

# AllCovered NEWS

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## HIGHLIGHTS TO HELP YOU THIS WEEK

- **BIG Health Care Issues for Small Business**
- **MUST READ: The Future of Medicine**
- **More "Contractor or Employee"**
- **Ports & Airports Closed in Lebanon & Israel**

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

## >> SMALL BUSINESS SECTION <<

### SMALL BIZ - BIG HEALTH CARE ISSUES FOR SMALL BIZ

Increases in health-insurance costs are making it more difficult for small businesses to access the same level of coverage that larger companies afford their employees. But in the long run, rising costs may actually have a positive effect on health.

That's because small-business owners are realizing one of the best ways to reduce health-insurance expenses is to have employees take charge of their own wellness.

Staff members take responsibility for tracking and improving their own health issues.

These can include nutrition, weight loss, cholesterol, high blood pressure, smoking cessation, stress reduction and other common conditions that can be controlled by the individual -- and help mitigate the cost of health care when kept under control.

Some employers are offering their staffs a less expensive base health plan, then giving them the option to pay more out-of-pocket for additional coverage if they choose. Health savings accounts are yet another way employees can take more control over their medical expenditures.

Other employers are bringing specific preventive health services into their own offices. These can include wellness checkups by health professionals, cholesterol and blood pressure screenings, stress-busting chair massages, health fairs, and education.

MORE: <http://www.bizjournals.com/stlouis/stories/2006/05/08/focus6.html?t=printable>

### SMALL BIZ - THE FUTURE OF MEDICINE

--- Excerpted from a newsletter from John Mauldin - Link at end ---

Medicine is going to change more in the next ten years than it has in the last 150 years if a new book, "**The End of Medicine**" by Andy Kessler is right.

High-Tech is becoming Med-Tech in laboratories and tech fabrication everywhere.

#### --- HOW IT IS ---

What happens when you go to the doctor today? He uses a stethoscope to listen to your heart, looks down your throat and ears, and asks you questions. These were all 19th-century technologies, with some minor updates. X-rays? 100 years or more ago.

Medicine today is focused on fixing what ails you.

We spend \$1.5-Trillion just in the US on trying to fix what goes wrong, and precious little on preventing things from going wrong. Health-conscious people try to eat right, exercise, take supplements, have regular check-ups, and avoid things that are bad for us; but if there is a problem, we go to the doctor to get it fixed.

#### --- HOW IT WILL BE ---

In 10 years, 15 at the outside, we will be more focused on preventing illness than fixing it. Your front-line doctor is going to be displaced by technology.

How does all this happen? Early detection, then "fixing" the problem before it becomes a problem.

First, let's get rid of heart attacks and strokes.

It will not be long before scanners can "see" the plaque building up in your heart or

#### "The End of Medicine"

by Andy Kessler

The book is a fast and easy read. You'll learn a lot, and become a lot more optimistic for the future of health care.

Mike

Keep Them Close
<b>NEXT WEEK</b>
29 % of Work Time Wasted What Employees Really Care About
Links to source stories at end of excerpts
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veins long before it would be a problem. Running hand in hand with this technology is the work being done to develop drugs and targeted therapies which remove the plaque.

But it will not just be hearts and plaque. Soon, a database will start building a real map of what a body should look like. We will know the body far better down to the cellular level. The computer will start spotting irregularities and bringing them to the attention of your doctor. Tumors? Weak bones? Build-up of beta-amyloid in the brain (a form of plaque which causes Alzheimer's)? Let's fix it before it becomes a problem. (By the way, the Japanese may have developed a DNA vaccine for Alzheimer's which could be in human trials in three years.)

The usual suspects for bringing on heart disease, attacks, and strokes are going to be detectable at an early stage. They will soon be under our preventative control. Given the huge amount of money spent on treating these diseases, plus the great amount of suffering, this will be a major sea change.

#### --- BLOOD ON A CHIP ---

There is real work going on in the field of early detection of cancer.

Right now if you want a simple test, it costs the lab about from ten cents to \$10. (You may be charged \$100 but it only cost the lab very little for most tests.) There are thousands of cancers. Even if we knew the "marker" to find for each one, we cannot spend \$10/test for \$1,000 tests. That's far too expensive.

But scientists are working on nano-scale-sized probes which can detect a specific protein unique to a specific cancer. Nothing special there. BUT they can hook the unbelievably small probe up to silicon. You can have a chip you put a drop of blood on, and it tells the computer it has found a specific protein.

The first detector chips will have 2-4 probes on them, detecting some very basic things like ovarian or breast cancer... but like the explosion in computer chip processor power, (doubling every 18 months), these chips will quickly grow in power.

Within 20 years, that chip will be detecting a thousand different markers for various cancers and diseases. And all you will have to do is give it a drop of blood. It will be hooked up to a computer which will come back with a report.

"Mr. Smith, we have a small problem here. We are finding evidence of lung cancer."

It's one thing to know about the problem. But also being developed is the technology to find the cancers. They are now developing probes which look for a specific type of cancer. If it finds it, it attaches itself to it. Then it lights itself up under a PET scan.

"Houston, we found the problem."

We find it long before it becomes visible to current technology. But just finding it is not enough. We have to get rid of it.

And yes, they are developing all sorts of therapies which will specifically target your cancer. Today's chemotherapy is the equivalent of taking a hand grenade to a mouse. You hope that it doesn't do too much damage to everything else around the tumor.

In the pipeline are systems which will find the cancer cell, invade it, and then "blow up" the individual cell.

Cheap silicon will give us early detection of all manner of diseases. Biotech will give us solutions. And it will happen in 20 years. Slowly. Frustratingly slow for someone who is sick today.

But in less time than it took for mobile phones to go from 6-pound bricks to today when everyone has one, we will have cheap chips where we test ourselves regularly. Plug and play. Cheap diagnostics on the internet.

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

## PERSONAL BIZ – EXPLODING PHONE & COMPUTER BATTERIES

It has the ring of an urban legend: A cell phone blows up and sets fire to a house. But to Pablo Ortega, it's no myth. A mobile phone exploded in his living room last year, causing up to \$100,000 in damages.

Fire and insurance investigators say the phone's lithium-ion battery failed and then ignited.

Last week in Allcovered News we gave you the link to pictures of a Dell computer that exploded into flames at a tech expo in Japan.

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

Aviation regulators are taking notice too. The National Transportation Safety Board is holding hearings to explore whether lithium-ion batteries stowed in a cargo jet caused a midair fire last winter on a plane going to Philadelphia.

MORE: <http://www.chicagotribune.com/news/nationworld/chi-0607130182jul13.1.1195700.story?coll=chi-newsnationworld-hed&ctrack=1&cset=true>

**TECH WARNING – POISONED POWERPOINT:** If you receive an email with a Power Point attachment that claims to be 18 funny slides about love between men and women, **Do Not Open It**. Attached to the Power Point is a virus that, if opened, installs “key logging” software on your computer that a hacker could use to take over your computer and network. The virus exploits a security hole in Power Point. Microsoft will not have a patch before early August. MORE: <http://news.bbc.co.uk/2/hi/technology/5195838.stm>

**TECH – HOW TO PROTECT YOURSELF FROM VIRUSES AND WORMS:**

- 1)- Viruses and worms spread by grabbing control of a computer and sending themselves to everyone in your email contact list, so do not open an attachment to an email no matter who the email might claim to come from unless you are sure it is genuine.
- 2)- If you receive an email with attachment from someone you know, but were not expecting that email, before opening the attachment, check with that sender to make sure it is safe.
- 3)- Install anti-virus software, update it regularly, and use it.
- 4)- Allcovered has a link to a free virus scan (it takes a long time, but it works) and links to anti-virus vendors on our site. We use Zone Alarm Security Suite for firewall and anti-virus, but choose the one right for you:

**Click here:** <http://www.allcovered.net/AC-OM-MAIN-Internet-Links.html> or:

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**>>>> TRUCKING SECTION <<<<**

**TRUCKING – US LOGISTICS COSTS SOARING:** See “Air & Ocean” section.



**Follow-Up**

**TRUCKING – CONTRACTOR OR EMPLOYEE**

-- Excerpted from an article by Megan Tady – Link at end –

Long denied the protections and benefits of employment, “Independent truck drivers” say they have had enough.

***If FedEx owner-operators win their lawsuit, all trucking companies may find that “owner operators” will be defined as employees in the future.***

Jerry Ferguson realized early on that he did not have much say in how he ran his own business.

As an “independent contractor” for FedEx, Ferguson was in charge of two delivery routes for nearly five years in Pasadena, California. Like the other independent contractors who deliver packages for FedEx, Ferguson was told by the company he could maintain his autonomy by owning his own delivery business, rather than becoming a company employee.

But while Ferguson had to supply his own trucks, buy his own gasoline, and hire and pay an employee to help run his route, his business was anything but his own. According to Ferguson, FedEx told him when and how to work, from wearing a mandatory company uniform to restrictions on driving his own trucks – bearing required FedEx logos – on his days off.

Although Ferguson was required to follow all of the company's rules, he received none of the benefits that other employees receive. When FedEx eventually terminated his contract, Ferguson was ineligible to receive unemployment benefits until a California labor board ruled that he had been misclassified as an independent contractor and should receive the full benefits of an employee.

Other independent contractors for FedEx are deciding they also have gotten a raw deal. A national class-action lawsuit with hundreds of plaintiffs from 30 states was filed in 2005 against FedEx Ground alleging that workers were misclassified as independent contractors.

**“Technically” all Owner-Operator truckers who can be told when and where to work could legally be employees... not independent contractors.**

Other cases against FedEx have already been filed and won. In June, a California Employment Development Department audit found that FedEx Ground owes the state

at least \$7.8 million in back employment taxes because contracted drivers were misclassified. In February, the National Labor Relations Board ruled that 23 FedEx drivers in Worcester, Massachusetts could join a union because they were employees of the company, and not independent contractors as previously classified.

MORE: <http://newstandardnews.net/content/index.cfm/items/3428>

DETAILS: See Allcovered News 12 June edition at: <http://www.allcovered.net/AC-News-PDF.htm>

**TRUCKING – DIESEL UP SLIGHTLY:** Despite fears of rising oil prices amid the conflict in the Mideast, the average price of an on-highway gallon of diesel increase less one penny for the week ending July 17, according to the Energy Information Administration of the Department of Energy. The average price of \$2.926 was eight-tenths of one cent higher than the previous week.

MORE: <http://www.thetrucker.com/News/Stories/2006/7/17/On-highwaypriceofdieselincreasesonlyslightly.aspx>

## >>>> SECURITY SECTION <<<<

**SECURITY – RADIOACTIVE CARGO CAUGHT IN BULGARIA:** Bulgaria's customs officers intercepted a Turkish truck carrying radioactive material Wednesday, as the driver was attempting to cross the border with Romania at the Danube Bridge checkpoint at Russe. The truck's hazardous load triggered an alarm while it passed the radioactive check system and the customs officers alerted the Nuclear Regulatory Agency(NRA).

MORE: [http://www.novinite.com/view\\_news.php?id=66712](http://www.novinite.com/view_news.php?id=66712)

**SECURITY – HP UNVEILS RFID COMPETITOR:** Technology is shrinking in size. Hewlett-Packard has unveiled a memory chip the size of a tomato seed. The tiny chip, called the Memory Spot, can be attached unobtrusively to any object and carry media or data.

MORE: <http://ct.enews.pcmag.com/rd/cts?d=184-3038-1-53-255970-374858-0-0-0-1>

## >>> AIR & OCEAN SECTION <<<

### TRADE – LEBANON SITUATION

- Port of Beirut, Lebanon closed to commercial traffic
- Port of Tripoli, Lebanon closed to commercial traffic
- Port of Haifa, Israel cargo moving sometimes
- Some ships diverted to Port of Ashdod in Israel
- Beirut, Lebanon airport closed to commercial traffic
- Some cargo for area coming in from Jordan by road

### NOTE: LEBANON AUTOMATIC WAR & STRIKES INSURANCE COVERAGE REMOVED:

Allcovered and its insurers are removing automatic War & Strikes coverage effective 28 July to affected areas in the Middle East. War & Strikes cover **CAN** be placed to these areas with approval of underwriters, but our internet-based cargo insurance system will not give automatic War & Strikes cover to the following countries until further notice: Iran, Israel, Lebanon, Palestinian Authority, and Syria in the region. All other countries remain covered as listed in your brochure. We will review the situation daily and alert you of any changes, returning the automatic W&S cover when possible. Our normal "full cover" is ICC A, War & Strikes. You can insure to affected countries above automatically for "Clauses-A only" or "Clauses-C only."

**TRADE – MAERSK CLOSED LEBANESE & ISRAELI OFFICES:** Maersk Line Thursday closed its offices in Beirut, Lebanon and Haifa, Israel due to the ongoing violence there.

MORE: <http://www.joc.com/lede/20060720/sections/ocean/w43326.asp>

### TRADE – CARRIERS EYE WAR SURCHARGES FOR EAST MED

Some of the world's leading container lines may start slapping a war risk surcharge for cargo transported to eastern Mediterranean countries as fighting between Israel and the

Hezbollah rages on.

"In the event that extra costs do arise for war risk insurance, the lines wish to inform their customers that they will have no option but to pass these on to customers by way of a war risk surcharge with immediate effect," says the 12-member Europe Mediterranean Trade Agreement.

MORE: <http://business-times.asiaone.com/sub/shippingtimes/story/0,4574,202227,00.html?>

**TRADE – INSURANCE PREMIUMS FOR EAST MED SHIPS JUMP:** Insurance premiums for ships bound for Lebanon have jumped to 0.25% from 0.1% of vessel value in response to the added risk following hostilities in Lebanon and Israel. "Since the affected area does not include the Suez canal, the percentage of global shipping in the affected area is marginal," says Arthur Morrien, an analyst for London-based security consultancy Control Risks Group. MORE: <http://business-times.asiaone.com/sub/shippingtimes/story/0,4574,202413,00.html?>



### TRADE – US LOGISTICS COSTS SOARING

--- Excerpted from an article by Robert Malone – Link at end –

The costs of logistics in the U.S.--moving goods into and through the nation--soared more than 15% last year, the largest rise in 30 years, meaning shipping and forwarding sopped up 9.5% of the gross domestic product.

"Domestic freight transportation, in terms of tons of freight transported, has grown over 20% in the last decade and is expected to increase another 65% to 70% by 2020," says Rosalyn Wilson, a consultant with Reality Based IT Services. In a recent paper produced for the Council of Supply Chain Management Professionals, she adds that costs are rising in virtually every stage and mode of US transportation and movement of freight and commerce.

It is also important to put these facts in context. According to the US Federal Highway Administration, from 1980 to 2000, the number of vehicle miles traveled in the US jumped 82%, while lane miles of highway only increased 4%. The jump in logistics costs were a direct function of the increased trucking costs due to congestion, coupled with skyrocketing fuel expenses.

Wilson states that there are problems in all modes of US transportation including trucking, rail, water traffic and airfreight. There are also problems in warehousing and inventory costs. Each has its own set of challenges. Road shipping has, among other things, the trucking shortage and a heavy driver turnover. It also faces the rising costs of diesel fuel. Railroads need more new workers. Shipping has to vie with port capacity problems and throughput constraints. Airfreight alone increased 17.6% in cost in 2005, largely because of skyrocketing jet-fuel expenses.

According to Wilson, the logistics priorities for getting a handle on these problems are as follow:

1. Create national leadership with vision.
2. Focus on near-term projects that can provide great benefit--extended hours, peak-hour charging and technology.
3. Draw up long-range plans to modernize and enhance US ports and act on them.
4. Encourage private investment in new capacity for railroads.
5. Enhance the US inland waterway system, and modernize, plan and build facilities to expand the range of products carried to include containers.
6. Plan and implement additional lane miles of roadway, particularly in urban areas. And plan truck-only lanes to cut down on congestion.

MORE: [http://www.forbes.com/home/logistics/2006/07/18/logistics-costs-soaring-cx\\_rm\\_0718costs.html](http://www.forbes.com/home/logistics/2006/07/18/logistics-costs-soaring-cx_rm_0718costs.html)

### TRADE - LOGISTICS OUTSOURCING TO GROW

Global expenditure on outsourced third-party logistics (3PL) services across contract logistics, air and sea freight, and road transport is set to increase significantly over the coming five years, according to independent market analyst Datamonitor's latest research "Logistics Global Outlook 2006."

The research reveals that while the EU17 will remain the region with the largest spending on 3PL services, the largest growth in demand for 3PLs is expected to occur in Asia-Pacific (APAC)... expected to account for almost one-fifth of global spend on 3PL services by 2010.

Datamonitor forecasts that global spending on 3PL services will rise to \$326 billion in 2010.

Size enhances network liquidity (network capacity), making it easier for shippers and carriers to work with larger logistics players. In turn, the smaller logistics players will need to trade up to larger players with broad resources.

Customers are looking for supply chain integration through one-stop integrated logistics service providers.

MORE: <http://www.logisticsmgmt.com/article/CA6353748.html>

### **TRADE - TRUST AND THE SUPPLY CHAIN**

**As Allcovered has given seminars around the world throughout the first half of this year we have stressed two things:**

- Logistics professionals face much greater risks now than they did five years ago**
- If your word is no good, You are no good**

Shanghai Daily reports that "flexible" dealings with logistics promises by Chinese logistics companies in the past are now hurting the entire Chinese economy.

If it can't manage its supply chain well and honor its payment commitments, a company will surely flop in its efforts to go global. Many Chinese companies want to expand in the overseas markets. But a big problem is the high cost of the supply chain associated with lack of trust among the sellers and buyers.

Chinese economists and business experts say many Chinese firms often have been known to sign agreements and tear them up overnight - or over weeks - when a better deal comes along. And legal punishments are not in place or are not strong enough.

The lack of trust throughout the whole supply chain may cost China several hundred billion yuan worth of dead weight loss every year, 10% of the GDP.

MORE: [http://www.shanghaidaily.com/art/2006/07/17/286410/Distrust\\_of\\_supply\\_chain\\_limits\\_firms\\_global\\_moves.htm](http://www.shanghaidaily.com/art/2006/07/17/286410/Distrust_of_supply_chain_limits_firms_global_moves.htm)

### **TRADE - MOTOROLA OPENS SUPPLY CHAIN CENTER IN SINGAPORE:**

MORE: <http://www.logisticstoday.com/displayStory.asp?sNO=8042>

**TRADE - UP WILL BE CHALLENGED DURING PEAK SEASON:** Union Pacific railroad says it will be challenged by capacity restraints during the 2006 peak shipping season.

MORE: <http://www.joc.com/20060720/sections/logis/w23032.asp>

**OCEAN - SO-CAL IMPORTS UP 11%:** Containerized imports in June increased 13.7% at the Port of Los Angeles and 8.7% at the Port of Long Beach, indicating that Asia-US trade should see another year of double-digit growth. Los Angeles-Long Beach accounts for 70% of containerized imports through the West Coast and about 40% of all US imports, and serves as barometer of trans-Pacific trade.

MORE: <http://www.joc.com/20060717/sections/ocean/w58491.asp>

### **OCEAN - VANCOUVER BOX VOLUME UP 21% IN FIRST HALF 2006:**

MORE: <http://www.joc.com/20060721/sections/ocean/w63753.asp>

**OCEAN - PANAMA CANAL EXPANSION MOVES ON:** Panama's National Assembly unanimously approved the proposal to expand the Panama Canal, and passed a law mandating a national referendum to be held October 22nd. The project would double the waterway's capacity with a new lane and new set of locks.

MORE: <http://www.joc.com/20060717/sections/ocean/w29196.asp>

**OCEAN - WW ADDS TO MIDEAST SERVICE:** Wallenius Wilhelmsen Logistics will increase the frequency of its Middle East service in September from monthly to every 15 days. The roll-on/roll-off vessels deployed on the service will have a ramp capacity of up to 150 tons and deck heights of up to five meters.

MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=35958](http://www.americanshipper.com/SNW_story.asp?news=35958)

**OCEAN - SHANGHAI PORT VOLUME UP 18%:** The Port of Shanghai, with the addition of containers handled at its new deepwater port at Yangshan, saw cumulative throughput from January to June rise to a record 10.1 million TEUs, up 17.8% over 2005.

MORE: <http://www.joc.com/20060717/sections/ocean/w78101.asp>

**OCEAN - WORLD PORT OPERATORS BOOMING:** Two of the world's-largest port operators, PSA International and COSCO Pacific, both reported double-digit container

throughput growth in the first half of 2006. Singapore state-owned PSA International handled 24.41 million TEUs globally in the first six months of 2006, up 28.6% year-on-year. COSCO Pacific's box volumes jumped 23.5% to 14.97 million TEUs in the first half 2006.  
MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=35948](http://www.americanshipper.com/SNW_story.asp?news=35948)

**OCEAN – VANCOUVER SUPER-PORT?:** Serious talks aimed at creating a single mega-port entity in western Canada have begun with agreement on seeking a facilitator to help meld the interests of three hubs, including the Port of Vancouver, within the next two years. The chairmen of the ports of Vancouver, Fraser River and North Fraser have begun the process.  
MORE: <http://www.joc.com/lede/20060717/sections/ocean/w305.asp>

**OCEAN – SINGAPORE ALLOWS CARRIER EXEMPTIONS:** Singapore's Ministry for Trade and Industry has issued a block exemption order for liner shipping agreements based on recommendations given by the Competition Commission of Singapore (CCS). Agreements and conferences will be entitled to block exemption if they fulfill certain conditions, such as allowing member liner operators to offer their own service arrangements on a confidential basis. The duration of the block exemption order, which will take effect retrospectively from Jan. 1, is five years.  
MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=36028](http://www.americanshipper.com/SNW_story.asp?news=36028)

**OCEAN – WALLENIUS TO HIKE BALTIMORE RO-RO:** Wallenius Wilhelmsen has signed a contract with Subaru of America to handle the auto manufacturer's vehicle processing business in the Port of Baltimore, where the car carrier will build a new auto-processing facility. Wallenius' processing operation in Baltimore is expected to move up to 90,000 units per year, with Subaru becoming the company's anchor customer there.  
MORE: <http://www.joc.com/20060720/sections/ocean/w27026.asp>

**AIR – AIRASIA HIKES FUEL SURCHARGE:** South-east Asia's largest low-cost carrier, AirAsia, will raise its fuel surcharge effective next Tuesday, 1 August, to offset a surge in jet-fuel prices. Jet fuel prices are 27% higher from a year ago.  
MORE: <http://business-times.asiaone.com/sub/shippingtimes/story/0,4574,202234-1153339140,00.html?>

**AIR – KAL CARGO FLIES TO MIAMI:** Korean Air now flies Seoul/Miami cargo flights/ The service is weekly until 22 August, then twice weekly.  
MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=36024](http://www.americanshipper.com/SNW_story.asp?news=36024)

**AIR – SOUTHWEST HIKES CARGO WEIGHT LIMITS:** Southwest Airlines will increase its per-piece weight limits on cargo to 200 pounds (90 kg) from 150 pounds effective 1 August.  
MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=36214](http://www.americanshipper.com/SNW_story.asp?news=36214)

**AIR – NEW INDIAN FREIGHTER WANTS BIG GROWTH:** Hyderabad-based Flyington Freighters has ordered four 777-200Fs. Chairman T. Venkatram Reddy told media that "...our vision is to be one of the best and largest freighter operators in Asia within the next three years."  
MORE: <http://www.atwonline.com/news/story.html?storyID=5754>

**AIR – FEDEX UNDER EYE FOR CARGO PRICE FIXING:** FedEx revealed it received a grand jury subpoena in June relating to a wide-ranging multi-government probe into possible anticompetitive practices by air cargo carriers. EU and US authorities launched a major investigation in February into whether airlines carrying cargo colluded illegally to fix surcharges to offset fuel, security and insurance costs.  
MORE: <http://www.atwonline.com/news/story.html?storyID=5724>  
MORE: <http://www.joc.com/lede/20060717/sections/air/w64846.asp>

**AIR – US CONGRESS WANTS MORE OVERSIGHT OF AIR CARGO OPERATORS:**  
MORE: <http://www.mercurynews.com/mld/mercurynews/news/politics/15075922.htm>

**AIR – AIRBUS ANNOUNCES ALL NEW A350:**  
MORE: <http://news.airwise.com/story/view/1153138424.html>

**AIR – AMERICAN AIRLINES POSTS BEST RESULTS IN FIVE YEARS:**

MORE: <http://www.atwonline.com/news/story.html?storyID=5773>

**AIR – CONTINENTAL AIRLINES TURNS A PROFIT:**

MORE: <http://abcnews.go.com/Business/wireStory?id=2214801>

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

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

**THOUGHT FOR THE DAY**

When you come to the edge  
of all the light you know,  
And are about to step off  
into the darkness of the unknown

Faith is knowing  
one of two things will happen:  
There will be something solid to stand on  
Or you will be taught how to fly.

**KEEP THEM CLOSE**

One day someone's mother died.  
And on that clear, cold morning, in the warmth of her bedroom, the daughter was struck with the pain of learning that sometimes there isn't any more.  
No more hugs, no more lucky moments to celebrate together, no more phone calls just to chat, no more "just one minute."  
Sometimes, what we care about the most goes away never to return before we can say good-bye, say "I Love You."  
So while we have it... it's best we love it... and care for it and fix it when it's broken... and take good care of it when it's sick. This is true for marriage... and friendships... and children with bad report cards; and dogs with bad hips; and aging parents and grandparents.  
We keep them because they are worth it, because we cherish them.  
Some things we keep -- like a best friend who moved away or a classmate we grew up with.  
There are just some things that make us happy, no matter what.  
Life is important, and so are the people we know . . and so, we keep them close!

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

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