

AllCovered NEWS

HIGHLIGHTS TO HELP YOU THIS WEEK

- 9-11 Changed Everything
- Security As Marketing Tool
- Step-By-Step Suggestions - see 'Security' Section
- Tax Code Offers Health Benefit Cost Help

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

>> SMALL BUSINESS SECTION <<

9-11 CHANGED EVERYTHING

At 8.45am US Eastern time on the 11th of September 2001, it was a quiet morning for America. By lunch time everything had changed in the US and around the world. Much has been and will be said by people graced with a far better way with words than I about the meaning of it all.

What Allcovered News can do is look at 9-11's impact on logistics and how to make the best of a bad situation. (See "Security As Sales Tool" in Security Section).

Since 9-11 the US and governments around the world have tightened security on airlines, ports and land transit. New national and international security programs, requirements, and measures are in place. Untold billions have been spent on security. More requirements, more regulations and more mandates are coming.

What is ahead for the logistics industry? We have no crystal ball, but at Allcovered News we pass along the information we receive on new programs, requirements, and regulations, we pass along the rumors we hear about what is under consideration to help you plan, and we offer our best guess on what else might be in store.

But... as we were before 9-11... we are now... and we will be tomorrow and beyond... Allcovered and the Allen Insurance Group are with you... to work with you to protect you... to inform you... and help you grow.

9-11 changed the environment in which we all live and work.

9-11 can never change who and what we are.

SMALL BIZ - TAX CODE OFFERS HEALTH COST HELP?

--- Excerpted from a detailed article - Link at end ---

In his book, "How to Beat the High Cost of Health Care," Tom Quigley of Total Benefits Planning Agency describes a strategy of moving employees away from small group health plans and into individual policies, claiming that it can provide the same benefits with dramatic savings in an environment where rates are rising 15% annually in the best of circumstances.

The IRS has already given its blessings to this new use of an old and neglected rule, Quigley says.

Insurance companies are not happy.

Quigley's ideas are spreading.

"I can save anybody 20%-50%," says Robert Wallace, of Memphis. "Small businesses are caught in a vicious cycle; it's not sustainable for companies to keep paying these increases."

Wallace is the first health insurance broker in Memphis to learn and market Quigley's ideas, and says it has been a slow slog. Most employers are still married to the typical PPO arrangement and are trying to understand consumer-driven concepts such as Health Savings Accounts. To go a step further, he says, is difficult to grasp, but he believes the trend is in his favor: PPO plans have become so expensive that

NEXT WEEK

Create Your Own Luck

Links to source stories at end of excerpts

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employers will at least listen.

"Some PPOs are reaching \$2,000 a month for a family plan, and that would buy a nice house," he says. "Maybe employers should be paying mortgages for their employees instead."

CONSUMER DRIVEN PLANS:

Under consumer-driven plans, employees and family members are covered with a high-deductible, low-cost major medical policy intended for major diseases or accidents. Routine expenses are handled with a savings account or a reimbursement account.

QUIGLEY'S PLAN:

Quigley's "How to Beat the High Cost of Health Care" strategy does much the same, but places the reimbursement account under Section 105 of the IRS tax code. Within that code is a provision that allows employers to reimburse employee medical expenses with pre-tax dollars.

Most people are familiar with Section 105 for its cafeteria option, where pre-tax money can be parked and refunded for non-covered medical expenses. Policy premiums are also pre-tax under Section 105.

Under his strategy there is still a major medical policy in place. As employees incur routine expenses, the paperwork is handled by a third-party administrator: a provider submits a bill to the TPA, and the TPA collects it as needed from the employer.

Employees get individual policies that are portable. If they change jobs, they can take their benefits with them.

SAVINGS TAKE A RE-THINK:

Savings come from two streams: Section 105 is not subject to a raft of federal requirements such as the Health Insurance and Portability and Protection Act, so compliance overhead costs are lower. Also, instead of a vast array of benefits that most people don't use but still pay for, the benefits can be pared down. That's sometimes hard to swallow, Wallace says. Saving serious money on insurance means shifting some of the routine costs to individuals.

CHANGING TO FEE-BASED:

After hearing about the strategy, an employer's natural reaction is to contact his independent agent for guidance, Quigley says, and that's been a problem. Most agents are unfamiliar with it, and he believes they feel threatened: their commission is based on a percentage of the premium, so cutting employer costs is contrary to an agent's personal interests.

Quigley advocates that agents instead switch to a fee-for-service because they are doing the same amount of work for the client and are entitled to get paid for it. He's planning a series of seminars in Memphis for agents and business owners to get better acquainted with the idea.

MORE: http://memphis.bizjournals.com/memphis/stories/2006/08/28/story12.html?l=et150&b=1156737600*1335920&hbx=e_ver1

FOR MORE INFORMATION:

CONTACT: R.J. Isner – Allen Insurance Group – rj@allenins.com

SMALL BIZ – HEALTH SPENDING TO SOAR: Some economists believe health care will make up 25% of the entire Gross Domestic Product of the US by 2030.

MORE: www.kaisernetwork.org/daily_reports/print_report.cfm?DR_ID=39364&dr_cat=3

SMALL BIZ – WILL CONGRESS EXPAND HSA's THIS YEAR?: Several pieces of legislation have been introduced this year to improve Health Savings Accounts. The most recent is the "Health Savings Account and Expansion Act."

MORE: <http://tinyurl.com/pb2kp>

SMALL BIZ – CALIFORNIA EYES GOVERNMENT-OPERATED HEALTH INSURANCE:

California would become the only state to offer all its residents government-operated health care under a bill sent passed by the legislature and sent to Governor Arnold Schwarzenegger. It's unlikely the governor will sign it.

MORE: <http://tinyurl.com/kzcur>

SMALL BIZ – GOOGLE GOING AFTER MICROSOFT OFFICE: Google is making a strong move beyond search and advertising into the business software market, starting with a set of Web programs for e-mail, scheduling and communications to add to its word processing and

spreadsheet offerings. It's not a threat to Microsoft Office yet, but for basic tasks it may answer your needs. If rumors are right, watch for new tools and software from each service in the months to come. By the end of 2007 you may not need MS Office at all for most work.
MORE: http://reviews.cnet.com/4531-10921_7-6632291.html?tag=nl.e724
MORE: <http://ct.enews.pcmag.com/rd/cts?d=184-3189-3-121-184798-396212-0-0-0-1>

SMALL BIZ - BASIC FREE OFFICE SUITE SOFTWARE: There are free office software suits available now that handle basic tasks that make up 95% or more of what most of use MS Office for. Open Office is a basic office suite that is free and can handle most all your simple needs such as word processing, spreadsheets and the like.
MORE: <http://www.openoffice.org/>

>>>> TRUCKING SECTION <<<<

TRUCKING – FEDS PROPOSE \$2,000 HAZMAT FEE HIKE

The US Pipeline and Hazardous Materials Safety Administration is accepting comment on its plan to raise fees for many hazmat carriers and eliminate the option of expedited telephone registration.

For fleets that don't qualify as a small business or as a not-for-profit organization, the agency proposes to increase the fee from \$975 to \$1,975, with an additional \$25 administrative fee for registration year 2007-2008. The fee would increase again, to \$2,975 plus the \$25 administration fee, beginning in registration year 2008-2009.

Comments may be submitted with the name of the agency (the Pipeline and Hazardous Materials Safety Administration) and the Regulatory Identification Number, RIN 2137-AE11.
MORE: <http://www.etrucker.com/apps/news/article.asp?id=55280>

TRUCKING – DIESEL DROPS 6 CENTS: The US national average weekly retail on-highway price of a gallon of diesel declined 6 cents to \$2.967 for the week ended 4 September according to the Energy Information Administration of the Department of Energy. The bad news is that the price was still 69 cents higher than the same week one year ago, and \$1.098 higher than two years ago.

MORE: <http://www.thetrucker.com/News/Stories/2006/9/5/On-highwaydieseldrops6cents.aspx>
MORE: <http://www.etrucker.com/apps/news/article.asp?id=55284>

TRUCKING – FEDEX COMPLETES WATKINS BUY: FedEx says it has completed the acquisition of Watkins Motor Lines for \$780 million.

MORE: http://www.americanshipper.com/SNW_story_main.asp?news=38751

>>>> SECURITY SECTION <<<<

SECURITY - CARGO SECURITY AS MARKETING TOOL

--- Excerpted from a detailed article in Transport Journal – Link at end ---

Massive post-9/11 security requirements are a financial, manpower and time consuming expense on everyone. How do we make the best of a bad situation?

After plans to blow up aircraft recently came to light in Great Britain, the topic of security is once again in everyone's mouth.

Besides the burden of extra costs, airfreight companies are gradually recognizing that advantages are ensuing from a positive security image.

Police forces around the world are expecting new terrorist attacks after plans to hit aircraft were recently foiled in Great Britain. Politicians are once again running amok and calling for 100% security – which is simply impossible.

There are enough problems implementing the existing multifarious national security regulations. And the security measures which have come into play since 2001 have already cost airports, airlines and forwarders billions of euros or dollars. The battle about who should bear these costs is being fought wherever the state is attempting to wriggle out of its duty to protect citizens and private property and pass the cost on to

private industry and freight transport users respectively.

WHO IS PAYING?

Two financing models exist for security measures in the air transport sector. One is a centralized system where security is financed mainly by the state and the other is a decentralized approach where security is provided by airport authorities.

However, in both models the passenger or shipper ultimately pays for security, through taxes or airline security charges.

SECURITY ATTRACTS CUSTOMERS

The German freight carrier Lufthansa Cargo recently tried to demonstrate that more stringent security measures are not merely a costly burden, and that they can provide an edge over competitors. The airline's board member Karl-Heinz Köpfle and head of security Harald Zielinski invited a select group of journalists to take a look at the highly sensitive sectors of Lufthansa's freight facilities in Frankfurt (Germany) in mid-July.

They were given a demonstration of explosive detectors, made a visit to the high-value cargo strongroom, and saw how all the airfreight security measures were implemented.

PROMOTE SECURITY

"We are convinced that this collaboration will persuade more customers to use our forwarding services for valuable or sensitive goods," underscores Tony Widmer, head of the DHL Global Forwarding airfreight division. "Larger carriers will recognize the value of this partnership, as it will raise security levels, enhance our relationship to industry and increase freight volumes in general."

WHAT YOU CAN DO

On 9-11 just hours after the twin towers fell in New York one Allcovered customer bought an X-Ray machine. All cargo crossing their air freight dock is X-Rayed.

That's a great sales tool.

Any company moving goods with them knows they are committed to safety and security.

- Develop a comprehensive security program
- Promote your security work to existing and potential customers
- Bring in journalists to promote your added security
- Invite customers and prospects to an on-site lunch to see your security
- The best shippers will be impressed by the extra security steps you take.
- You'll have an advantage over your competitors.
- Bonus – Your added security cuts theft & pilferage
- Bonus – Your employees know they are safer working for you than another.

MORE: <http://www.transportjournal.com/e/itz/itz/artikel.php?id=11938>

SECURITY – SECURE SUPPLY CHAIN AS A SALES TOOL

It's not a question of "If" there will be another terror attack. It's a question of "When," and "How" it will affect you and your Shippers.

Ignore the hype. Ignore the inflated promises. Look at the bottom line. Does spending on increased supply chain security pay?

--- BACKGROUND ---

It's a new world... a world in which the largest shoe producers don't actually make footwear, but only design and market it. In this world, the largest direct seller of personal computers assembles computers from components sourced elsewhere. In one industry after another, supply chains have been stretched farther than they ever were stretched in the past; at the same time, lean, just-in-time production schedules have made the consequences of a supply chain break more severe.

With operations scattered around the globe, companies face a host of new perils: political and currency risks, cyber attacks, failed communications with suppliers, just-in-time delivery strategies. They face dramatic, unpredictable risks associated with terrorism, not to mention non-compliance with attendant anti-terrorism trade and shipping guidelines.

There remain the traditional property-related risks to their supply chains such as fire, natural disasters, power-grid blackouts and equipment breakdowns. It's a tough sell, but researchers at Stanford say enhanced supply chain security offers bottom line savings.

--- FIVE AREAS OF BENEFIT ---

Inventory Management	Reduction in incorrect quantity received, reduction in excess inventory, reduction in defective products delivered, reduction in
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	counterfeiting and reduction in theft/loss/pilferage
Visibility	Better access to more timely and accurate data, leading to better supply chain decisions
Efficiency	Improved product handling and flow of goods; reduced supply chain overhead costs
Resilience	Ability to quickly identify and respond to problems
Customer Relationships	Improved customer service and collaboration with customers.

--- HIGHLIGHTS OF STUDY ---

- 38% of respondents improved inbound receiving processes
- 38% reduced overall inventory levels
- 100% expect to see reduced inventory levels in the near term
- 75% reported a reduction in loss/pilferage
- 38% saw an improvement in on-time deliveries
- 63% saw a reduction in shipping data errors
- 25% reported a reduction in overhead/personnel costs

Sit down with your Shippers away from the office. Ask them to work with you by starting as if there were no existing supply chain habits in place and together look for the worst possible things that could happen... and together, find solutions, find ways to avoid them, or how to cope if the worst happens.

PREVENTION

Think of the way companies traditionally sought out locations for manufacturing facilities: the availability of an adequate labor force, reasonable proximity to raw materials and customers... companies typically favored sites that weren't exposed to flooding or windstorms, had good access to transportation networks, and were in countries with stable governments and reliable legal systems.

Today, companies that are looking to add a supply partner or outsource manufacturing to a third party can apply the same standards across geographies when deciding where to look for them.

PLAN FOR DISASTER

Unfortunately, many companies rush to revamp their supply chains without giving thought to the consequences. As they outsource to developing countries, they take on greater exposure to disasters, lower safety standards and less reliable legal systems.

The message isn't that companies should never outsource. Rather, companies should factor the existing risks into the decision-making process and weigh those risks against the potential rewards. Where the risks are deemed unacceptable, look for ways to prevent or control them.

That's where your expertise comes in... spotting potential problems and developing alternatives to keep your clients' supply chain functioning when trouble hits.

Yes, one major disaster can wipe out a company or product line. But so can a series of minor disruptions. If, for example, companies are consistently a week late meeting customer demand, the chances of staying in business fall. In short, good supply chain management considers more than costs, it also considers customer satisfaction.

Fortunately, globalization provides opportunities to manage risk. It allows companies to locate facilities in safer locations, tap into educated overseas workforces and set up production centers closer to sources of raw materials.

BUSINESS CONTINUITY PLAN

When catastrophic supply chain disruption occurs, a quick response can help minimize the consequences. This requires companies to have two measures in place before the disruption occurs.

The first is a business continuity plan.

The second is an insurance program with ample and stable capacity that can reimburse a company for operational and financial losses directly attributable to an interruption of business activities.

--- IN THE PLAN ---

- * disaster recovery,
- * safety of employees,
- * retrieval of backup business data,
- * emergency communications,
- * possible relocation of business operations, and
- * sourcing of goods from alternative suppliers.

The costs of developing a good risk management program can be offset by lower

insurance premiums for property, casualty and business interruption insurance.

An effective supply chain risk management program really does reduce the chance a company will suffer a catastrophic business disruption.

Provide your clients with this business "safety net" now, and when disaster strikes you are the hero that saved their business.

MORE: http://www.canadianunderwriter.ca/issues/ISArticle.asp?story_id=163146132030&issue=08012006&PC=

MORE: <http://www.scdigest.com/assets/NewsViews/06-08-24-2.cfm>

SECURITY – SECURING CARGO AND PROFITS: Next Week

SECURITY – DHS LISTS WHAT HAS BEEN DONE POST-9/11:

MORE: <http://www.dhs.gov/dhspublic/display?content=5821>

SECURITY – FOLLOW-UP: RETAILERS ASK VETO OF FEE BILL: The National Retail Federation wants California Governor Arnold Schwarzenegger to veto a state bill that would impose fees on cargo containers moving through Southern California ports or face an exodus of business to ports in other states. "It will hurt retailers. It will hurt California agricultural exporters who are already operating under very tight margins, and those costs will have to be passed on to consumers," says Erik Autor, VP and international trade counsel for the NRF. The bill would add \$30 per TEU to fund security and infrastructure projects at the ports.

MORE: <http://www.latimes.com/business/la-fi-portfee8sep08,1,3775831.story?coll=la-headlines-business&ctrack=1&cset=true>

SECURITY - CANADIAN AIRLINES & TRUCKERS UPSET AT US SECURITY FEES: A US Department of Agriculture plan to levy new fees on air travelers and commercial shipments from Canada is a nonsensical, self-serving measure that could clog the border and discourage air travel, the Canadian airline and trucking industries warn. Fees begin 24 November. Commercial aircraft arriving in the US from Canada will have to pay US\$70.25, trucks US\$5.25 per crossing or US\$105 for the year, loaded rail cars US\$7.50 and commercial vessels US\$488. All trucks that cross the border from Canada are required to give US customs advance notice of what they are carrying. During three recent inspection blitzes, inspectors discovered many fruits and vegetables from third countries coming into the US from Canada despite labels that indicated they had originated in Canada.

MORE: http://www.mytelus.com/news/article.do?pageID=canada_home&articleID=2371099

SECURITY – NEW C-TPAT RULES IN FORCE: Foreign manufacturers in the Customs-Trade Partnership Against Terrorism will be required to annually verify that their supply-chain partners are following US-approved security measures, according to new minimum requirements for the program implemented by Customs and Border Protection. Companies in the program obtain benefits such as speedier clearance and dedicated fast lanes at border crossings in exchange for self-policing of their supply chains.

MORE: <http://www.joc.com/lede/20060905/sections/trade/w52381.asp>

>>> AIR & OCEAN SECTION <<<

OCEAN – EASTERN MED WAR SURCHARGE REDUCED: Carriers of the Europe/Mediterranean Trade Agreement reduced their war risk surcharge for vessels calling at Israeli ports to \$50 from \$115.

MORE: http://www.americanshipper.com/SNW_story.asp?news=38663

OCEAN – CARRIERS SUSPEND BANGLADESH CARGO OPS: Foreign ship operators have suspended transporting cargo to and from Bangladesh ports indefinitely after a legal row with local exporters over higher freight rates. Ship operators have since early June charged an additional \$130 per TEU (twenty-foot equivalent unit) container to and from Chittagong port. Before the extra surcharge, operators charged between \$250 and \$300 per TEU. The freight charges were raised to compensate for the longer average turn-around time for container vessels to seven days at the port of Chittagong in recent months, compared to just two days at other ports in the region. Chittagong handles 80% of Bangladesh's external trade.

MORE: <http://archive.gulfnews.com/articles/06/09/04/10064761.html>

OCEAN – PANAMA CANAL WIDENING NOT CERTAIN: No one denies the Panama Canal is too small for today's huge container ships and tankers, but plans to widen the canal and add capacity may not win Panamanian voter approval. Opponents say the Canal expansion cost estimates are far too low, and fear corruption in high places will lead to massive fraud. If this story is correct, voters are listening and may vote down a planned Canal expansion.

MORE: http://www.nytimes.com/2006/09/03/world/americas/03panama.html?_r=2&hp&ex=1157256000&en=5b86f832328fc77e&ei=5094&partner=homepage&oref=slogin&oref=slogin

OCEAN – OOCL TO START EAST MED FEEDER: OOCL will start a feeder service in the East Mediterranean in October that will connect to its East Coast North America /Mediterranean/Indian subcontinent/South East Asia service.

MORE: http://www.americanshipper.com/SNW_story.asp?news=38757

OCEAN – ZIM TO BEGIN EU-AFRICA WEEKLY SERVICE: Israel's Zim Integrated Shipping Services plans to enter the North Europe/West and South Africa trade by starting a weekly service by the end of the year. Zim says the service will likely start in October or November adding seven ships of about 1,700 TEUs to the trade.

MORE: http://www.americanshipper.com/SNW_story.asp?news=38668

OCEAN – CMA-CGM UPGRADES US-TURKEY SERVICE: French carrier CMA CGM is revamping its Amerigo Express Service between Turkey and the United States by increasing vessel capacity and adding two weekly direct calls at Istanbul and Izmir.

MORE: <http://www.joc.com/lede/20060906/sections/ocean/w19969.asp>

AIR – CHINA AIR STARTING TAIPEI-HOUSTON SERVICE: Taiwan-based China Airlines (CAL) will start a twice-weekly cargo service between Taipei and Houston on 30 September.

MORE: http://www.americanshipper.com/SNW_story.asp?news=38657

AIR – WORLD AIR LOSSES: World Air Holdings, parent company of World Airways and North American Airlines, reports a net loss of \$7.5 million for the second quarter, compared to \$5.5 million net income in the same quarter 2005. World says income was down "principally due to the decline in military revenue as well as increased maintenance expenses."

MORE: http://www.americanshipper.com/SNW_story.asp?news=38755

AIR – UNITED CARGO UP SLIGHTLY: A sharp decline in mail shipments resulted in United Airlines reporting a small 0.4% rise in cargo volume for August.

MORE: http://www.americanshipper.com/SNW_story.asp?news=38754

AIR – AMERICAN & CONTINENTAL CARGO UP: American Airlines and Continental Airlines both posted increases in cargo volumes for the month of August. Continental cargo was up 8.6%. American cargo was up 2.7%.

MORE: http://www.americanshipper.com/SNW_story.asp?news=38656

TRADE – DHL WINS UK NHS CONTRACT: The United Kingdom's Department of Health has awarded a 10-year contract worth US\$3 billion to DHL for the German company to take over the supply chain management of England's National Health Service.

MORE: http://www.americanshipper.com/SNW_story_main.asp?news=38654

TRADE – UK FTA SAYS GOVERNMENT MUST IMPROVE ROADS & RAILS: The United Kingdom's Freight Transport Association told a governmental agency reviewing national ports policy that the government must take responsibility for road and rail infrastructure improvements to cope with the anticipated growth of UK ports.

MORE: http://www.americanshipper.com/SNW_story_main.asp?news=38752

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

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

BRAIN TEASER QUIZ

(Passing requires 4 correct answers)

1) How long did the Hundred Years' War last?

- 2) Which country makes Panama hats?
 - 3) From which animal do we get cat gut?
 - 4) In which month do Russians celebrate the October Revolution?
 - 5) What is a camel's hair brush made of?
 - 6) The Canary Islands in the Pacific are named after what animal?
 - 7) What was King George VI's first name?
 - 8) What color is a purple finch?
 - 9) Where are Chinese gooseberries from?
 - 10) What is the color of the black box in a commercial airplane?
- Remember, you need 4 correct answers to pass. Check your answers below.

RAMBLINGS OF A RETIRED MIND

I was thinking about how a status symbol of today is those cell phones that everyone has clipped onto their belt or purse. I can't afford one. So, I'm wearing my garage door opener.

You know, I spent a fortune on deodorant before I realized that people didn't like me anyway.

I was thinking that women should put pictures of missing husbands on beer cans.

I was thinking about old age and decided that old age is 'when you still have something on the ball, but you are just too tired to bounce it.'

I thought about making a fitness movie, for folks my age, and call it "Pumping Rust."

I have gotten that dreaded furniture disease. That's when your chest is falling into your drawers

I know, when people see a cat's litter box, they always say, "Oh, have you got a cat?" Just once I want to say, "No, it's for company."

Employment application blanks always ask 'who is to be notified in case of an emergency.' I think you should write, "A Good Doctor!"

BRAIN TEASER ANSWERS

- 1) How long did the Hundred Years War last? ... 116 years
- 2) Which country makes Panama hats? ... Ecuador
- 3) From which animal do we get cat gut? ... Sheep and Horses
- 4) In which month do Russians celebrate the October Revolution? ... November
- 5) What is a camel's hair brush made of? ... Squirrel fur
- 6) The Canary Islands in the Pacific are named after what animal? ... Dogs
- 7) What was King George VI's first name? ... Albert
- 8) What color is a purple finch? ... Crimson
- 9) Where are Chinese gooseberries from? ... New Zealand
- 10) What is the color of the black box in a commercial airplane? ... Orange

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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