRATEGY TO BOTTOM LINE

--- Excerpted from a detailed article by Michelle Fitzpatrick and Michael Dubin. Link at end. ---

You have your business plan for growth in 2006... but unless you move well from plan to action to profit you will get nowhere.

Getting from strategy to profit requires several components.

The first is insight. Insight is derived from the examination of customer behavior.

Find what motivates your customer and answer the need.

You have three main goals:

- Acquire new customers
- Retain existing customers
- Grow existing customer relationships through upsells/cross-sells

Measure for success:

- What is the objective?
- What benchmark measure success?
- How do you determine prospect interest?
- Do you measure customer satisfaction?
- Do you reward customer loyalty?

What tools will you use?

- Telephone?
- Printed Material?
- Email?
- Sales Calls in person?

Remember, a terrible thing happens when you do not market and grow your company... NOTHING.

MORE: http://www.dmnews.com/cgi-bin/artprevbot.cgi?article_id=34502&dest=article



SMALL BIZ – MARKETING – ASK QUESTIONS

Department store mogul John Wanamaker once complained that half of what he spent on advertising was a waste of money.

He said his problem was he could never discover what half was wasted.

Links to source stories at end of excerpts

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Targeting your marketing to speed growth in 2006 is frustrating. You budget for a full menu of marketing activities such as advertising, Web sites, press releases, special events and newsletters. But how do you tell if these activities effectively deliver the desired results?

Consider a "Communications Audit."

A communications audit evaluates your relationships and should provide a roadmap for improving them.

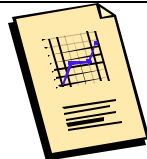
Consider bringing someone in from outside your company to review your marketing because they can be objective and not weighed down by any biases you or your staff may have.

Ask questions. Do you:

- Want to focus on customer relationships only?
 - What do clients think of you?
 - Why did customers choose you?
 - Why do customers stay with you?
 - Why did a customer leave you?
- Have one-on-one meetings/calls/surveys with clients?
- Want to review your printed materials to make sure they are effective?
- Want the auditor to assess your marketing?
 - Is your message consistent?
 - Do you use "branding Statements" effectively?
 - Is language appropriate for your audience?
 - Is your material easy-to-read and use?
 - Is your material memorable?

As you begin your marketing for 2006, think about what message works best for you, and how you will use it to grow.

MORE: http://www.bizjournals.com/industries/business_services/marketing/2005/12/26/baltimore_focus2.html?et=154&hbx=e_vert



MARKETING & SALES HELP

Allcovered has many Marketing and Sales tools to help you grow your business. See "Training & Help" link, or:

GO TO: http://www.allcovered.net/AC-OM-Training_Sales_Main.html

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PERSONAL BIZ – 2006 FINANCIAL PLANNING

--- Excerpted from an article by Gary Halbert of Investors Insight ---

--- Link at end ---

ESTABLISH FINANCIAL GOALS

It may sound odd, but the truth is many people have no idea what their financial goals are, much less how they are going to reach them. A vague "I want enough money" won't get it done.

Unless you identify goals early and save and fund for them, you are likely to end up short when the time comes.

Make specific goals.

Review and revise those goals as life changes such as the birth of a child.

Set reasonable goals that you know you can reach.

SAVE MONEY

Even the most reasonable of financial goals cannot be attained without money to invest to get you there. All of the other concepts listed below depend on your ability to save money so as to be able to invest for your future goals.

Make detailed notes on where all your money goes... cash, checks and credit cards... snacks at work... all expenditures. That will help you control expenditures.

In your monthly budget, Pay Yourself First. Make the first bill you pay the one to your savings.

CASH RESERVE

A cash reserve is the first thing you should accumulate in your savings plan. This reserve will help to pay unforeseen or emergency expenses, or will help meet expenses

during an extended illness or loss of a job. Have at least enough money to pay all living expenses for 3 months. 12 months is better.

The cash reserve should be kept in a safe, no risk place: interest bearing bank account, CDs, money market fund, etc. that you can access quickly without penalty.

Do not invest your cash reserve in stocks or mutual funds since losses could occur.

ELIMINATE DEBT

Only use debt for major purchases such as a home or car. Instant gratification for material goods is rarely worth the instant indebtedness that comes along with it.

Above all, you want to pay off all of your credit card debt as quickly as possible. In fact, I recommend you pay off all credit card debt every month. The interest rates charged on most credit card balances are in the double digits.

MAINTAIN ADEQUATE INSURANCE

How much you need depends on your situation. Do you need enough to support your surviving family if you die? Then you need a lot more than a single person.

A rough guide is to have life insurance equal to at least seven times your annual expenses... ten times as much is better.

WHAT KIND OF INSURANCE?

I have always been a fan of "term insurance." Term insurance only pays a specified amount of death benefit, as opposed to "whole life" or "universal life" which include a death benefit plus some type of savings account within the insurance plan.

Term Insurance rates vary widely for the same coverage so shop wisely.

SUMMARY

While basic, these fundamentals are the building blocks on which any financial plan should be structured, and a firm foundation upon which wealth can be built.

MORE: <http://www.investorsinsight.com/forecasts.aspx>

PERSONAL HEALTH – PILL PREVENTS CANCER: A review of 40-years of research shows that a daily dose of Vitamin D cuts cancer risk in half.

MORE: http://news.independent.co.uk/world/science_technology/article335359.ece

SMALL BIZ – HEALTH – DRUG COST RISE SLOWING: Projected pharmacy-related cost increases for 2006 are in the neighborhood of 11.8%, a far cry from the record levels of 18.3% that companies experienced three years ago.

MORE: <http://www.workforce.com/section/00/article/24/23/20.html>

SMALL BIZ – HEALTH – COMPANY SAYS QUIT SMOKING OR LEAVE: Scotts Miracle-Gro Company is taking its campaign to stamp out smoking among its workers to an unusual length: It's threatening to fire smokers beginning next fall.

MORE: <http://www.post-gazette.com/pg/05354/625349.stm>

US ECONOMY – CONSUMER CONFIDENCE SOARS:

MORE: <http://www.breitbart.com/news/2005/12/28/D8EPDG7OI.html>

>>>> TRUCKING SECTION <<<<

TRUCKING – CLASS-8 SALES GOOD

It may be harder to bargain down the price of a new truck. Dealer sales are good.

Sales of "Class 8" trucks (over the road tractors/lorries) dropped 7.1% in November, but overall 2005 looks to be a big sales year. Results for the latter months of 2005 will not be available for weeks, but indications are sales will be the second-best on record.

Keys:

- + Freightliner remains tops with 30.6% share of the market
- + International holds 18.6% share
- + Kenworth, Mack, Volvo and Peterbilt all have 10.4 to 11.8% of the market
- + Sales for 2005 are forecast to be near 246,000
- + Sales for 2006 are forecast to hit 270,000 units

MORE: <http://www.thetrucker.com/showstory.aspx?id=10487>

MORE: <http://www.allbusiness.com/periodicals/article/595878-1.html>

TRUCKING – TONNAGE UP: A stronger than expected fall shipping season pushed the American Trucking Associations' Truck Tonnage Index to its third consecutive increase in November. The index rose 1.9% (2.2 index points) in November to 116.4. The November index was 2.2% higher than a year ago, the largest year-over-year gain since March 2005. MORE: <http://www.etrucker.com/apps/news/article.asp?id=50852>

TRUCKING – DIESEL DOWN: The US National Average retail price for a gallon of diesel dropped \$0.014 to \$2.448 for Christmas week according to the US Department of Energy. National average prices are 46.1 cents higher than a year ago. MORE: <http://www.etrucker.com/apps/news/article.asp?id=50854> MORE: <http://www.thetrucker.com/showstory.aspx?id=10503>



TRUCKING – WIDER TIRES SAVE

Take a closer look at some of the 18-wheelers rolling down the nation's roads lately and you might notice something missing: eight wheels.

Some truckers are converting to wider tires that let them replace dual tires with single tires, turning their rigs into 10-wheelers to reap fuel and weight savings.

Each tire is 17-inches wide and weighs close to 200 pounds. Mounted on an aluminum rim, the tires can run \$1,250 or more. That's twice a traditional tire's cost.

It's worth the expense, says Luc Minguet, chief operating officer of Michelin America's truck tire unit. The tires, can save 4% to 10% on fuel. "That 10% fuelsavings — that's huge."

While Michelin may push fuel savings as a sales point, that can be elusive, according to Robert Braswell, technical director of Maintenance Council of the American Trucking Associations.

Fuel consumption can vary as much as 35% depending on whether a leadfoot or lightfoot is behind the wheel.

Michelin's Minguet notes the tires are lighter than the dual tires they replace. A 10-wheeler saves 730 pounds which means trucking companies can haul more cargo.

Competitor Goodyear says it worries about re-tread reliability. That's a huge consideration for trucking companies accustomed to sending worn tires off to be wrapped in new tread two or three times during their life spans.

Michelin counters that its big tires have been re-treaded and run 800,000 miles.

Michelin says Contract Freighters Inc., one of the nation's 50-largest trucking outfits, has become a big believer in the tires. By next year, its fleet of 2,300 tractors will be using Michelin's wide tires and the company has ordered them for 1,000 new trailers it will buy next year.

The tread spread

Some trucking lines are changing to wider tires, using four single tires instead of four pairs of dual tires traditionally used on 18-wheelers, to save weight and fuel.

Fuel efficient 10-wheelers

Lighter, allowing trucks to haul 730 pounds more cargo

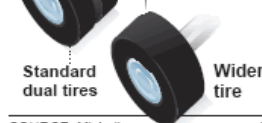


Can save 4 to 10 percent on fuel

	Michelin XZE	X ONE XTE
INCH WIDTH	11	17.1

TIRE WEIGHT	126.2 pounds each	175.9 pounds
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- ▶ Cost about \$1,250 on an aluminum rim
- ▶ Can retread



SOURCE: Michelin AP

DOWNSIDE

A flat puts the big-tire truck on the side of the road, while trucks with dual wheels can continue. Until more dealers stock the big tires, that means more downtime as a driver searches for repair or replacement.

MORE: <http://msnbc.msn.com/id/10564474/>

>>>> SECURITY SECTION <<<<

SECURITY – US JOINS WORLD CUSTOMS REVAMP: The United States is officially

signed on as part of an ambitious plan to modernize global customs procedures. Customs and Border Protection says the US is now a contracting party to the "Protocol of Amendment to the World Customs Organization Convention on the Simplification and Harmonization of Customs Procedures," which will go into effect 3 February. The amendment upgrades worldwide customs administrations based on standardized and simplified procedures, improved customs control, risk management, information technology and stronger partnerships between Customs and industry.

MORE: <http://www.joc.com/20051227/sections/trade/w39030.asp>

SECURITY – 100 TONS OF EXPLOSIVES “MISSING”: A consignment of over 100 tonnes of explosives meant for use by the Border Road Organization (BRO) in Afghanistan has gone missing from a merchant ship off the coast of Mumbai, sending alarm bells in security establishments. The captain and six crew of the Iran-bound ship have been detained and questioned. The explosives were meant for blasting rocks and mountainsides for the highway being built by the BRO to link Delaram with Kandahar in Afghanistan. The captain of the ship claims the explosives being carried in five to six containers had sunk into the sea in rough weather, officials said. A search is underway for the shipping agent who had booked the explosives.

MORE: <http://www.newindpress.com/Newsitems.asp?ID=IEH20051228094854&Title=Top+Stories&Topic=0>

SECURITY – DIVERS FIND BOXES OFF INDIAN COAST: Divers have located some containers underwater off the Indian coast. No word yet if these are the missing explosives.

MORE: http://news.webindia123.com/news/showdetails.asp?id=205135&n_date=20051229&cat=India

SECURITY – THAILAND TIGHTENS SURVEILLANCE: Customs officials have finally tightened their surveillance after eight years of continuous complaints from Malaysia that nearly 2,000 vehicles were stolen from its territory and smuggled into Thailand for sale. "Our inspections have indicated that the cars were smuggled into the South by being hidden in cargo containers, ships, or being simply sent through some poorly-patrolled border checkpoints along the Thai-Malaysian border," said a Malaysian official.

MORE: http://www.bangkokpost.com/News/31Dec2005_news06.php

NOTE: Here is the latest in our occasional series on the coming widespread use of Radio Frequency ID (RFID) Tags. Mike



SECURITY – GETTING STARTED IN RFID

2006 may well be the year that Radio Frequency ID (RFID) tags go mainstream.

They can be large or tiny... printed on paper or a chip.

Information on what they are, how they work, and how they may impact you is all here.

MORE: <http://www.rfidjournal.com/article/gettingstarted/>



SECURITY – NEED A SMALL RFID PACKAGE FOR DOD WORK?

For many forwarders and Shippers it is too early to invest a lot of money in RFID gear... but not having RFID capability shuts Shippers out of US Department of Defense business.

With the DoD's RFID mandate starting yesterday (1 January), you will have to start tagging shipments to the DOD if they fall within the mandate's requirements.

Targeting those DOD suppliers SmartCode has put together a low-cost DOD EPC Compliance Solution bundle. Priced at \$1,595, the package comprises a single UHF EPC Gen 1 Class 0 and 1 interrogator (reader), 100 EPC tags, software to support both shipment tagging and tag testing and the DOD Compliance Booklet. The latter explains the department's RFID regulations.

SmartCode believes its package can be set up and integrated into shipping operations by customers in a slap-and-ship method in less than 14 days.

MORE: <http://www.rfidjournal.com/article/articleview/2044/1/1/>

SECURITY – TNT STEPS-UP RFID TRIALS

"There is the potential for reduced shrinkage, reduced error rates and reduced labor costs [by using RFID to replace existing bar code scans]," says Sybren Tuinstra, RFID project leader for TNT Express. "It's not a question of if we deploy RFID, but how much we deploy, how fast we deploy it and how much capital we invest."

TNT Express is expanding an ongoing RFID trial that tags and tracks laptops from a manufacturing plant in China to a distribution center in Germany.

Initial tests could read each tagged pallet... but only 87% of the RFID tags on each notebook computer were being read... not good enough.

New tests underway are using RFID tags with larger antenna. So far read-rates for individual notebooks within palletized shipments are 100%.

MORE: <http://www.rfidjournal.com/article/articleview/2056/1/1/>

> > > AIR & OCEAN SECTION < < <

OCEAN - PORT OF NEW ORLEANS ALREADY HALF BACK

After Hurricane Katrina destroyed about one-third of the Port of New Orleans, the port's chief executive turned an offhand remark into a challenge to restart a vital part of the city's storm-ravaged economy.

"It all came out as kind of a joke when someone told me, 'You won't have a ship in this port for six months,'" port chief Gary LaGrange recalled. "My response, with a lot of bravado, was we'll be back at 70% within six months."

So far, so good.

Katrina hit 29 August.

The first post-storm ship was in port on 12 September.

Just over three months later, the port is running at about half capacity.

Before Katrina hit the Port of New Orleans was getting 36 to 40 ship calls a week. Now, the count is 18 to 20. By March or April, the goal is to hit 70% of pre-Katrina calls.

MORE: <http://www.startribune.com/stories/535/5803699.html>

OCEAN – SEABOARD RESUMES N-O CALLS: Seaboard Marine will resume regular weekly service to the Port of New Orleans next Monday, 9 January.

MORE: <http://www.joc.com/20051227/sections/ocean/w10409.asp>

OCEAN – CP SHIPS – CMA CGM VESSEL SHARE: CP Ships will be a vessel provider on CMA CGM's previously announced fortnightly service between Australasia, the US East Coast and North Europe via the Panama Canal, due to start February.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=26365>

OCEAN – OAKLAND LANDS 'AROUND WORLD' SERVICE: Norasia, China Shipping, Zim and Gold Star will add calls at Oakland to their joint weekly Asia/Middle East/Indian subcontinent/Europe/US East Coast/US West Coast/Asia Round the World service. First Oakland call is set for 15 January.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=26363>

OCEAN – NORDANA SWITCHES FROM SAV TO JAX: Danish ocean carrier Nordana Line will replace its vessel calls at Savannah, Georgia with Jacksonville, Florida on two of its regular liner services, effective 18 January.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=26316>

OCEAN – EC TARGETS SHIP OWNER LIABILITY: The European Commission's Third Maritime Safety Package of proposed maritime legislation for the European Union has several provisions that would curtail the civil liability available to ship owners under current conventions of the International Maritime Organization (IMO). The most worrisome proposals for vessel owners and their protection and indemnity (P&I) clubs would review the level at

which ship owners lose their right to limit their liability," according to the proposed legislation.
MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=26402>

OCEAN – PANAMA CANAL HIKES SLOTS: The Panama Canal Authority will increase the number of booking reservation slots available in 2006. The canal authority says it would add two booking slots a day for "supers," or vessels with widths of 91 feet or more. The booking slots were added in response to greater demand for the canal, and to satisfy customer requests for increased availability.

MORE: <http://www.americanshipper.com/frm2001.asp?Target=NewsFrame.asp?news=26308>

OCEAN – MAJOR HAMBURG PORT EXPANSION: The Port of Hamburg will spend close to \$1-Billion to dramatically expand container handling capacity by 2010. The port expects to be able to handle 14 million TEUs by the end of the decade, up from 8.5 million TEUs now.

MORE: <http://www.joc.com/20051228/sections/ocean/w86796.asp>

OCEAN – LA-LONG BEACH SET NEW RECORDS: The Southern California ports of Los Angeles and Long Beach are poised to set records for container shipping volume this year thanks to ever-surging trade with China and new but impressive business with India. Through November the two ports were only a few thousand containers short of the volume for all of 2004. Officials say the ports will probably handle more than 14 million 20-foot equivalent units (TEUs), the maritime industry standard for cargo that is shipped in large containers, by the end of this year, with total volume exceeding that of the next four busiest US ports combined.

MORE: <http://english.eastday.com/eastday/englishedition/business/userobject1ai1744628.html>



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AIR – 2006 - FASTER – LIGHTER – SMALL JETS

One of the most anticipated revolutions in aviation is poised to take off in 2006, as new super-fast and relatively cheap aircraft called "very light jets" finally go into service.

Thanks to breakthroughs in engine performance and better aircraft manufacturing techniques, US companies such as Eclipse Aviation and Adam Aircraft are promising a new category of travel: jet transportation between as many as 5500 US airports, in planes that cost as little as \$US1.5 million at speeds of 420 miles per hour (700kph).

Because VLJs weigh as little as a minivan, they can land on runways as short as 3,000 feet (920 meters).

--- SO WHAT – CARGO ---

It is estimated that charter flights of the 6-seat VLJs will run USD 1,500 to 3,000... meaning for emergency air cargo shipments cargo can be moved from a small airport near the production/warehouse site to a small airport near the buyer... cutting trucking and wait times.

--- SO WHAT – PASSENGERS ---

VLJ supporters predict the planes will replace hub-and-spoke misery for high-end business travelers, the lifeblood of commercial airlines, with millions flying in small planes from suburb to suburb... paying prices comparable to first-class tickets but avoiding big airports entirely... no commute to big airports... no security waits... and flying to smaller airports closer to meeting locations. For businessmen, time is money and VLJs promise to save a lot of time.

MORE: <http://www.theage.com.au/articles/2005/12/29/1135732693433.html#>

AIR – MID EAST BRIGHT SPOT FOR AIR CARGO: International air freight grew at a 2.8% rate in November. "Overall the industry is growing which is good news. But the pace of growth has geared-down a notch as a result of weaker demand from some critical sectors such as

IT," says Giovanni Bisignani, IATA's director general. "Next year we expect freight growth to return to more normal levels in the 6% range. Middle East freight grew 12%.
MORE: <http://www.joc.com/20051229/sections/air/w3612.asp>

AIR – UPS PILOTS MUST TALK: UPS pilots will have to keep talking with management. The federal mediator in charge of talks between the company and pilots declined a pilot request to be released from negotiations. The Independent Pilots Association said last week after four days of talks that it would seek release from mediation, a process that representatives claimed this would result in a 30 day countdown to a strike or lockout at UPS.
MORE: <http://news.airwise.com/story/view/1135865843.html>

TRADE – BANGLADESH EYES FOREIGN FORWARDERS

Over 150 unauthorized agents of foreign freight forwarders are doing business here and reportedly siphoning out huge sums of money from the country every year.

Bangladesh Bank (BB) reports the bank has issued permission to 216 agents of foreign freight-forwarding firms to run their business.

Businesspeople of the country claim over 150 other agents are active and smuggling out money exacted from importers. Most of such representatives reportedly serve freight-forwarding firms in Sri Lanka, Singapore, Malaysia, Hong Kong and India.

MORE: http://nation.ittefaq.com/artman/publish/article_24170.shtml

TRADE – MALAYSIAN PORTS EYE 2006: Malaysian port growth slowed in 2005, but operators are optimistic for 2006. "We expect the industry to continue to grow in 2006 and beyond. Historically, the volume of indigenous containers handled has grown two-and-a-half times that of the country's gross domestic product (GDP) and Malaysia being the 17th largest trading nation in the world, we expect the growth to be sustained," says Tan Sri G. Gnanalingam, Kelang Multi Terminal Sdn Bhd executive chairman.

MORE: http://www.btimes.com.my/Current_News/BT/Monday/Column/20051226234100/Article/

>>>>> **JUST FOR FUN** <<<<<

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

BLIZZARD STRANDS THOUSANDS

This text is from county emergency manager out in the western part of North Dakota state after the storm.

WEATHER BULLETIN

Up here in the Northern Plains we just recovered from a Historic event --- may I even say a "Weather Event" of "Biblical Proportions" --- with a historic blizzard of up to 24" inches of snow (61 centimeters) and winds to 50 MPH that broke trees in half, stranded hundreds of motorists in lethal snow banks, closed all roads, isolated scores of communities and cut power to 10's of thousands.

George Bush did not come....
FEMA staged nothing....
No one howled for the government...
No one even uttered an expletive on TV...
Nobody demanded \$2,000 debit cards....
No one asked for a FEMA Trailer House...
No news anchors moved in.

We just melted snow for water, sent out caravans to pluck people out of snow engulfed cars, fired up wood stoves, broke out coal oil lanterns or Aladdin lamps and put on an extra layer of clothes.

Even though a Category "5" blizzard of this scale has never fallen this early...we know it can happen and how to deal with it ourselves.

Everybody is fine.

DARWIN AWARDS 2005



The "Darwin Awards" are named in honor of Charles Darwin who believed in survival of the fittest. Darwin Awards honor those who contribute to the gene pool by removing themselves from it.

TEN: HECK ON WHEELS

(17 April 2005, Indiana)

Late one night, 26-year-old Joseph was blazing down the road in the Chain O'Lakes district of Syracuse on his Yamaha moped. When he saw flashing lights in his rear-view mirror, well... with the wind whistling through his ears, he must have concluded that he could outrun a mere police cruiser.

This hard-boiled candidate for the Heck's Angels revved his engine and roared off. The speedometer needle flashed past 10 mph...20...30...and within less than a minute, it was hitting the red zone at a blinding 40 mph.

But no matter how fast Joseph went, he was unable to shake the pursuing police officer from his tail. The two-stroke engine was buzzing like a hummingbird from the strain of the chase.

Was he thinking, "You'll never get me alive, copper!" as he sped through the intersection with County Road 800E?

The answer will never be known. Joseph lost control of his would-be road rocket, crashed into a tree, and died instantly of massive head injuries.

NINE: TIDE AND TIME

(23 May 2005, Texas)

A pickup truck was found abandoned in the surf off Crystal Beach. A tow truck driver was called in to remove it. He had barely moved the pickup a foot when he found the body of a 37-year-old man embedded beneath it in the sand. It turned out that the truck was not abandoned, after all.

The Galveston County Sheriff's department said there was no indication of foul play. The evidence indicated that the owner of the truck, a man named John, had been surfing the night before and decided to take a nap in an unfortunate location.

He had arrived around 9 pm, about 90 minutes before low tide. Gentle waves lapped at the beach under the glow of the full moon. Fatigued, but unwilling to call it a night, John curled up for forty winks in the most natural place available: underneath his truck, which was parked on the beach. The tide was going out as he drifted off to sleep, pleased that he had found a way to shield his sleepy eyes from the bright moonlight.

But time passed and as the tide rolled back in, the sand began to shift beneath the truck's weight. John was trapped beneath it, unable to escape. The beach became his final resting place.

EIGHT: ROCKETING TO GLORY

(07 February 2005, Malaysia)

Fireworks are a longstanding lunar New Year's tradition among Malaysia's large Chinese minority and continue to be widely used to celebrate, despite a ban on their sale and use.

Wan, a 29-year-old excavator operator, spent the evening watching people set off fireworks outside a suburban Kuala Lumpur nightclub. These were no mere firecrackers. They were rockets that shot as high as a ten-story building before exploding.

His curiosity piqued, Wan bent over one of the launching tubes for a closer look, wondering how these powerful rockets worked. He was peering down the tube when it fired, sending him flying ten meters. He died instantly from severe head injuries, according to a senior police official.

SEVEN: SEATBELTS TYRANNY

(5 January 2005, Nebraska)

In September of his senior year at the University of Nebraska, 21-year-old Derek wrote an impassioned declaration of independence from seatbelts for his college newspaper, concluding, "If I want to be the jerk that flirts with death and rides around with my seat belt off, I should be able to do that." After all, these "intrusive and ridiculous" laws saved a mere 6,100 lives a year, according to statistics from the U.S. Congress.

Derek's father told the Lincoln Journal-Star that he "was a bright young boy, a 4.0." He was majoring in five subjects and planning to attend law school. He was also smart enough to tutor his friends in subjects he didn't even take.

Derek spent the holidays in San Antonio, Texas, returning to Lincoln in January. The driver of the Ford Explorer and another friend were in the front seats. Unwilling to buck the system, they both wore seatbelts. Derek was in the back seat, possibly reminding his friends, in the words of his newspaper column, "There seems to be a die-hard group of non-wearers out there who simply do not wish to buckle up no matter what the government does. I belong to this group."

Around 3 a.m. the SUV hit a patch of ice, slid off Interstate 80 and rolled several times in a ditch. Derek, in an involuntary display of his freedom from regulation, was thrown from the vehicle. He died at the scene. His friends, slaves to the system, survived with minor injuries. Police said that alcohol was not involved in the accident.

SIX: TEASING ELEPHANTS

(28 January 2005, Pendang, Thailand)

It's no secret that elephants are big. Elephants eat hundreds of pounds of food a day just to maintain their weight. Indian elephants are nine feet tall at the shoulder, and the males have tusks that extend over three feet. They're so powerful that in Southeast Asia they are used to haul massive tree trunks with their tusks, work performed by heavy equipment in other countries.

It's also no secret that teasing an animal can make it mad. Teasing a nine-foot-tall animal that can carry a tree with its three-foot tusks may not be a good idea. Yet that was the very idea that formed in Prawat's head, when he saw a herd of five performing elephants chained to trees outside a Buddhist temple.

While the owner waited inside for an entertainment permit, Prawat, a 50-year-old rubber-tapper, offered sugar cane to one of the ever-hungry elephants... then pulled it away. Then he did it again. And again. And again.

The game was great fun for Prawat, but the elephant quickly tired of it. The last time Prawat withdrew the treat, the elephant swung his massive tusks and gored him through the stomach. He died on the way to Alor Star Hospital.

FIVE: SURPRISE ATTACK SURPRISE

(3 January 2005, St. Maurice, Switzerland)

It was the first week of a weapons refresher course, and Swiss Army Grenadier Detachment 20/5 had just finished training with live ammunition. The shooting instructor ordered the soldiers to secure their weapons for a break.

The 24-year-old second lieutenant, in charge of this detachment, decided this would be a good time to demonstrate a knife attack on a soldier. Wielding his bayonet, he leaped toward one of his men, achieving complete surprise.

But earlier that week, the soldiers had been drilled to release the safety catch and ready their guns for firing in the shortest possible time. The surprised soldier, seeing his lieutenant leaping toward him with a knife, snapped off a shot to protect himself from the attack.

The lesson could not have been more successful: the soldier had saved himself and protected the rest of the detachment from a surprise attack. The lieutenant might have wished to commend his soldier on his quick action and accurate marksmanship. Unfortunately, he had been killed with one shot.

FOUR: FAILED FRAME-UP

(19 March 2005, Michigan)

"Unusual" and "complicated" is how the Missaukee County sheriff described the mysterious death of 19-year-old Christopher, who called 911 at 1:22am and calmly informed the police dispatcher that his neighbor had stabbed him. Suddenly he began screaming and begging for help. A woman was heard shouting in the background, "Why did you do this?" Deputies arrived quickly, only to find that Christopher had bled to death from stab wounds to his chest.

After an evening spent imbibing large quantities of alcohol, Christopher noticed a shortage in his liquor supply that could not be attributed to his own depredations. He concluded that his neighbor had stolen a bottle of booze! He menaced said neighbor with a knife, to no avail, whereupon he retired to his own apartment to brood about revenge.

Finally he figured out the perfect way to get back at that conniving bottle-thief: he would stab himself and blame the neighbor!

A witness saw Christopher enter the bathroom while he called police. When he

emerged from the bathroom, he looked perfectly fine, but a moment later he began screaming as blood spewed from his chest. He ran to the door of the apartment, and collapsed.

The evidence pointed to self-inflicted wounds. Deputies found the knife that killed him in the kitchen, and an autopsy concluded that he had stabbed himself in the chest twice. The first wound may not have looked dangerous enough to him, so he took the knife and tried again, this time plunging it into his left ventricle. This wound was plenty dangerous: he had only two minutes to live.

Christopher died in vain. His deathbed accusation fell on deaf ears, as a witness stated that the neighbor was not in the apartment, and the neighbor offered to take a lie-detector test to demonstrate his innocence. All Christopher got for revenge was an accidental death sentence.

THREE: PLUG ME IN

(7 March 2005, Hanoi, Vietnam)

Nguyen, 21, had been drinking with friends in the Tu Liem district of Hanoi, when he pulled out an old detonator he had found. The detonator was about six centimeters long and 8 centimeters in diameter, with two wires hanging out of the end. Because it was old and rusty, he said, it couldn't explode. His friends disagreed.

To prove his point, Nguyen put the detonator in his mouth and asked his friend to plug the dangling wires into a 220-volt electrical receptacle. Nyugen was wrong!

The victim had little time to reflect on how he could have been so mistaken, or whether 220 volts alone could have been fatal. According to police, "the explosion blew out his cheek and smashed all his teeth." Nguyen died on the way to the hospital.

TWO: FREEWAY DANGLING

(31 May 2005, Seattle, Washington)

Strength and endurance are two of the most important characteristics that can be passed on to improve the species, so physical challenges between males are frequent. In this case, two drinking buddies found themselves on an overpass 40 feet above a busy freeway in downtown Seattle at 2:45 a.m. It turned out to be the perfect place to determine who had more strength and endurance. Whoever could dangle from the overpass the longest would win!

Unfortunately, the winner was too tired from his victory to climb back up, despite help from his 31-year-old friend. The unidentified champion fell smack into the front of a semi-truck barreling down the highway at 60 mph and bounced onto the pavement, where he was hit by a car. The car did not stop. Authorities did not identify the winner of the competition.

ONE: CHIMNEY CLEANING

(13 January 2005, Bizkupija, Croatia)

On a Thursday afternoon around 4:30, 55-year-old Marko went into his semi-detached workshop to make himself a tool for chimney cleaning. The chimney was too high for a simple broom to work, but if he could attach a brush to a chain and then weigh it down with something, that would do the trick. But what could he use as a weight?

He happened to have the perfect object: it was heavy, yet compact, and best of all it was made of metal, so he could weld it to the chain. He must have somehow overlooked the fact that it was also a hand grenade and was filled with explosive material.

Marko turned on his electrical welding apparatus and began to create an arc between the chain and the grenade. As the metal heated up, the grenade exploded. The force of the explosion killed poor Marko instantly, blasting shrapnel through the walls of the shed and shattering the windshield of a Mercedes parked outside. Marko's chimney was untouched, however.

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