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HIGHLIGHTS TO HELP YOU THIS WEEK

- Retirement Savings – How Much Is Enough?
- J.B. Hunt Recruiting Illegal Says Court
- Security Gaps Plague Ports
- Who Really Runs Ports?

Monday, 27 February 2006 --- Edition #477

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>> SMALL BUSINESS SECTION <<



PERSONAL BIZ – RETIREMENT – HOW MUCH SAVINGS IS ENOUGH?

-- Excerpted from an article by Mary Beth Franklin – link at end --

You may be better prepared for retirement than you think.

To enjoy an easy retirement you will need monthly income equal to 75% to 85% of what you made when working.

The whole concept of retirement is fairly recent, an experiment that began with the creation of social security in 1935. "No one considered whether a life without work would be satisfying or sustainable," observes Ken Dychtwald, a gerontologist and authority on aging in the US.

"It's time to retire retirement," declares Dychtwald, author of *The Power Years: A User's Guide to the Rest of Your Life*. "Like a great dessert, too much leisure can make you sick after a while. Boomers don't want to fade into obscurity. They want to trade success for satisfaction."

Much of that satisfaction will come from continuing to work, either by downshifting to a part-time schedule or cycling periodically between employment and leisure.

\$13-Trillion dollars has been saved by Americans for their retirement. That's the big picture. The real question is: How much do YOU need?

BY THE NUMBERS

Depending on your age and economic circumstances, your "number" could be 15% -- the percentage of earnings young workers should be socking away.

Or 80% -- the amount of pre-retirement income you should aim to replace when you leave your job.

Or \$1 million (or more) -- the size of the nest egg needed to generate that income.

A conservative rule of thumb suggests that if you withdraw only 4% -- or one twenty-fifth -- of your retirement nest egg during the first year and adjust subsequent annual withdrawals to compensate for inflation, you'll never outlive your money.

Another approach is to estimate how much you'll need to withdraw from savings during your first year of retirement and multiply that amount by 25 to determine your target number. Here's an example:

Age	Current Gross Income	Projected Gross Income Before Retirement*	85% Retirement Spending Need	Estimated Social Security & Pension Income*	Potential Income Gap to Be Funded by Assets	Multiply Income Gap by 25 to Arrive at the Number
45	\$75,000	\$99,521	\$84,593	\$44,593	\$40,000	\$1 million

RULE OF 25

LIMIT RETIREMENT EXPENSES

The easiest money you make is money you do not have to spend. Will your house be paid for when you retire? That's money for a mortgage payment you won't need.

If you live in a large home, could you sell that and move to a smaller home when you retire? Take the profit on the sale of the larger home and you have more for savings during retirement.

Be creative. You do not need to plan to live a bare-bones existence. How else can you trim expenses and still having plenty income for fun?

Today, a majority of US retirees elect to take social security at 62 rather than their normal retirement age (65 and 8 months for those born in 1941 who retire this year). Early retirees accept a permanent reduction in benefits of 20% or more for the rest of their lives.

Every year you work past age 62 boosts your financial well-being in retirement (see the box below). Not only do you avoid a reduction in social security benefits and increase your annual income, but you also avoid having to touch your retirement accounts, so they can grow tax-deferred for another year.

In addition, you shrink the period during which you have to draw down your savings, trimming the size of the nest egg you need in retirement.

Delaying retirement for a few years can boost your social security benefits and reduce the amount you need to save to create sufficient retirement income for life.

Consider how a married couple in their early sixties earning \$77,000 per year -- roughly the median pretax income of married households ages 55 to 64 in 2002 -- can cut their savings needs by 40% if they delay taking retirement for four years, until age 66.

Current Salary	Current Salary After Taxes	Age You Retire	80% of After-Tax Salary	Annual Social Security Payments	Potential Income Gap to Be Funded by Assets	Assets Needed to Produce Income Through Annuity
\$77,000	\$58,650	62	\$46,848	\$20,088	\$26,760	\$510,757
\$77,000	\$58,650	66	\$46,848	\$27,648	\$19,200	\$298,380
\$77,000	\$58,650	70	\$46,848	\$38,136	\$8,712	\$117,651

WORK LONGER

TRY SOMETHING NEW

OK – You're retired... There is only so much golf or fishing or community service volunteering you can do before you get bored. Why not try something new? What have you always wanted to do, but never did? Start a new part-time business or work part-time in some new field you always wanted to try. You add to your retirement income... work when you want... and reward your years of doing your former job well with the chance to try something that always interested you.

MORE: <http://www.kiplinger.com/personalfinance/magazine/archives/2006/02/retire.html>

SMALL BIZ – HEALTH – OVERHAUL OF BENEFITS ACCOUNTS

Imagine scrapping the alphabet soup of benefits plans... 401(k), 457(b) and 403(b) retirement plans, flexible spending accounts, health savings accounts and 529 plans, replacing them with two simplified savings accounts and getting rid of the tax break for employer-provided health insurance to boot.

Those are some of the proposals found in the report from the President's Advisory Panel on Federal Tax Reform sent to the Treasury Department in a move to streamline the tax code without cutting revenue.

The panel's proposal to cut the popular health insurance tax break was met with strong opposition by employer groups. Instead of allowing employers and employees to pay an unlimited amount of health insurance premiums tax-free, the panel wants to cap the tax break at the average cost of premiums, estimated to be \$5,000 for individuals and \$11,500 for families.

For retirement planning, the panel's recommendations echo proposals made by President Bush in 2003. Bush wanted to create Lifetime Savings Accounts, Retirement Savings Accounts, and Employer Retirement Savings Accounts.

Using both an LSA and RSA, individuals would be allowed to make a maximum combined contribution of \$10,000 without any age or income eligibility requirements. Contributions would not be tax-deductible, but earnings would accumulate and be distributed tax-free.

MORE: <http://www.benefitnews.com/detail.cfm?id=8562>

SMALL BIZ – HEALTH – RISING HEALTH COSTS PROBLEM: The rising cost of health care is a very real concern, and Congress should take action, according to Federal Reserve Chairman Ben Bernanke, but he declined to endorse a specific plan.

MORE: http://www.kpmginsiders.com/display_reuters.asp?cs_id=152960

SMALL BIZ – BUSH PUSH FOR CONSUMER-DRIVEN HEALTH CARE: President Bush argues the United States needs a health care system in which patients pay more directly for their care, because that will turn them into comparison shoppers whose interest in a good deal will drive costs down. Bush said the current system, in which employers and insurance companies are the most involved in paying health care bills, makes individuals less engaged in the cost of the procedures they get.

MORE: <http://tinyurl.com/9lk58>

SMALL BIZ – BUDGET FRIENDLY BUSINESS DESKTOPS: Here are three desktops that won't break the bank, but will give you some extras you won't find in most boring bargain desktops.

MORE: <http://ct.eneews.pcmag.com/rd/cts?d=184-2543-4-54-205416-308774-0-0-1>

SMALL BIZ – BLACKBERRY LIVES... FOR NOW: A judge refuses to shut down Blackberry service as second of five patents claimed by NTL involved thrown out.

MORE: http://news.zdnet.com/2100-1035_22-6042920.html?tag=nl.e589

>>>> TRUCKING SECTION <<<<

TRUCKING – DIESEL DOWN: The US national average retail price of a gallon of diesel decreased 2 cents for the week ending Feb. 20, to \$2.455, or 43 cents more than in the same week of 2005.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=51881>

TRUCKING – COURT HITS J-B HUNT RECRUITING

In a decision that could ultimately dampen some of the industry's most aggressive driver recruiting tactics, a federal judge in Oklahoma has issued a preliminary injunction prohibiting J.B. Hunt from recruiting and hiring drivers known to be within the primary term of their employment contract with CRST Van Expedited.

CRST trains most of its drivers at its own school. Because it was losing many of its newly trained drivers to other carriers, the company several years ago asked that drivers undergoing commercial driver's license and finishing training at CRST's expense sign employment agreements of up to one year.

CRST says it alerted Hunt of the contracts but Hunt refused to stop recruiting CRST drivers.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=51873>

>>>> SECURITY SECTION <<<<

SECURITY – SECURITY GAPS PLAGUE PORTS

---Excerpted from an article in Wall Street Journal – link at end ---

Security experts say US ports have long been ill-prepared for a terrorist attack -- regardless of the nationality of the owner.

The proposed \$6.8 billion acquisition that would give Dubai Ports World, a United Arab Emirates-based company, management of terminal operations at five major US ports has spawned protests that the firm's foreign ownership represents a threat to national security.

But "the issue of who owns the terminal is less important than whether there are credible security measures in place and enough oversight of them," said Stephen E. Flynn, a former Coast Guard commander and a fellow with the Council on Foreign Relations who favors tighter port security.

Experts have long seen ports as a vulnerable target and worried that terrorists might one day use the world's global shipping network to launch an attack. Their fears were deepened in March 2004, when two suicide bombers from the Gaza Strip stowed away

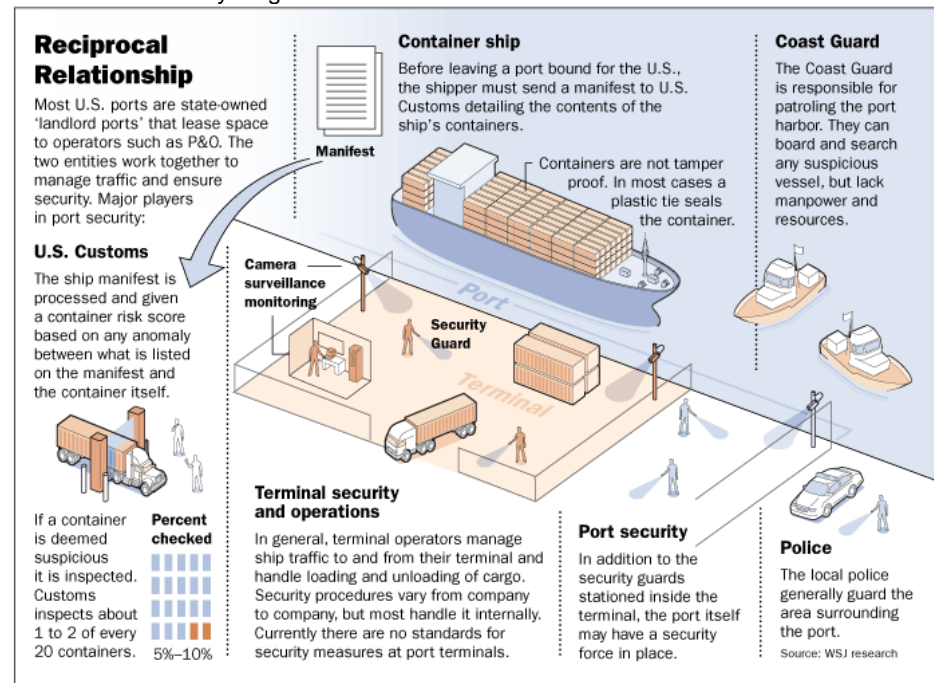
in a false compartment of a shipping container bound for Israel. Israeli security officials believe that the bombers were targeting the port's fuel depot when guards discovered them. The bombers detonated early, and 10 people died in the explosion, including the bombers. The attack on the Israeli Port of Ashoda didn't prompt a security crackdown at ports around the world or in the US.

At least one of the ports where DP World is set to operate, Baltimore, has been dogged by security shortcomings for years. A Baltimore Sun investigation in June 2005 revealed that the port's fiber-optic alarm system on the perimeter fence malfunctioned and was usually switched off, and that port police were so understaffed that their patrol boats often dry-docked because there was no one to operate them. The newspaper also found that a pair of "video cameras" guarding the entrance to one important marine terminal were actually blocks of wood on poles.

Last summer, a tour of the port, the nation's eighth largest, revealed gaps in perimeter fences, unattended gates, surveillances systems that didn't work and insufficient police patrols on land and sea. State officials have acknowledged security gaps and said they have been working to close them.

The Department of Homeland Security's Inspector General last year sharply criticized the port-security program, saying it didn't direct funds to the most vulnerable ports and compromised the nation's ability to stave off terrorist attacks.

A government program meant to provide standard identification cards and background checks for port security workers has stalled over what kind of identification technology should be employed. "At least 11,000 truckers go in and out of the Port of L.A.-Long Beach every day with only a driver's license," Mr. Flynn said. "There is no way for the port to even know who is really on its property at any time. These are not issues that have anything to do with who owns the terminal."



MORE: http://online.wsj.com/public/article/SB114066502425280990.html?mod=todays_free_feature

SECURITY – CBP BEST PRACTICES CATALOG: US Customs and Border Protection has completed its catalog of best practices designed to help guide companies to meet or exceed minimum security requirements for imported cargo, and plans to begin distributing copies to the trade community later this week at a seminar in Costa Mesa, California. The booklet gives examples of steps taken by ocean, air and motor carriers, logistics companies, suppliers and importers who voluntarily participate in the Customs-Trade Partnership Against Terrorism to ensure they and their business partners have secure supply chains.

MORE: http://www.americanshipper.com/SNW_story.asp?news=28563



OCEAN - PORT DEAL DELAY

The UAE's DP World offered Thursday to delay part of its \$6.8 billion takeover of most operations at six U.S. ports to give the Bush administration more time to convince skeptical lawmakers the deal poses no security risks.

The surprise announcement relieves some pressure from a standoff between President Bush and the Republican-controlled Congress, which has threatened to block the deal because of the United Arab Emirate's purported ties to terrorism.

Under the offer coordinated with the White House, Dubai Ports World said it will agree not to exercise control or influence the management over US ports pending further talks with the Bush administration and Congress. It did not indicate how long it will wait for these discussions to take place.

The company said it will move forward with other parts of the deal affecting the rest of the world.

"It is not only unreasonable but also impractical to suggest that the closing of this entire global transaction should be delayed," Dubai Ports said in a statement.

"The reaction in the United States has occurred in no other country in the world," the company's chief operating officer, Ted Bilkey, said in a statement. "We need to understand the concerns of the people in the US who are worried about this transaction and make sure that they are addressed to the benefit of all parties. Security is everybody's business."

The announcement came as the political furor persisted over the deal, which was supposed to be completed in early March. Concerned about national security implications, Democrats pushed Thursday for a new 45-day investigation into the business transaction.

The delay did not appease some of the deal's harshest critics.

"If the president were to voluntarily institute the review and delay the contract that would obviate the need for our legislation, but a simple cooling-off period will not allay our concerns," said Sen. Charles Schumer, D-NY.

MORE: <http://www.breitbart.com/news/2006/02/23/D8FV88P00.html>

SECURITY GAPS PLAGUE PORTS: See "Security" section

OCEAN – WHO REALLY RUNS PORTS?

Who's in charge of security at US seaports? There's no simple answer to that question - a critical part of the debate over the takeover of major port operations by a United Arab Emirates company.

All seaports are different and the biggest ones are complex. Responsibility for security is spread among government agencies: the Coast Guard, Customs and Border Protection, terminal operators and state and local port authorities.

The Homeland Security Department said over a year ago that confusion about responsibility had delayed a cargo security plan.

Customs and Border Protection oversees the cargo that arrives in more than 20,000 shipping containers that pass through US ports daily.

The Coast Guard approves security plans for 10,000 ships and 5,000 port facilities.

The nation's larger ports have dozens of separate facilities within them, including oil refineries, warehouses, fuel farms, power plants and factories.

The terminal operator is responsible for security at its own terminal and the area within the port where cargo is loaded, unloaded or transferred, according to the Homeland Security Department.

MORE: <http://www.macon.com/mld/macon/news/politics/13944147.htm>

OCEAN – WORK AT TERMINALS CONTINUES:

MORE: <http://www.iht.com/articles/2006/02/23/america/web.0223mcgeehan.php>

OCEAN – CRITICS UNLOAD ON PORT DEAL:

MORE: <http://www.latimes.com/news/nationworld/nation/la-fi-security23feb23.0.6080237.story?coll=la-home-headlines>

OCEAN – DHS DEFENDS PORT SALE:

MORE: http://www.americanshipper.com/SNW_story.asp?news=28492

OCEAN – HK UP IN JAN: The Port of Hong Kong, the world's second-largest container port behind Singapore, handled 1.9 million TEUs in January, up 1.1% compared to a year ago.

MORE: http://www.americanshipper.com/SNW_story.asp?news=28489

OCEAN – SO-CAL UP 9% IN JAN: Container traffic at the ports of Los Angeles and Long Beach increased 9% in January to 1.19 million TEUs.

MORE: http://www.americanshipper.com/SNW_story.asp?news=28488

OCEAN – HANJIN WANTS FIVE 10,000 TEU VESSELS: Hanjin Shipping plans to place orders for five 10,000 TEU container vessels this year. Hanjin's plan is to have capacity to transport an annual 10 million TEU by the year 2012.

MORE: <http://english.mk.co.kr/englishRead.php?sc=70000009&cm=Companies&year=2006&no=63092&relatedcode=>

OCEAN – SHANGHAI CELEBRATES NEW PORT: In many ways, Shanghai's new port is a work of wonder. Built amid a cluster of craggy islands, Yangshan Deepwater Port is connected to Shanghai by a six-lane bridge that meanders across 20 miles of water. It took just three years to complete the bridge and a container terminal that covers 400 acres of landfill conjoining two islands.

MORE: <http://www.latimes.com/business/la-fi-shanghaiport22feb22.1.1301715.story?coll=la-headlines-business>

OCEAN - NEW BERTH AT MANGALORE:

MORE: <http://www.zeenews.com/znnew/articles.asp?aid=277033&ssid=50&sid=BUS>

AIR – FOLLOW-UP - AIR CARGO RAIDS

The speed and scale of the Valentine's Day raids on the offices of the world's leading cargo airlines has startled industry executives. Scores of officers from the European Union's executive arm and the US Justice Department seized computers and tonnes of documents from the cargo carriers in a probe into price fixing.

Few airlines escaped the attention of regulators - Air France-KLM, British Airways, Lufthansa, Cargolux, United Airlines, Air Canada, SAS, Korean Air, Asiana, JAL, Cathay Pacific among others - and the sheer size and military execution of the investigation indicated months of planning.

"When you've got the Department of Justice and the EU on the case, you better not say a thing," an executive from a US airline told Cargonews Asia.

"We executed search warrants at the KLM and Air France cargo terminals at O'Hare as part of an ongoing federal investigation," FBI spokesman Ross Rice told Reuters. "No arrests were made, no charges have been filed."

Authorities will only say they are investigating possible "anti-competitive behavior". The European Commission said it had carried out "unannounced inspections" in the early hours of Valentine's Day and had "reason to believe that the companies concerned may have violated (a European Union) treaty, which prohibits practices such as price fixing."

With both sides playing it so close to the vest, speculation is rife about the nature of the potentially damning evidence for which investigators are searching. Industry insiders believe the probes must involve the fuel surcharge formula devised by Lufthansa, which is used by many carriers around the world.

"All the talk is about fuel surcharges," said AirBridge Cargo managing director Stanley Wright. "But we all use a benchmark that is very public and very transparent."

Far more serious to airlines is if the investigation is into the price fixing of freight rates, and there are indications that this may be the real focus of regulators on both sides of the Atlantic.

"The Fuel Index has been around for years," said the US airline executive. "Why target that now? And to hit so many airlines across the US and Europe says that it is about something more serious than the fuel surcharge. More than 50 FBI agents showed up at Air France-KLM's Chicago office. That doesn't sound like surcharge stuff to me."

The European Union can impose a fine for cartel activity of up to 10% of annual sales,

although 2-3% is more common. In the US such activity is a criminal offense that results in lengthy jail terms. So when the other shoe drops, it might drop hard.
MORE: http://www.atimes.com/atimes/China_Business/HB22Cb05.html
MORE: <http://www.cargonewsasia.com/ecna/preview.aspx?article=2600>

AIR – NWA PILOTS SAY ‘PROGRESS’ – MORE TIME: A judge has granted a second extension to talks. The Air Line Pilots Association that represents pilots at bankrupt Northwest Airlines says it has made progress on key issues in talks but remains in conflict on others as a court-imposed deadline nears. Members of the Air Line Pilots Association are voting on whether to allow union leaders to call a strike if their contract is terminated without a new one in place. The carrier, which is still in talks with its flight attendants, has a tentative deal with its 14,000 ground workers. That deal needs membership approval.
MORE: <http://news.airwise.com/story/view/1140945056.html>

TRADE – EX-EGL EXEC PLEADS GUILTY TO FRAUD

A former Eagle Global Logistics vice president has pleaded guilty to inflating invoices by \$1.14-million on military shipments into Iraq and faces up to 10 years in prison. Christopher Joseph Cahill, 51, of Katy, Texas, was a regional vice president based in Dubai, United Arab Emirates, for EGL that won a war contract from Halliburton subsidiary Kellogg, Brown & Root in 2002, according to court papers.

The company was hired to fly freight into Baghdad from Dubai.

Cahill's fraud scheme began in November 2003 after a plane operated by a rival carrier was struck by a surface-to-air missile and landed at the Baghdad airport with its left wing in flames, authorities said. Cahill learned that carrier was seeking a new form of war-risk insurance and added a similar surcharge of 50 cents for every kilogram of freight on Eagle flights, according to court records.

He claimed the charter service that carried freight for Eagle had instituted the new charge but knew that the charter service had not done so, court papers said.

Cahill's attorney Edward Chernoff said his client didn't get any money for himself through the surcharges. He said his client figured, "If they can get paid for the insurance, why shouldn't we be paid for being self-insured."

MORE: http://seattlepi.nwsourc.com/business/1310AP_Iraq_Fraud.html

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

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

DARWIN AWARDS

In case you haven't received them yet, here are this year's Darwin Awards -- the annual honor given to the person who improved the "gene pool" the most by killing themselves in the most extraordinarily stupid way. As always, competition this year has been keen. And the candidates this year are ...

= IN Detroit, a 41-year-old man got stuck and drowned in two feet of water after squeezing head first through an 18-inch-wide sewer grate to retrieve his car keys.

= A 49-year-old San Francisco stockbroker, who "totally zoned when he ran," accidentally jogged off a 100-foot-high cliff on his daily run.

= Buxton, NC: A man died on a beach when an 8-foot-deep hole he had dug into the sand caved in as he sat inside it. Beach-goers said Daniel Jones, 21, dug the hole for fun, or protection from the wind, and had been sitting in a beach chair at the bottom Thursday afternoon when it collapsed, burying him beneath 5 feet of sand. People on the beach on the outer banks, used their hands and shovels, trying to claw their way to Jones, a resident of Woodbridge, VA, but could not reach him. It took rescue workers using heavy equipment almost an hour to free him while about 200 people looked on. Jones was pronounced dead at a hospital.

= Santiago Alvarado, 24, was killed in Lompoc, CA, as he fell face-first through the ceiling of a

bicycle shop he was burglarizing. Death was caused when the long flashlight he had placed in his mouth (to keep his hands free) rammed into the base of his skull as he hit the floor.

= Sylvester Briddell, Jr., 26, was killed in Selbyville, Del, as he won a bet with friends who said he would not put a revolver loaded with four bullets into his mouth and pull the trigger.

HONORABLE MENTION:

Paul Stiller, 47, was hospitalized in Andover Township, NJ, and his wife Bonnie was also injured, when a quarter-stick of dynamite blew up in their car. While driving around 2 AM, the bored couple lit the dynamite and tried to toss it out the window to see what would happen, but apparently failed to notice the window was closed.

RUNNER UP:

TACOMA, WA Kerry Bingham had been drinking with several friends when one of them said they knew a person who had bungee-jumped from the Tacoma Narrows Bridge in the middle of traffic.

The conversation grew more heated and at least 10 men trooped along the walkway of the bridge at 4:30 AM. Upon arrival at the midpoint of the bridge they discovered that no one had brought a bungee rope.

Bingham, who had continued drinking, volunteered and pointed out that a coil of lineman's cable lay nearby. One end of the cable was secured around Bingham's leg and the other end was tied to the bridge.

His fall lasted 40 feet before the cable tightened and tore his foot off at the ankle. He miraculously survived his fall into the icy river water and was rescued by two nearby fishermen. "All I can say," said Bingham, "is that God was watching out for me on that night. There's just no other explanation for it."

Bingham's foot was never located.

AND THE WINNER:

Overzealous zookeeper Friedrich Riesfeldt (Paderborn, Germany) fed his constipated elephant Stefan 22 doses of animal laxative and more than a bushel of berries, figs and prunes before the plugged-up pachyderm finally let it fly, and suffocated the keeper under 200 pounds of poop!

Investigators say ill-fated Friedrich, 46, was attempting to give the ailing elephant an olive oil enema when the relieved beast unloaded on him.

"The sheer force of the elephant's unexpected defecation knocked Mr. Riesfeldt to the ground, where he struck his head on a rock and lay unconscious as the elephant continued to evacuate his bowels on top of him" said flabbergasted Paderborn police detective Erik Dern.

With no one there to help him, he lay under all that dung for at least an hour before a watchman came along, and during that time he suffocated.

If you have curious, interesting, funny or thoughtful items to share in "Just For Fun", Email them to mike.miller@allcovered.net . Thanks.

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AirWise = http://news.airwise.com/index.html	Trucking Info = http://www.truckinginfo.com
American Shipper = www.americanshipper.com	The Trucker = http://www.thetrucker.com
Business Times of Asia = http://business-times.asia1.com.sg/	eTrucker = http://www.etrucker.com
Journal of Commerce = http://www.joc.com	Traffic World = http://www.trafficworld.com

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