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HIGHLIGHTS TO HELP YOU THIS WEEK

- Banker 'Hot Buttons' for Loans
- The Exploding Laptop
- Pirates Remain A Problem
- Supply Chain Security Pays For Itself

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>> SMALL BUSINESS SECTION <<



SMALL BIZ - BANKER 'HOT BUTTONS' FOR LOANS

--- Excerpted and adapted from an article by Scott Clark - Link at end ---

As cargo volumes and the economy grow, more small and medium forwarders and truckers are eyeing expansion. That often means borrowing from your banker. Understand what your banker needs to make it easier for the bank to say "Yes."

For you, getting a loan allows you to expand and grow your business. You want to use your talents and the bank's money to grow.

For bankers, the focus is on absolute minimum risk.

Therefore, bankers are primarily interested in providing loans to existing businesses rather than high-risk startups (although they may consider SBA-guaranteed loans for new businesses).

Bankers prefer a concise project plan rather than a formal business plan. They are more interested in loaning funds for assets and inventory than for advertising and operating expenses. They want to know how the money will be used, how much profit it will generate (from which the loan will be repaid), and how much risk is involved. The more perceived risk, the less likely a loan application will be approved.

Here is a consolidation of the most common criteria bankers utilize -- a "Three-Four-Three-Three" crib sheet.

The proposal you offer to your loan officer should clearly state three things:

- (1) For what purpose the funds are needed (a facility expansion, a new product, etc.). Funds used for any purpose other than assets and inventory will be viewed negatively because they do not represent collateral for the lending institution.
- (2) How the funds will be utilized. This must include specific detail (what individual items will be purchased and how will they be utilized by the business).
- (3) Why you believe this proposal is not risky (this section should include a statement of possible risks and include your specific plans to mitigate these risks).

The next four:

Your plan must have accompanying credible financials. There are four key elements to this credibility, and your banker must perceive you have addressed each element in a strong and believable manner:

- (1) Are the company's sales forecasts credible and achievable? It is not sufficient to merely state sales forecasts; you must also include the rationale to justify the basis for these forecasts. You should also include the specifics regarding why and how these

Bankers have a specific set of questions and concerns they want answered as part of their evaluation process.

They also have a set of hot buttons that could sway their decision toward approval.

If you understand the process bankers will use to analyze your loan application, you can craft your proposal to maximize your approval chances.

Medicine:
10-Years Will
Change
Everything

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sales projections are attainable.

(2) Are management's projected expenses reasonable and complete? Bankers have data regarding typical expenses by industry as a function of sales. They will compare your expenses against the norms for your industry; if your expenses appear worse than the norm, you should include an explanation.

(3) Has management made a reasonable estimate of the time required to complete the project and turn a profit? Frequently, project plans offer a timetable that is far too optimistic. Bankers want to see realism rather than unbridled optimism.

(4) Does it appear that the project will generate sufficient positive cash flow to repay the loan? Bankers will want to be left with a feeling of high confidence that the project will produce adequate positive cash flow over the period of the loan.

The next three:

Closing a sale with a customer is a marketing task. Likewise, **crafting a proposal to convince your banker to approve your loan request is also a marketing task, because you must convince the bank that three factors are rock-solid:**

(1) Your project. You must ensure there are no weaknesses in the execution of your proposed plan.

(2) Your business. Your banker must have confidence that your business is a well-oiled, streamlined, profit-generating machine. If there have been past backslides within the business, your project plan must address how these were overcome, to include the controls now in place to prevent any recurrences.

(3) Most importantly, You. In many cases, bankers perceive the key to a proposed project's success is primarily dependent upon the drive, strength, and integrity of the CEO.

If bankers have confidence in all three of these factors, they may tend to overlook a weak balance sheet.

The final three:

Your financiers will apply three tests against your plan. All three of these tests equate to the overall risk the bank will assess against your project. Too much assessed risk will always result in disapproval. Therefore, you must work to ensure the bank's perception of risk in each of these areas is minimized.

(1) What collateral is available? The person presenting the proposal must have adequate assets that are not tied up. If you can't offer this, then you should be seeking equity capital rather than debt capital. A deficiency here might be offset by an SBA guarantee.

(2) What is the extent of your proposal's earning power? Bankers know nothing in the business world happens exactly according to plan. Therefore, your bank must be convinced your proposal will not only generate sufficient cash flow to repay the loan, but that it will also provide a generous safety margin to cover unforeseen contingencies.

(3) What is the experience of your company's management team? Given the choice between a fantastic new product or a well-honed management team, bankers will inevitably prefer the latter, because the risk is far less. Therefore, your proposal must give the lender a feeling of overall confidence in your management team's years of experience and achieved results, coupled with business ability, knowledge and ethics.

SUMMARY:

Remember, bankers are creatures of low risk. If you address these crib sheet points before seeking your next loan, the deck should be stacked in your favor.

MORE: http://www.bizjournals.com/extracredge/consultants/company_doctor/2006/06/19/column519.html?hbx=e_sol

14 KINDS OF BUSINESS LOANS: See Allcovered News 10 July, 2006
AVAILABLE HERE: <http://www.allcovered.net/AC-News-PDF.htm>

TECH BIZ – DELL'S EXPLODING LAPTOP: Did you hear about this? It's not a hoax. A Dell notebook burst into flames at a tech conference in Japan. A bystander captured it all on his cell phone. Apparently the lithium-ion battery was to blame. **How long before a lithium-ion battery explodes on a plane? We'll look into that next week.**

SEE PICTURES: <http://theinquirer.net/default.aspx?article=32550>

STORY: <http://ct.eletters.whatsnewnow.com/rd/cts?d=181-692-1-373-261855-37588-0-0-0-1>

SMALL BIZ – LOOKOUT FOR ILLEGALS

--- Excerpted from an article by Ryan Mohoney – Link at end ---

Employers of illegal immigrants, take heed. The Minutemen are watching.

Minutemen chapters are springing up around the US. The Atlanta chapter of the Minuteman Project civilian border patrol group has reported more than 100 businesses to US Immigration and Customs Enforcement (ICE) for allegedly keeping illegals on their payrolls.

The list of alleged offenders features some of metro Atlanta's top corporations, including poultry processor Gold Kist, The Home Depot, and Shaw Industries.

An estimated 250,000 to 800,000 illegal immigrants live in Georgia, with a considerable but indeterminate impact on the state's health-care, educational and criminal justice systems.

Many industries, particularly the construction, textile, agricultural and hospitality sectors, have come to rely on illegals as a source of cheap labor.

The Atlanta Minuteman chapter has about 80 members, many of them contractors, landscapers, painters and others who say they are suffering from competition with, or have been put out of business by, companies that use cheaper illegal labor.

MORE: <http://www.bizjournals.com/atlanta/stories/2006/07/10/story2.html>

SMALL BIZ – FLIP-FLOPS AT OFFICE A MAJOR 'NO NO': Flip-flops, the open toe soft sandals, may be the current fashion craze, but executives are flipping over the casual footwear in office... saying this takes office "business casual" dress to a new low.

MORE: <http://www.bizjournals.com/baltimore/stories/2006/07/03/story3.html>

SMALL BIZ – EMPLOYERS REDUCING RETIREE BENEFITS: Even though they accepted the federal Medicare subsidy this year, many employers plan to reduce or eliminate retiree health benefits for current and future retirees over the next five years, a survey has found.

MORE: <http://www.businessinsurance.com/cgi-bin/news.pl?newsId=7949&print=Y>

>>>> TRUCKING SECTION <<<<

TRUCKING – ATRI SEEKS H-O-S INPUT: The American Transportation Research Institute (ATRI) is seeking motor carrier data to measure the effects of the Federal Motor Carrier Safety Administration's Hours of Service provision that substantially altered the sleeper berth exception affecting drivers' ability to split sleeper-berth time. ATRI began collecting quarterly data this year in an effort to track changes in driver safety performance and measure it against the overall safety impacts of the 2004 hours-of-service rules, which included a more flexible sleeper berth provision. Data by participating motor carriers should be submitted no later than August 4, 2006. Carriers interested in providing data can contact ATRI's Virginia Dick at (770) 432-0628 or at vdick@trucking.org.

MORE: <http://www.thetrucker.com/News/Stories/2006/7/12/ATRIsseeksinputforHOSstudy.aspx>

TRUCKING – DIESEL UP 2-CENTS: The US national price of diesel fuel rose 2-cents in the week ended 10 July to \$ 2.918.

MORE: <http://www.thetrucker.com/News/Stories/2006/7/10/Dieselpriceaverageclimbs2cents.aspx>

>>>> SECURITY SECTION <<<<

SECURITY – PIRACY STILL A PROBLEM

While audiences will flock to see the movie "Pirates of the Caribbean: Dead Man's Chest", insurance companies plagued by seaborne marauders may not find the film amusing.

Real life pirates are still the scourge of shipping lanes around the world.

Today's pirates are getting smarter, more brazen and better armed. The latest figures show global piracy rising 8% in the first quarter of 2006 from a year earlier, according to the International Marine Bureau.

Piracy has become so severe that Lloyd's of London, the oldest maritime insurer, launched a new insurance coverage to protect crews, which are now in as much danger of getting hijacked as their cargoes.

"They can ransom them back to the shipowners faster and easier than handling and selling

the cargo," says an insurance broker that handles these seafaring kidnap policies.

Modern pirates operate off the coast of Somalia, where the Horn of Africa juts into the Indian Ocean and in Straits of Malacca which links the Indian and Pacific Oceans.

Many pirates are simply gangs in speedboats, but others have adopted an old pirate trick, taking over a ship, setting the crew adrift, then renaming and repainting the captured boat.

They take their "phantom ship" to a new port, pick up whatever cargo they can get, and then both the ship and cargo vanish.

MORE: http://in.today.reuters.com/news/newsArticle.aspx?type=businessNews&storyID=2006-07-07T220103Z_01_NOOTR_RTRJONC_0_India-258684-1.xml

SECURITY – SUPPLY CHAIN SECURITY PAYS FOR ITSELF

Companies that spend on supply chain security can expect a comparative advantage far outweighing the costs of implementing the security processes, says a new study by Stanford University.

The study by the California university and the Manufacturing Institute quantified for the first time the benefits of investing in supply chain security:

- Companies collectively reduced their Customs inspections by 48%
- Increased the automated handling of their imports by 43%
- Saw a 29% reduction in transit times
- Asset visibility in the supply chain improved by 50%
- 30% improvement in on-time shipping to their customers.
- Reduced time taken to identify problems by 21%
- Reduced time taken for problem solving dropped by 31%.
- Reduced inventory theft by 38%.
- Excess inventory was reduced by 14%
- Reduced customer attrition by 26%

MORE: <http://business-times.asia1.com.sg/sub/shippingtimes/story/0.4574.200903-1152302340.00.html?>

SECURITY – WHY YOU SHOULD BE C-TPAT CERTIFIED

--- As outlined by US Customs and Border Protection ---

- Reduced number of CBP inspections (reduced border delay times).
- Priority processing for CBP inspections (front of the line processing for inspections when possible).
- Assignment of a C-TPAT supply-chain security specialist to work with the company to validate and enhance security throughout the firm's international supply chain.
- Potential eligibility for the CBP Importer Self-Assessment program with an emphasis on self-policing versus CBP audits.
- Eligibility to attend C-TPAT supply-chain security training seminars.

SECURITY – SINGAPORE TO ROLL OUT SECURITY PLAN: Singapore Deputy Prime Minister Shanmugan Jayakumar says Singapore plans to roll out a voluntary national supply chain security program for companies doing business in the south Asian nation. The program resembles the US Customs-Trade Partnership Against Terrorism program. "The global supply chain is only as secure as its weakest link. Hence any program to raise its security must address all parts of the chain and not just selected parts of it."

MORE: http://www.americanshipper.com/SNW_story.asp?news=35680

SECURITY – US SENATORS VOTE MORE PORT FUNDING: Senate Republicans and Democrats joined forces to boost funding for border and port security in the fiscal 2007 Homeland Security appropriations bill by almost \$1-Billion. Senators agreed to two amendments by Senate Appropriations ranking member Robert Byrd, (D-WV), that would provide \$350 million extra for border security and \$648 million more for port and cargo security. The Senate bill now contains \$31.7-Billion in funding for the Department of Homeland Security, \$700-million more than the House version of similar legislation.

MORE: http://www.govexec.com/story_page.cfm?articleid=34530&dcn=todaysnews

SECURITY – APL OUTLINES IDEAS FOR BOX SECURITY: "The supply chain is a complex web of cultures, languages and interests. In this regard, joint planning and

communication are key," says Earl Agron, APL's vice president of security. Agron lists five steps: 1)- Concentrated focus on public-private sector collaboration; 2)- More information for effective targeting of suspect containers; 3)- An intelligent regulatory framework; balancing security with trade flow; 4)- Improved non-intrusive container inspection technology; 5)- Development of long-term security technology solutions.

MORE: <http://www.joc.com/20060707/sections/ocean/w34256.asp>

SECURITY – DOMINICAN REPUBLIC JOINS CSI:

MORE: <http://www.joc.com/lede/20060712/sections/ocean/w86610.asp>

>>> AIR & OCEAN SECTION <<<

OCEAN – US PORT THROUGHPUT EXPECTED OK

Although record cargo levels are expected at major United States-based retail ports for the rest of this summer and into the fall, it will not result in congestion problems, which have previously hindered port operations, according to the recently-released July Port Tracker report by the National Retail Federation, a retail trade association, and Global Insight, a provider of economic and financial information.

This year's numbers-to date-are already higher than the peak figures for all of 2005. And the records that were set last year will likely be broken, without significant congestion, says Global Insight economist Paul Bingham.

--- THIS YEAR OK – FUTURE UNCERTAIN ---

"With this positive outlook, the good news is that shippers can continue with their 'Plan A' import logistics operations for this year's peak season," says Bingham. "This does not mean they can become complacent, for they may yet need to go to 'Plan-B' if there are problems.

"Shippers should be planning now to deal with expected future reductions in free time, additional constraints on how and when they can access terminals and reduced flexibility in the use of providers' equipment.

"Shipper participation in improving system velocity will be more common and shippers expecting premium and special treatment will have to pay for it, so they can plan accordingly. The bottom line is that pressures to absorb costs will continue to be felt by shippers dealing with transportation service providers who are themselves faced with increasing marginal costs to achieve even higher throughput from the system."

MORE: <http://www.logisticsmgmt.com/article/CA6351034.html>

MORE: http://www.americanshipper.com/SNW_story_main.asp?news=35594

OCEAN – TACA HOLDS SURCHARGES: The Trans-Atlantic Conference Agreement says its bunker and currency adjustment surcharges will remain unchanged through at least mid-September. The surcharges for bunker will stay at \$467 per TEU and \$933 per FEU or 45-foot container for Atlantic and Gulf Coast ports, while the surcharge for Pacific ports will remain \$700 per TEU and \$1,400 per FEU or 45-foot container. The TACA currency adjustment factor, based on the latest monitoring of relevant currency values, will stay at 8%.

MORE: http://www.americanshipper.com/SNW_story.asp?news=35687

OCEAN – BOX CHARTER RATES UP: Containership charter rates have risen to six-month highs as surging traffic on key routes fuels concerns among ocean carriers that they will be short of capacity during the peak shipping season later in the summer. Charter rates are moving up across all sizes though the largest vessels are driving the recovery. A 3,500-TEU gearless Panamax ship is earning \$29,000 a day, a gain of 5% compared to March, but still nearly \$10,000 off of its 2005 average of \$38,427, according to London broker Clarksons.

MORE: <http://www.joc.com/20060711/sections/ocean/w2043.asp>

OCEAN – INDIAN PORT TRAFFIC UP: Container throughput at India's major ports grew by 13% to 1.3 million TEUs in the first quarter of fiscal 2007, according to official data.

MORE: <http://www.joc.com/20060712/sections/ocean/w3511.asp>

OCEAN – EVERGREEN JOINS ATLANTIC SERVICE: Evergreen Marine will join the weekly US East Coast/Brazil service of CKYH Alliance members "K" Line, Yang Ming and Hanjin Shipping in August. Evergreen also takes slots from Hamburg Sud in the US East

Coast/East Coast South America trade

MORE: http://www.americanshipper.com/SNW_story.asp?news=35690

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AIR – BEIRUT AIRPORT CLOSED BY ATTACKS: Beirut International Airport is closed to air traffic indefinitely following Thursday's bombing by Israeli fighter jets in response to a Hezbollah raid from Lebanon into northern Israel. Two runways reportedly sustained heavy damage. Airlines throughout the region cancelled flights to Lebanon's capital and Lebanese carrier Middle East Airlines reportedly diverted planes to Cyprus. The bombing did not damage any aircraft or the airport's terminal.

MORE: <http://www.atwonline.com/news/other.html?issueDate=7%2F14%2F2006>

AIR – IBERIA PILOT STRIKE ENDED WEDNESDAY: A strike by Iberia pilots was called off on Wednesday after the Spanish airline guaranteed that the launch of a new low-cost carrier would not threaten their jobs. The pilots' strike lasted three days causing the cancellation of nearly 1,000 flights.

MORE: <http://news.airwise.com/story/view/1152710211.html>

MORE: <http://www.atwonline.com/news/story.html?storyID=5690>

AIR – ASA PILOTS OK STRIKE: Atlantic Southeast Airlines pilots voted to authorize a strike if negotiations for a new labor contract fail. The Air Line Pilots Association says 92% of ASA pilots casting ballots favored giving union leaders the authority to pursue a work stoppage.

MORE: <http://www.atwonline.com/news/other.html?issueDate=7%2F12%2F2006>

AIR – UPS PILOTS GET PACT DETAILS – FEDEX PILOTS LOVE IT: UPS's 2,700 pilots are being briefed by Independent Pilots Association union leaders on a tentative labor agreement that will be put to a vote in September. The five-year deal reportedly provides increased pay and improved work rules, including a 20% raise in a captain's average salary to \$300,000 annually. The proposed deal puts pressure on FedEx, which has been negotiating with its pilots on a new labor contract since 2004. "There is no way we are going to accept less than what the UPS pilots have accomplished," says David Webb, chairman of the FedEx unit of the ALPA.

MORE: <http://www.atwonline.com/news/other.html?issueDate=7%2F12%2F2006>

AIR – VOLGA-DNEPR & ANTONOV TEAM: Volga-Dnepr Airlines and Antonov Airlines have formed a new company, Ruslan International, to jointly manage operations of their AN-124 aircraft, the world's largest heavy-lift freighter. Antonov previously had a marketing agreement with Britain's Air Foyle HeavyLift.

MORE: <http://www.joc.com/lede/20060712/sections/air/w50953.asp>

AIR – STRONG MAY FOR AIR CARGO: Air cargo traffic increased 9.9% in May compared to May 2005, according to the Air Transport Association.

MORE: <http://www.joc.com/lede/20060707/sections/air/w26307.asp>

AIR – MIDEAST AIR CARGO GAINS BIG: Cargo growth in the Middle East during the first quarter outstripped every other region threefold, with volumes rising by 18%, according to IATA. New capacity continues to be added every month as the carriers fight for a bigger slice of the cargo pie in a bid for regional domination, and in the face of increasing costs.

AIR – US 2005 AIR EXPORTS RECORD: US air exports shattered all records in 2005 for

shipments, revenue and tonnage, according to the Colography Group. The results reflected a resilient global economy, the residual impact of a weak US dollar and airfreight's importance in optimizing global supply chain performance and driving down inventory carrying costs.
MORE: <http://www.aircargo-ap.com.au/ac/161c.htm>

AIR – BA CARGO UP 2.2% IN JUNE:

MORE: http://www.americanshipper.com/SNW_story.asp?news=35602

AIR – CATHAY CARGO UP 7.6% IN JUNE:

MORE: http://www.americanshipper.com/SNW_story.asp?news=35685

AIR – AMERICAN CARGO UP: American Airlines flew 189.7 million system cargo ton-miles (international and domestic) in June, a 2.9% rise compared to the same month last year.

MORE: http://www.americanshipper.com/SNW_story.asp?news=35600

AIR – UNITED CARGO UP: United Airlines reported a 1.9% increase in cargo volume for June at 181.8 million system cargo ton-miles compared to June 2005.

MORE: http://www.americanshipper.com/SNW_story.asp?news=35599

AIR – UNITED TO START FREIGHTER SERVICE?: United Airlines is on a pace to have its strongest year in air cargo since 2000, but United Cargo President Scott Dolan is seriously thinking about starting freighter service again. "There is definitely a possibility" United can again get into all-cargo operations. Although "the economics were much more attractive" when fuel prices were much lower, he said, "we are doing the work to take a look" at the freighter market. That option "is being looked at right now, for sure."

MORE: http://www.aircargoworld.com/regions/northam_0706.htm

AIR – LH-CARGO EYES FREIGHTER UPGRADE: Lufthansa Cargo is evaluating replacement of its 19 MD-11 freighters, which have an average age of eight years, as it looks to brace itself for tough competition in the years ahead. "Maybe during this year, but at the latest in 2007, we have to make a decision," Executive Board Member-Operations Karl-Heinz Koepfle told ATWOnline in Frankfurt. He didn't specify a possible replacement type but admitted, "...there is not much choice anyway." The 747-400ERF, 747-8 or 777F are LHC's most realistic options.

MORE: <http://www.atwonline.com/news/story.html?storyID=5707>

AIR – SMALL AIR CARGO CARRIERS CRASH MORE: Cargo pilots fly more hours with less rest than their colleagues navigating passenger airplanes. Many take to the air without the black box devices that help solve airplane crashes, a gaping safety loophole. Aviation experts say the stark differences are among the reasons smaller cargo planes continue to crash while passenger flights boast the safest period ever. Small cargo companies fly under "Part 135" of Federal Aviation Administration regulations. Passenger and large cargo planes fly under rules for Part 121 carriers which are much more stringent. More than 90% of fatal US cargo crashes since 2000 involve Part 135 operators.

MORE: <http://159.54.227.3/apps/pbcs.dll/article?AID=/20060709/NEWS/607090335>

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

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

LAST WORLD CUP JOKE

The World Cup, football's (soccer's) quadrennial championship is over. Italy won. Much of the world can now return to work... but the confusion for many remains about how many players are fouled... writhe in pain on the grass... but once the opponent has been given a card for dirty play, the victim jumps up and continues. With that in mind, the following from Sam Ignarski:

An Englishman has been arrested in Portugal for an assault on a local man following the football match between the two countries.

Witnesses say the Englishman was 20 meters away when the incident happened.

The victim suffered a fractured skull, a cardiac arrest and has developed diabetes as a result of the incident. He is expected to recover in a few minutes.

MORE 'YOU MIGHT BE A REDNECK IF'

- Your standard of living improves when you go camping
- Your prenuptial agreement mentions chickens
- You have jacked up your home to look for a dog
- You have a relative living in your garage
- Your neighbor has ever asked to borrow a quart of beer
- There is a belch on your answering machine greeting
- You have rebuilt a carburetor while sitting on the commode
- None of the tires on your van are the same size
- You hold the hood of your car with your head while you work on it
- Your idea of getting lucky is passing the emissions test
- Your town put the new garbage truck in the Christmas parade
- Your local beauty salon also fixes cars
- Your doghouse and your living room have the same shag carpet
- You've ever slow danced in the Waffle House
- Starting your car involves popping the hood
- Your garbage man is confused about what goes and what stays
- You whistle at women in church
- You've been in a fistfight at a yard sale
- Your town has a store with a sign that reads "VCR Rentals and Live Bait"
- You've ever used duct tape to repair dental work
- You've unstopped a sink with a shotgun
- Your will states your wife can't touch your money 'till she's fourteen
- You have to pass through a metal detector to get to a family reunion
- Your coffee table is also a cooler
- Your mailing address includes the word "Holler"
- The first time you ever saw your wife in lingerie, you had to pay a cover charge
- You've sold a car to settle a bar tab
- The best sofa you ever had came out of a Chevrolet
- You've ever used your bathtub as a punch bowl
- If you have ever been accused of lying through your tooth
- If you have ever used a barstool as a walker

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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
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