

AllCovered NEWS

Copyright 2006
ALL RIGHTS RESERVED

HIGHLIGHTS TO HELP YOU THIS WEEK

- 14 Types of Business Loans
- Employee or Contractor?
- Lack Of Insurance Threatens Forwarders
- BOL Liability and E&O Help

Monday, 10 July 2006 --- Edition #496

AllCovered-NEWS is sent free via email to over 13,000 and all who request it designed to display as html or plain text as your email software requires

Allcovered.net – PO Box 1439 – 304 MLK Jr Dr – Fort Valley, GA 31030 USA – Voice: +1.478.825.5566

DETAILED CONTENTS THIS WEEK

SMALL BUSINESS:

14 Types of Business Loans
Finding 'Downtime'

TRUCKING:

Employee or Contractor?
RoadCheck Results Better

SECURITY:

Cargo Planes As Terror Weapons

OCEAN & AIR FORWARDING:

Lack of Insurance Threatens Forwarders
BOL Liability and E&O Help
Europe Wants Smoother Logistics

JUST FOR FUN:

One Rule Applies

NEXT WEEK

Banker "Hot Buttons" for Loans

Links to source stories at end of excerpts

©2006 Allcovered
All Rights Reserved

CONTACT US

Allcovered.net
-US-
PO Box 1439
304 MLK Jr Dr
Fort Valley, GA
31030 USA

AllCovered News

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

YOU DESERVE IT – WE DELIVER IT

Free from Allcovered.net ... We have logistics Allcovered
Trouble viewing this? See this & past issues online in PDF format at:
<http://www.allcovered.net/AC-News-PDF.htm>

>> SMALL BUSINESS SECTION <<



SMALL BIZ – 14 TYPES OF BUSINESS LOANS

--- Excerpted from an article by Scott Clark – Link at end ---

Thinking about a business loan?

There are fourteen types of business loans. To take advantage of the best financing option for your business, you need to know what is available.

Bank loans come in three broad categories: Short-Term, Medium-Term, and Long-Term.

THREE TYPES

SHORT-TERM LOANS:

Short-term loans are the most popular. They usually have a maximum term of one year. The bank will require collateral as a secondary source of repayment, and the lender must believe that the growth of the business will generate funds for repayment.

1-Short-Term Operating Loan

Also known as a "commercial loan." This is a three to six month general business loan with a lump sum repayment due at the end of the term. If the due date approaches and current conditions make full repayment difficult, ask for an extension. However, you will still be required to pay off the accumulated interest.

2-Line of Credit

This is a "pre-approved" loan (up to 24 months) with the bank setting a maximum credit line and giving the company a time limit to draw against it. You may be required to pay an up-front commitment fee of up to one percent of the credit line.

3-Inventory Loan

This is a six to nine month loan used to finance seasonal inventories and is usually reserved for established profitable businesses. Repayment is made in installments as the inventory is sold.

4-Accounts Receivable Financing

This type of loan is utilized by under-capitalized established companies with increasing sales. The business pledges specific receivables as collateral and receives 60-80 percent of the face value of each invoice as a loan from the bank. The loans are repaid when the invoices are paid.

5-Factoring

This type of loan is used when the business cannot qualify for accounts receivable financing. The business sells its receivables to a factoring institution (called a Factor) and receives discounted funds immediately. The Factor assumes the credit risks and collection responsibilities, with end customers making payment to the Factor. The factor will refuse any invoices it considers high risk. The cost of this type of loan is very high.

6-Letter Of Credit (LOC)

This is not a true loan but rather a guarantee of payment by the bank if you fail to do so. When a vendor won't ship inventory on open account and you can't afford to pre-pay, ask if your supplier will accept a bank letter of credit (or LOC). The bank will charge you a fee of at least one percent of the amount guaranteed by the LOC and will

Voice:
+1.478.825.5566

-UK-
Voice:
+44.84.5838.2094

Email:
mike.miller@alcovered.net
john.larrard@alcovered.net

want as much documentation as it does for a business loan.

MEDIUM-TERM LOANS

These are usually for a period of one to five years and are utilized to finance plant expansion and equipment. For these loans, banks are very concerned about collateral and will probably require additional collateral from companies with perceived risk. Here are three different types of medium-term loans:

1-Term Loan

This is usually a five-year loan typically structured with quarterly payments.

2-Monthly Payment Business Loan

This is variation of the term loan structured with monthly payments. You may be able to negotiate lower payments for the first two years.

3-Equipment Lease

The lease is for a period of two to five years. Larger banks may have their own leasing arm, while smaller banks often have equipment leasing company affiliations. Leasing a piece of equipment means a lower monthly payment when compared to a term loan. However, the lessor retains title to the equipment at the end of the lease.

LONG-TERM LOANS

These are usually for a period of five years or more. They are typically made to established companies (and some early-stage companies with strong collateral) for property acquisition or major expansion. Here are five types of long-term loans:

1-Commercial & Industrial Mortgages

These loans are usually written for five to ten years. They are used when buying buildings and property, with the bank usually loaning up to 75% of the property value. Payment terms vary widely, depending on the amount of the loan and the risk.

2-Real Estate Loan

With sufficient equity and good financial standing, you can borrow against any real estate you own through a second mortgage.

3-Personal Loan

Bankers believe your personal assets should provide much of the financing for major expansions or acquisitions, so consider a personal loan as part of your long-term financing plans. You personally borrow from the bank and turn over the proceeds to the company as a "subordinated loan," which is repayable only after all other company debt is discharged.

4-Asset Backed Loan or Leveraged Buy-Out (LBO)

This loan is used by established companies with sufficient cash flow to service the additional debt. LBOs are typically made by major brokerage houses or specialists.

5-Start-Up Loan

This loan is the only bank financing alternative for a start-up company with little collateral. The bank will expect to see your own money in the deal, and will probably require a loan guarantee from the Small Business Administration.

SUMMARY:

In summary, when you select the type of loan that matches your business situation, your odds for securing the loan are greater.

MORE: http://www.bizjournals.com/extraedge/consultants/company_doctor/2006/06/12/column518.html

SMALL BIZ – WHEN BUSINESS IS BOOMING IT'S HARD TO FIND 'DOWN TIME':

Finding a balance between work and life is hard for just about everyone, but when top executives manage to do it, it's nothing short of a miracle. One career counselor says most executives are 'emotional wrecks' because they have neglected everything but work for too long. With today's technology even getting away from work doesn't get work away from you because of email, mobile phones and blackberries.

MORE: <http://www.bizjournals.com/memphis/stories/2006/07/03/focus4.html>

>>>> TRUCKING SECTION <<<<

TRUCKING – EMPLOYEE OR CONTRACTOR?

It's much bigger than just a few FedEx delivery drivers.

At issue is whether a trucker is a contractor, or an employee.

Although many truckers own their own rigs and are classified by the trucking companies

who use them as contractors, the US Internal Revenue Service web site says if you, as a company, can tell someone when to work, where to work, and how long to work, you are an employer... not hiring a contractor.

Most "Owner-Operator" truckers are told when to pick up a load, when and where to deliver it. That's the source of the problem. Owner-Operators in California are suing FedEx saying they should be classified as employees, not contractors.

FedEx Ground/Home Delivery is also the defendant in a national class action suit filed by owner-operators attempting to gain Employee Retirement Income Security Act benefits. Hundreds of drivers from seven states had filed suit for pension and other benefits.

--- SO WHAT? ---

If drivers ultimately win their case in court it could fundamentally change the Owner-Operator – Trucking Company relationship nationwide.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=54113>

TRUCKING – ROADCHECK TRUCKS BETTER – DRIVERS SO-SO

Out-of-service orders improved for trucks, but not drivers, during the 2006 Roadcheck conducted by the Commercial Vehicle Safety Alliance.

Vehicles placed out of service during the June 6-8 enforcement blitz decreased to 21.7% this year from 22.5% in 2005. The number of hazmat trucks parked declined to 18.2% from 19.3% in 2005.

The number of drivers placed out of service increased to 5.6% in 2006 from 4.4% in 2005.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=54119>

TRUCKING – DIESEL UP: The US national average price of a gallon of diesel fuel rose 3.1 cents to \$2.898 for the week ended 3 July. The price is 55 cents a gallon higher than one year ago.

MORE: <http://www.thetrucker.com/News/Stories/2006/7/3/Averagepriceofdieselontheswingagain.aspx>

>>> SECURITY SECTION <<<<

SECURITY – CARGO PLANES AS TERROR WEAPONS

On the heels of a US Department of Homeland Security warning that al-Qaida operatives could commandeer cargo planes from abroad and fly them into US nuclear power plants, bridges and dams, cargo pilots and US officials say America's cargo industry is dangerously vulnerable to terrorist plots.

There was no specific threat or timetable for attack, officials said, but the intelligence community was taking the warning seriously.

More than 2,000 cargo flights land in the United States every day. While passengers and their luggage are searched on commercial airliners, only about one percent of air cargo is subjected to a random physical search.

MORE: <http://www.msnbc.msn.com/id/3403777/>

SECURITY – DHS PUBLISHES INFRASTRUCTURE PLAN: The Transportation Security Administration and Coast Guard will be the primary guardians of national transportation assets, plus postal and shipping infrastructure, under the National Infrastructure Protection Plan from the Department of Homeland Security. The plan defines the roles of federal, state, and local governments, and the private sector, in securing a broad range of infrastructure, including agriculture, defense industry, chemical plants, and national monuments and icons.

READ THE PLAN: <http://www.dhs.gov/nipp>.

MORE: <http://www.joc.com/lede/20060705/sections/ecom/w31626.asp>

>>> AIR & OCEAN SECTION <<<

TRADE – LACK OF INSURANCE THREATENS FORWARDERS

This story focuses on Dubai, but the situation is an epidemic worldwide.

A lack of insurance and lack of understanding of added risks is threatening to bankrupt

small freight forwarding companies in Dubai, experts have warned.

Leading professionals from the international logistics industry expressed shock at a recent seminar organized by the NAFL (National Association of Freight and Logistics), when findings revealed only 10% of freight forwarders routinely purchased liability insurance.

"These are shocking statistics," said Thomas Gutruf, chairman of the Swiss Freight Forwarding and Logistics Association. "Up to 90% of the freight forwarders in Dubai are operating without any liability insurance."

Unless the situation is addressed, these damaging figures could threaten Dubai's position as a regional logistics hub, especially in the face of increasing competition from neighboring countries. "Freight forwarders have not kept pace with the fast growth in Dubai, especially when it comes to liability and best practice. It's now time for the industry to change its attitude," added Gutruf.

--- ADDED SERVICES = ADDED RISKS ---

It used to be that transport and warehousing were enough. Now many freight forwarders are asked to handle packing, labeling, sub-assembly and many other services for shippers. While these added services offer a greater potential for forwarder profit, they also add to the chances of a large loss and claim against the forwarder.

According to Gutruf, a large claim on a Bill of Lading could potentially bankrupt small freight forwarders and deter international companies from using Dubai as a logistics hub. "To sustain its position as a cargo hub, Dubai must seriously consider introducing best practice, liability insurance and education," he explained.

MORE: <http://www.itp.net/business/news/details.php?id=21197&category=>

MORE: <http://www.itp.net/business/features/details.php?id=4650&category=>

TRADE – BOL LIABILITY AND E&O HELP

Whether you purchase the coverage from Allcovered or someone else, DO BUY IT to protect your business.

--- WHAT IS IT? ---

Very briefly:

Bill of Lading Legal Liability insurance covers a mistake in the movement of the goods, usually up to the statutory minimums (\$0.50 a pound for land transits, \$20.00 per kilo for air freight for most flights, and \$500.00 per box for ocean freight).

Errors & Omissions insurance covers a paperwork mistake... subject to the Terms and Conditions of the insuring contract.

Cargo Insurance covers goods while "In Transit" up to either the value declared or the amount of the loss, whichever is less, subject to the terms and conditions of the insuring contract.

--- HOW MUCH DOES IT COST? ---

It varies with what you ship, how you ship, where you ship, the wordings of your Bill of Lading (BOL) and the size of your company.

--- HOW DO I GET BOL LIABILITY AND E&O? ---

Talk with your insurance provider, or Allcovered.

Our BOL Liability and E&O application form is here:

<http://www.allcovered.net/AC-OM-MAIN-Applications.html>

Complete the application online... Print it... Sign and Date the application... Return it with the extra information listed on page three of the application form... mail/post/courier the application and added information to us.

--- SUMMARY ---

Claims on Bills of Lading are not as common as cargo insurance claims, but when they do occur they are often very costly. Protect yourself. Protect your company.

<http://www.allcovered.net> **We have logistics Allcovered!**

TRADE – FEDEX DISPUTES CONTRACTOR TAXES: It's much bigger than just a few FedEx delivery drivers. At issue is whether a trucker is a contractor, or an employee. See "Trucking" section.

TRADE – EUROPE WANTS SMOOTHER LOGISTICS

In the aftermath of its White Paper mid-term-review, the European Commission adopted a communication on freight transport logistics, highlighting the need for an overall approach to the improvement of transport logistics.

The Commission called transport logistics "...an essential tool for meeting the challenges of growing mobility and competitiveness. It is also a means of reducing the adverse effects of mobility, such as pollution, congestion and energy dependence."

The Commission is proposing to focus on:

- Removing obstacles to faster development of freight logistics
- Improving IT to better track freight
- Building more logistics hubs
- Developing dedicated rail and road freight infrastructure
- Improved training for freight workers
- Harmonizing documents throughout the EU
- Developing common standards

MORE: <http://www.tnn.co.uk/EuropeanNews/plonearticle.2006-06-30.6151686735>

TRADE – US DOT PROPOSES NO ANTI-TRUST FOR IATA: The US Transportation Department proposes lifting antitrust immunity for the International Air Transport Association that sets airfares and air cargo rates between the United States and Europe.

MORE: <http://news.airwise.com/story/view/1152139994.html>

OCEAN – FEFC HIKES ASIA-EU RATES BY 38%: The ocean carrier members of the Far Eastern Freight Conference plan a 38% increase in freight rates on Asia- Europe routes despite concerns of overcapacity and softening rates. The suggested increase, starting July 1, was US\$250 (HK\$1,950) for each standard 20-foot container unit (TEU). Currently, the conference members charge between US\$700 and US\$800 per TEU. Rates may not rise this much because industry analysts say global shipping lines capacity will increase 13% this year and 17% in 2007 as new and larger vessels come into service.

MORE: http://www.hk-mail.singtao.com/news_detail.asp?we_cat=2&art_id=22199&sid=8704869&con_type=1&d_str=20060705

OCEAN – TRANS-PAC FEFC LINES HIKE PEAK-SEASON CHARGES: Maersk, Neptune Orient Lines and 13 of the biggest shipping lines that sail between Asia and Europe will impose a peak season surcharge from Aug 1 to recover part of rising fuel costs. The Far Eastern Freight Conference will add a surcharge of US\$90 per 20-foot standard containers until 31 October.

MORE: <http://business-times.asia1.com.sg/sub/shippingtimes/story/0.4574.200723.00.html>

OCEAN – INDIAN FEEDER CHARGES DROPPED: Feeder operators have dropped their congestion surcharge of \$30 per TEU.

MORE: <http://www.joc.com/lede/20060706/sections/ocean/w12385.asp>

OCEAN – NYK & HAPAG-LLOYD UP FREQUENCY: NYK Line and Hapag-Lloyd from will add three ships to their joint US East Coast/East Coast South America service, increasing the sailing frequency from fortnightly to weekly effective today (10 July).

MORE: http://www.americanshipper.com/SNW_story.asp?news=35452

OCEAN – HAPAG-LLOYD ADDING ZA SERVICE: Hapag-Lloyd, which has so far focused mainly on East-West routes, is expanding its network by starting a service to South Africa in mid-October.

MORE: <http://www.joc.com/20060630/sections/ocean/w71605.asp>

AIR – IBERIA STRIKE TODAY WOULD CUT 200 FLIGHTS/DAY: Spanish flag carrier Iberia says it will cancel 200 flights a day as a result of a pilots' strike set for this week in protest at the airline's plan to launch a low-cost carrier. Iberia is negotiating with its Sepila pilots union to try to head off the strike set to start today (10 July) and run through next Sunday to protest against feared job cuts once the Catair low-cost carrier starts in the autumn.

MORE: <http://news.airwise.com/story/view/1152225863.html>

AIR – KAL BUYING 10 MORE FREIGHTERS: Korean Air plans to add about 10 cargo planes from 2010 to 2015 to meet rising global demand, which it projects will grow by 6.5% a year. Korean Air currently operates 24 cargo planes.

MORE: <http://biz.thestar.com.my/news/story.asp?file=/2006/7/6/business/14753481&sec=business>

AIR – SAS ADDS CHINA CARGO CAPACITY: SAS Cargo is adding an extra 100 weekly tonnes air cargo capacity between Scandinavia and China, via a new agreement with Air China three times a week.

MORE: <http://www.forbes.com/business/feeds/afx/2006/07/05/afx2857872.html>

AIR – CONTINENTAL CARGO UP: Continental Airlines transported 86.5 million cargo revenue ton-miles in June, up 8.9% compared to the same month last year.

MORE: http://www.americanshipper.com/SNW_story.asp?news=35397

AIR – DIA GREAT AIRPORT BUT LITTLE CARGO: While Denver International Airport hits record passenger levels, the promise of an equally lucrative air cargo business seems out of the airport's grasp.

MORE: http://www.denverpost.com/business/ci_4001160

AIR – AIRBUS BOOTS LEADERS:

MORE: <http://www.bloomberg.com/apps/news?pid=20601109&sid=aJdCFrL30Utq&refer=news>

AIR – AF-KLM TO TEST RFID BAGGAGE: Air France launched a trial with RFID tags to label and track passenger baggage on flights between Paris Charles de Gaulle and Amsterdam Schiphol. KLM joins the trial today (10 July) at two baggage drop-off points in Schiphol.. The tags will be used for all baggage dropped at those points regardless of destination.

MORE: <http://www.atwonline.com/news/story.html?storyID=5606>

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

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

ONE RULE APPLIES

In the world of romance, one single rule applies: Make the woman happy.

Do something she likes & you get points. Do something she dislikes & points are subtracted. You don't get any points for doing something she expects. Sorry, that's the way the game is played. Women make the rules.

NOTE: We'd love one of these from the woman's perspective so we can run it as well. If you have or create one, please send it to us.

Here is a guide to the point system:

Points Activity

Simple Duties:

| | |
|-----|--|
| +1 | You make the bed |
| 0 | You make the bed, but forget to add the decorative pillows |
| -1 | You throw the bedspread over rumpled sheets and call it good |
| -5 | You leave the toilet seat up |
| 0 | You replace toilet paper when the roll is empty |
| -1 | When the toilet paper roll is barren, you resort to Kleenex |
| -2 | When the Kleenex runs out, you shuffle to the next bathroom |
| +5 | You go out to buy her spring-fresh personal hygiene products with wings. |
| -5 | But return with beer and forget the other stuff |
| 0 | You check out a suspicious noise at night |
| 0 | You check out a suspicious noise at night and it's nothing |
| +5 | You check out a suspicious noise at night and it's something |
| +10 | You beat the noise causing agent with a 6-iron |
| -20 | It's her father |

Your Physique:

| | |
|-----|--|
| -15 | You develop a noticeable pot belly |
| +10 | You develop a potbelly and exercise to get rid of it |
| -5 | You develop a pot belly and wear loose jeans and baggy shirts to hide it |

Finances:

| | |
|-----|--|
| -5 | You spend a lot of money on something impractical |
| -10 | Something she cannot use |
| -20 | Such as a motorized model airplane |
| -40 | And you gave her an household appliance for her birthday |

Driving:

- 4 You lost the directions on a trip
- 10 You lost the directions and get lost
- 15 You get lost in a bad part of town
- 25 You get lost in a bad part of town and meet locals up close and personal
- 60 You know them

The Big Question:

- 5 She asks, "Do I look fat?" (Note: Sensitive questions always begin with a deficit)
- 10 You hesitate in responding
- 35 You reply: "Where?"

Communication:

- 0 When she discusses a problem, you listen with a concerned expression
- +5 When she discusses a problem you listen for over 30 minutes
- +10 You listen for over 30 minutes without looking at the TV
- 20 She realizes it's because you have fallen asleep

Social Engagements:

- 0 You stay by her side at a party
- 2 You stay by her side for a while, then leave and chat with a college buddy
- 4 Named Tiffany
- 6 Tiffany is a dancer
- 8 Tiffany has implants
- +1 When mingling you hold your mate's hand and gaze at her lovingly
- 5 You introduce her as "the ball & chain"
- +1 When your mate points to a beautiful woman and asks if you think she's attractive, you say, "Yes, but nowhere near as pretty as you."
- 6 When your mate points to a beautiful woman and asks if you think she's attractive, you say, "Yes, but she is lousy in bed."
- 90 The woman is her sister
- 0 You have one drink and that's all
- 2 You have more than one drink and perform the tango with a poodle
- 18 You have lots of drinks and vaguely remember being fingerprinted

Saturday Afternoon:

- +3 You go to the mall together
- +4 You go to the mall. You drop her off at the entrance, then park the car.
- 2 You drop her off at the mall and go to a sports bar
- +3 You spend all day shopping for furniture and pretend you like it
- 0 You spend all day shopping for furniture and nap on a sofa in the store
- +3 You spend the day at a wholesale club buying in bulk
- 6 Most of it chips and beer
- +15 You tackle a large household project, such as painting the den
- +16 Or refinishing the floors
- +17 Or rewiring the basement
- +18 Or adding a second floor
- 6 Or setting up a Nerf ball hoop over the bathroom wastebasket
- 15 And you're really proud of it
- 0 You visit her parents
- +3 You visit her parents and actually make conversation
- 3 You visit her parents and stare vacantly at the television
- 6 And the television is off
- 6 You spend the afternoon watching college football in your underwear
- 10 And you didn't even go to college
- 15 And it's not your underwear

Her Birthday:

- 0 You take her out to dinner
- +1 You take her out to dinner and it's not a sports bar
- 2 OK, it's a sports bar
- 3 And it's 'All You Can Eat' night
- 10 It's a sports bar, 'All You Can Eat' night and your face is painted team colors
- +3 You go to a nice fancy restaurant and hire a violin player to serenade her
- +4 You go to the fancy restaurant, hire the violin player and you sing
- +2 If you stink
- +5 If you are not half-bad
- 2 You sing "Feelings" and are escorted from the restaurant to much applause
- 0 You give her a gift
- 10 You give her a gift and it's a small appliance
- +1 You give her a gift and it's not a small appliance
- +2 You give her a gift and it's not chocolate
- +30 You give her a gift you will be paying off for months
- 10 You wait until the last minute and buy her a gift that day

- 30 With her credit card
- 40 And what you bought is two sizes too big

Thoughtfulness:

- 20 You forget her birthday completely
- 30 You forgot your anniversary
- 45 You forgot to pick her up at the airport
- 50 Which is in a bad part of town
- 60 And the pouring rain melts her leg cast

Night Out With The Boys:

- 5 Go out with a pal
- 4 And the pal is happily married
- 7 Or single
- 10 And he drives a sports car
- 9 You have a few beers
- 12 And miss curfew hour
- 20 You miss curfew hour by an hour and didn't call
- 30 You get home at 3AM
- 40 You get home at 3AM smelling of booze and cheap cigars
- 50 And not wearing any pants
- 200 With a new tattoo

Her Night Out:

- +5 You stay home while she goes out with her annoying friend from work
- +10 She goes out with her annoying friends from work and she comes home late
- +15 You wait up
- +20 She comes home late and drunk and you put her to bed

A Night Home Together:

- 0 You watch TV together
- +2 You rent a movie
- +3 You rent a movie and it's "Sense & Sensibility"
- +5 It's "Sense & Sensibility" and you stay awake throughout
- 1 It's "Sense & Sensibility" and you fall asleep
- 2 It's "Sense & Sensibility" you fall asleep and you drool

A Night Out Together:

- +2 You take her to a movie
- +4 You take her to a movie and she likes it
- +6 You take her to a movie you hate
- 2 You take her to a movie you like
- 3 It's called "DeathCop3"
- 9 Which features cyborgs doing unnatural things
- 15 You lied and told her it was about orphans

Flowers:

- 0 You buy her flowers when it's expected
- +20 You buy her flowers as a surprise just for the heck of it
- +30 You give her wildflowers you actually picked yourself
- 25 There is a tick on the flowers that bites her and gives her Lyme Disease

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

Allcovered News is just one more tool and service we offer our clients.

YOU DESERVE IT – WE DELIVER IT – TRY US!

www.allcovered.net We have logistics **ALL covered**

AllCovered-NEWS is a weekly service for clients and friends of Allcovered.net. It is intended to help our clients be more effective and better informed than their competition. If you have not received AllCovered-NEWS before, you are receiving today either because you signed up, or a friend recommended you. We hope AllCovered-NEWS is a valuable resource for you. If you wish not to receive AllCovered-NEWS, please hit the "return" button of your browser. In the "Subject" line type "UNSUBSCRIBE" followed by your email addresse.

Information for this week's AllCovered-NEWS was gleaned primarily from:

- | | |
|--|--|
| Air Transport World = http://www.atwonline.com | Logistics News = http://www.logisticsnews.com |
| 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 |

Additional information comes from our own and other sources.

This information has been edited for length and to make it more relevant for our clients.

Links to full source material is at end of all stories when available. Copyrights of material excerpted resides with the original copyright holder.

We thank these news sources for allowing us to use their material and urge you to support them.

This information is believed accurate but is not guaranteed.

Copyright 2006 – Allcovered.net & The Allen Insurance Group
All Rights Reserved