

# AllCovered NEWS

## HIGHLIGHTS TO HELP YOU THIS WEEK

- Job Stress Taking Higher Toll
- 3 Question Can Save A Life
- Citizenship Test for Commercial Drivers License (CDL)
- Securing Cargo Secures Profits

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Monday, 25 September 2006 --- Edition #507

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### AllCovered News

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

## >> SMALL BUSINESS SECTION <<

### SMALL BIZ – JOB STRESS TAKING HIGHER TOLL

Jim Stroud knows about stress. As a member an accounting firm, the weeks between 1 January and 15 April are crunch time. But, as a seasoned accountant, he is accustomed to the hectic melee of the tax season, and he knows how to get through it. "I see the stress as just a driver," he says, "a power source that makes sure you get the most out of your day."

To help its employees cope, his firm makes tax season more convenient, providing nightly dinners and daily snacks as well as car washing, dry cleaning and other services. The firm also tries to make it fun, through games and other activities.

People are working faster and more efficiently, becoming more productive, and wearing more hats than they have ever had to wear before. Add to that the demands of home and family life and employees feel overwhelmed.

- 75% of workers report more stress now than ten years ago
- 40% of workers feel their job is "stressful" or "very stressful"
- Health care costs are 50% higher for workers who report high stress levels

E-mail, cell phones, Blackberrys and other modern tech tools have created a sense that everything has to be immediate. That can add stress to an already demanding job.

Personal issues such as family, marital, financial, medical or legal problems can create added stress at the office... such as conflicts with co-workers, changes in supervision or management, relocation or the threat of downsizing or layoffs.

Communication, or the lack of it, plays a huge role, says Kay Kornmeier, a founder of Clarus Consulting Group. Keeping employees well-informed throughout a change, even if they are not directly involved or impacted by it, and giving them an opportunity to ask questions and express concerns goes a long way toward enabling them to deal with that stress, she says.

MORE: [http://birmingham.bizjournals.com/birmingham/stories/2006/09/11/story2.html?f=et150&b=1157947200\\*1342948&hbxe=e\\_vert](http://birmingham.bizjournals.com/birmingham/stories/2006/09/11/story2.html?f=et150&b=1157947200*1342948&hbxe=e_vert)

**HEALTH BIZ – WAL-MART OFFERS \$4 GENERIC DRUGS:** Wal-Mart has begun a test program in Florida. It will sell generic prescription drugs for \$4 for a 30-day supply. The test begins in Tampa, will spread throughout Florida and then other states. Generic drugs tend to cost between \$10 and \$30 for a month-long supply. 291 generic drugs will be available at first. The program will also be available to the uninsured.

MORE: <http://apnews.myway.com/article/20060921/D8K9A7TO7.html>

**HEALTH BIZ – SENATE MAY VOTE ON AHP:** Senate Majority Leader Bill Frist this month hopes to hold a floor vote on a revised version of a bill (S 1995) that would allow small businesses and trade associations to form association health plans across state lines. This would allow smaller businesses to purchase insurance the way larger businesses do.

MORE: [www.kaisernetwork.org/daily\\_reports/print\\_report.cfm?DR\\_ID=39858&dr\\_cat=3](http://www.kaisernetwork.org/daily_reports/print_report.cfm?DR_ID=39858&dr_cat=3)

Hurt India  
APL Volume Up  
Revenue Down  
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**JUST FOR FUN:**

Southern Women

**NEXT WEEK**

Want Sales?  
Hire an Athlete

Links to source stories at end of excerpts

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**HEALTH BIZ – THREE QUESTIONS TO SAVE A LIFE**

Someone collapses or seems disoriented. Is it a stroke?  
Here is a quick way to tell. Ask the person three things:

- Ask them to smile
- Ask them to raise both arms
- Ask them to speak a simple sentence

If he or she has trouble with any of these tasks, call emergency medical care immediately and describe the symptoms to the dispatcher.

**WARNING SIGNS OF STROKE** *From: American Stroke Association*

- Sudden numbness or weakness of the face, arm or leg, especially on only one side
- Sudden confusion, trouble speaking or understanding
- Sudden trouble seeing in one or both eyes
- Sudden trouble walking, dizziness, loss of balance or coordination
- Sudden, severe headache with no known cause

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

**TRUCKING – TRUCK FLEETS WANT SPEED GOVERNORS**

In what is believed to be the first Federal Motor Carrier Safety Administration petition jointly filed by a public safety interest group and a group of motor carriers, Road Safe America and several companies petitioned FMCSA to require electronic speed governors be set at not more than 68 miles per hour (113 kilometers per hour) on big trucks.

Nine motor carriers -- including Schneider National, J.B. Hunt Transport, C.R. England, Covenant Transport and Dart Transit -- signed the petition.

Don Osterberg, vice president of safety and training for Schneider, supports what he called "one of the most important safety initiatives in commercial vehicle transportation in the last 20 years." Osterberg says Schneider maintains speed governors on their trucks at below 68 mph. In addition to safety improvements, carriers already governing their trucks' top speed at these levels cite savings in fuel consumption, liability costs and equipment wear and tear as business reasons for the limitation.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=55509>

**TRUCKING – INCAB UNIVERSITY DEBUTS**

Classes start this week at the newly launched InCab University, offering associate degrees and certificates. The program will offer a bachelor's degree in mid-2007. Accredited by the Tennessee Board of Regents, the program will offer classes specifically designed for truck drivers, who can do 100% of the coursework online and listen to lectures while on the road.

"We've had tremendous response from individual drivers and fleets," says director Jon Ricketts. US Express and Covenant Transport, both headquartered in Chattanooga, have signed agreements with InCab to provide higher education for their drivers.

According to a survey InCab U commissioned before launch, 77% of the 226 truck drivers polled said they would be interested in furthering their education if a program of InCab's nature was available at their company.

As turnover rates soar well above 100% annually trucking companies are looking for more ways to reward loyal truckers and recruit prospective ones. Though truckers may leave the company once they obtain a college degree, keeping them for four years is an achievement.

Enrollment in classes at InCab U is open year-round, and a typical class takes 16 weeks to complete. Drivers can earn associate degrees in six concentrations, including transportation management. Such a degree could help trucking companies promote from within.

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

MORE: [http://memphis.bizjournals.com/memphis/stories/2006/09/18/story8.html?e=et152&b=1158552000\\*1345301&hbxe=vert](http://memphis.bizjournals.com/memphis/stories/2006/09/18/story8.html?e=et152&b=1158552000*1345301&hbxe=vert)

**TRUCKING – HEARTLAND HIKES PAY TO A MUCH AS \$0.54:** Heartland Express of Iowa is raising pay for its Jacksonville region drivers to \$.43 per mile. In addition, Heartland has hiked pay for all drivers with a HazMat endorsement by a penny a mile whether they are hauling HazMat goods or not. Top Over-The-Road drivers now make \$0.50 per mile, except in the Northeastern US where the top is \$0.54.

MORE: [http://www.truckinginfo.com/news/news-detail.asp?news\\_id=57222](http://www.truckinginfo.com/news/news-detail.asp?news_id=57222)

**TRUCKING – DRIVER TURNOVER DOWN:** The driver turnover rate among truckload carriers declined during the second quarter of 2006, but the job market for truckers remains tight according to the American Trucking Associations. The turnover rate among large truckload carriers dropped from 116% to 110%, the lowest rate since the 2003 fourth quarter. The turnover rate among small truckload carriers decreased 11% from the first quarter, to 100%. Less-than-truckload carriers continued to post a low annual turnover rate, with LTL line-haul driver annualized turnover rate flat at 13% during the second quarter.  
MORE: <http://www.etrucker.com/apps/news/article.asp?id=55462>

### **TRUCKING – CITIZENSHIP TEST FOR CDL**

One of the clauses in the US Senate port security bill passed 14 September will require the US Department of Transportation to ensure that Commercial Drivers License (CDL) applicants are legal citizens. Currently, only hazmat haulers must prove their citizenship.

Many of the thousands of truckers on the road daily are not US citizens and have obtained licenses fraudulently, says Senator Jim Talent (R-MO). "We need to make certain that the people behind the wheel of trucks on our roadways are who they say they are and have gotten their commercial driver's licenses legally."

The measure also directs the DOT and the US Department of Homeland Security to provide uniform guidelines and procedures that states can use to enforce federal immigration and customs laws that apply to foreign trucks and drivers.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=55522>

### **TRUCKING - AIRFREIGHT IN US HAS SPLIT PERSONALITY -- LTL TRUCKERS GET MORE US FAST FREIGHT:** See "Air & Ocean" Segment below.

**TRUCKING – DIESEL DOWN 14-CENTS:** US National average diesel fuel prices fell 14-cents for the week ended 18 September to \$2.713.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=55480>

**TRUCKING – VOLVO INTRODUCES AUTOMATIC:** Beginning in 2007 Volvo will offer an automated mechanical transmission with two-pedal operation. "We believe customers will immediately recognize the advantages I-Shift offers for productivity, lower cost of operation, driver recruitment and retention, and safety," says Scott Kress, senior vice president of sales and marketing. "Customers can always get the perfect ratio at the right time for optimal engine and vehicle performance, which means a higher degree of productivity, fuel economy and reliability." Although the I-Shift is new to North America, Volvo has sold about 80,000 in other markets since it was introduced in early 2002. The I-Shift will be available with a 5-year/750,000-mile parts and labor warranty for engines with 1,750 lb.-ft. of torque or less, and a 3-year/500,000-mile warranty for engines above 1,750 lb.-ft. of torque.

MORE: <http://www.etrucker.com/apps/news/article.asp?id=55520>

**TRUCKING – TRUCK LOADED WITH MONEY:** Orange County, Florida deputies confiscated hundreds of thousands of dollars from a tractor-trailer Wednesday. Investigators think it is part of a major drug ring. Officials say the driver was going from the Northeast to Florida. The cash was hidden in several compartments on the tractor-trailer which was registered out of South Florida.

MORE: <http://www.wftv.com/news/9900913/detail.html>

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

**SECURITY – "TURF WARS" COULD SLOW PORT SECURITY:** Now that the Senate and House have each passed port security legislation by overwhelming margins, the conventional thinking is that it shouldn't take too much effort for the two chambers to agree on a unified bill to present to the president. But internal politics could slow a compromise bill because of looming disputes over jurisdiction and the scope of the bill, according to a congressional insider. The Senate passed the Port Security Improvement Act 98-0, and the House passed the SAFE Port Act 421-2 in May.

MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=39501](http://www.americanshipper.com/SNW_story.asp?news=39501)

**SECURITY – SECURING CARGO SECURES PROFITS:** See "Air & Ocean" section.

**SECURITY – CARRIERS SUPPORT "CLEARLY DEFINED" US GOALS:** Industry should support the government's efforts to improve supply chain security, but demand goals are clearly defined, prioritized and "there is sufficient certainty and clarity in purpose to do it right," MORE: <http://www.joc.com/20060920/sections/ocean/w7944.asp>  
MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=39407](http://www.americanshipper.com/SNW_story.asp?news=39407)

**SECURITY – SUSPICIOUS AIR INDIA PACKAGE:** The discovery of a suspicious package of tools on an Air India jet leaving Toronto last week is now the focus of an international investigation. Flight 188 bound for New Delhi turned back an hour after departing from the Toronto Pearson International Airport late Monday night when a passenger found the package on the floor of a washroom. The flight was heading to India with a stopover in London. Police described it as "uniquely packaged" but did not disclose what made it special. Police are trying to determine whether this involves an aborted act of terrorism or simply an oversight. MORE: <http://www.cbc.ca/story/world/national/2006/09/21/package-international.html>

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

### TRADE – SECURING CARGO SECURES PROFITS

--- Excerpted from an article by Rachel Melcer – Link at end ---

Thousands of American companies are learning that doing the right thing for homeland security also can beef up the bottom line.

These firms are protecting their imported goods as part of the Customs-Trade Partnership Against Terrorism, or C-TPAT. Begun in the wake of the 9/11 terrorist attacks, the voluntary program encourages companies to invest in the security of their shipping and supply systems -- or supply chains.

The goal is to prevent bombs, biological weapons and other security threats from reaching US borders. The methods call for protecting cargo containers as they are loaded on foreign soil.

"It's important for where we are in the world today that companies understand who is playing with (their) supply chain," says Dorsey Hunt, sales manager at Supply Chain Security. "Companies have to get in the game."

Boeing uses smart seals on its containers -- locks with serial numbers and manifest data that employees check when shipments arrive at the warehouse.

Boeing has not incurred any expenses worth mentioning since becoming C-TPAT certified in 2003, says Ken Konigsmark, because the added visibility, security of cargo, and savings from better inventory management cut costs.

This fall, IBM and Maersk Logistics will roll out tamper-resistant embedded controllers, or TREC devices, that transmit real-time data from containers located anywhere in the world -- even the middle of an ocean, says IBM's Chris Sciacca. With the TRECs, firms can take immediate action in response to unexpected circumstances.

For example, a container of bananas meant for supermarket shelves that is delayed can be diverted to a baby-food company that uses more ripened fruit. Or, if flat-screen televisions are rocked and damaged by a storm at sea, the manufacturer can be alerted to order a new supply and minimize the delay to retailers during a busy holiday season.

MORE: <http://www.stltoday.com/stltoday/business/stories.nsf/0/09F0BAA38E0DB6C1862571E3000D440D?OpenDocument>

**The Department of Defense website includes a 50-page "best practices" brochure that details some gizmos used by certified companies. These include "smart" seals; global positioning system tracking; radio frequency identification, or RFID, tags; and sensors that monitor and alert to changes in temperature, light, humidity and other conditions.**

**AIR – KAL & SINOTRANS LAUNCH JV:** Korean Air signed a contract with Sinotrans to form a cargo joint venture airline in China. The JV will operate both Chinese domestic and international cargo flights and is expected to launch operations during the second half of 2007. MORE: <http://www.atwonline.com/news/story.html?storyID=6487>  
MORE: <http://english.chosun.com/w21data/html/news/200609/200609190021.html>

## **AIRFREIGHT IN US HAS SPLIT PERSONALITY**

### **----- LTL TRUCKERS GET MORE US FAST FREIGHT -----**

Gloria Whittington, a 20-year veteran of the air freight business and currently managing director at Dependable AirCargo Express, believes a widening gulf is occurring between US domestic and international air cargo.

Whittington sees domestic cargo volume as flat or actually declining while international air freight continues to show relatively strong growth.

"Domestic air freight is facing enormous competition from the trucking industry, particularly the LTL (less than truck load) segment. The transformation of truckers from 'dese, dem and dose' guys - much more at home brawling in a local bar than reading a balance sheet - to sophisticated management, is one of the most remarkable shifts in the transportation business."

She believes moving cargo by air will hold its own on longer, transcontinental, domestic routes, but that shorter lane segments were becoming increasingly vulnerable to truckers.

She sees most international air cargo growth emanating from China.

"While India's GDP is much less than China's, the nation is growing at almost the same pace - seven percent for India to China's 10%. It is becoming increasingly industrialized. Other Asian nations, including Japan, and smaller countries such as Malaysia, Thailand, Vietnam and the city state of Singapore will continue to generate substantial trade with the US," she said.

We expect substantial growth in the future."

MORE: <http://www.cargonewsasia.com/ecna/preview.aspx?article=3070>

**AIR – BANGKOK'S NEW AIRPORT TO OPEN THIS WEEK:** Bangkok's \$4 billion Suvarnabhumi Airport is still set to open this week despite the military coup. The new airport is scheduled to be fully operational by Wednesday, with most if not all commercial flights to Don Muang Airport ceasing by Thursday, 28 September.

MORE: <http://www.atwonline.com/news/story.html?storyID=6506>

**AIR – TOO SOON TO TELL THAI COUP IMPACT:** It's too soon to tell whether the current Thai crisis will have a lasting impact on air travel to the area. International Air Transport Association's Giovanni Bisignani said what's good though is that there have been no major cancellations; important in a country where tourist traffic makes up more than half of air travel.

MORE: <http://www.channelnewsasia.com/stories/singaporelocalnews/view/231829/1.html>

**AIR – OFFICIAL: MORE A380 DELAYS:** Airbus parent EADS admitted Thursday that there will be "further delays" to the A380 program owing to "continuing" issues related to aircraft wiring. The company refused to say how long the delay will last, speculate on what the financial cost might be, or give a revised timetable for delivery of the 555-seat aircraft. The latest delay is the third overall for the program already a year behind schedule.

MORE: <http://www.atwonline.com/news/story.html?storyID=6518>

**AIR – IS EMIRATES PULLING A380 ORDER?:** Is it a negotiating tactic, or is it more? After announcing its order of 45 Airbus A380 jumbo jets was "up in the air," Emirates Airline said Thursday it wants the European consortium to clarify the aircraft's delayed delivery schedule. "Emirates awaits clarification from Airbus as to when the rescheduled delivery dates are going to be, and has taken no position with regard to cancellation, compensation, damages," airline president Tim Clark said in an e-mailed statement. Clark's statement came after Emirates spokeswoman Valerie Tan said the manufacturer's delay had left the carrier's order in doubt.

MORE: <http://kiplingerforecasts.com/apnews/XmlStoryResult.php?storyid=237080>

**AIR – EMIRATES AND AUSTRIAN TEAM ON CARGO:** Emirates SkyCargo and Austrian Airlines Cargo reached a blocked-space agreement on Emirates' weekly A310 freighter service between Vienna and Dubai.

MORE: <http://www.atwonline.com/news/other.html?issueDate=9%2F22%2F2006>

**AIR – SAS LAUNCHES STOCKHOLM-BEIJING SERVICE:** SAS will launch a four-times-weekly nonstop route between Stockholm and Beijing in April using A340-300s.

MORE: <http://www.atwonline.com/news/other.html?issueDate=9%2F20%2F2006>

**AIR – US CARRIERS PROFIT ON DOMESTIC BUSINESS:** US Bureau of Transportation

Statistics reported that a group of 21 US passenger airlines reported a collective domestic operating profit margin of 7.9% in the second quarter, the largest quarterly margin for the group since 2000.

MORE: <http://www.atwonline.com/news/other.html?issueDate=9%2F19%2F2006>

**AIR – FEDEX PROFIT SURGE:** Growth in its international business helped FedEx Corp. revenues total \$8.54 billion during the first fiscal quarter, an increase of 11% from the same period a year ago. Ground revenues grew 14%.

MORE: <http://www.joc.com/lede/20060921/sections/air/w35431.asp>

**OCEAN – CALIFORNIA GOVERNOR VETOES PORT TAX:** California Governor Arnold Schwarzenegger Friday vetoed a bill that would have imposed a fee of \$30 per TEU or \$60 per FEU on all containers handled at the ports of Los Angeles and Long Beach.

MORE: <http://www.joc.com/20060922/sections/ocean/w22035.asp>

**OCEAN – SO-CAL BOXES UP 16%:** The ports of Los Angeles and Long Beach handled a record 753,132 loaded import TEUs in August as US containerized imports from Asia began to build rapidly toward the October peak. The LA-Long Beach port complex, which handles more than 40% of all US containerized imports, recorded a volume increase of 16% compared to August 2005. Using the nation's largest port complex as a barometer, US containerized imports this year will once again set a new record.

MORE: <http://www.joc.com/20060919/sections/ocean/w47783.asp>

**OCEAN – PANAMA CANAL EXPANSION COULD TRIPLE BOX VOLUME:** The proposed expansion at the Panama Canal is expected to triple the flow of container cargo volume over the next 20 years. The Panama Canal Authority (ACP), which operates the strategic waterway for oil and commodities cargoes between the Pacific and Atlantic Ocean, seeks a \$5.25 billion expansion, including the construction of a third set of locks. About 4% of global, maritime shipping goes through the Panama Canal, with top users including the United States, China, and Japan, followed by Chile.

MORE: [http://today.reuters.co.uk/news/articleNews.aspx?type=basic&storyid=2006-09-19T220544Z\\_01\\_N18408813\\_RTRIDST\\_0\\_SP\\_PAGE\\_023-N18408813-OISBI.XML&rc=rs](http://today.reuters.co.uk/news/articleNews.aspx?type=basic&storyid=2006-09-19T220544Z_01_N18408813_RTRIDST_0_SP_PAGE_023-N18408813-OISBI.XML&rc=rs)

**OCEAN – CARRIERS SLAM NEHRU FEES:** Recent draft restrictions that disrupted normal vessel operations has prompted container shipping lines to seek a reduction in marine dues levied by Jawaharlal Nehru, India's busiest container port. Lines in the Container Shipping Lines' Association have written to the acting chairperson of the west coast port, to complain that dues charged by the port are unreasonably high amid inadequate channel maintenance.

MORE: <http://www.joc.com/lede/20060921/sections/ocean/w87012.asp>

**OCEAN – POOR FACILITIES AND HIGH PORT COSTS HURT INDIA:** A lack of world-class infrastructure and high port and inland costs continue to limit India's economic progress, a senior executive of, APL told the Southern Asia Ports, Logistics and Shipping conference in Mumbai. APL President for South Asia, Kenneth Glenn, said, 'If India can develop thriving retail and manufacturing sectors to rival its services sector, the sky is the limit in terms of its economic potential. But currently, inadequate infrastructure and high costs are hurting its development as an exporter to the rest of the world. Until India can develop these type of global class facilities, it will not fulfill its cargo carrying potential,' he said.

MORE: <http://business-times.asiaone.com/sub/shippingtimes/story/0,4574,209028,00.html?>

**OCEAN – APL VOLUME UP BUT REVENUE DOWN:** Neptune Orient Lines, parent company of APL, reports the line's revenue per 40-foot equivalent units (FEU) decreased 9% during the four-week period ended Aug 25, while its container volume rose 11%.

MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=39416](http://www.americanshipper.com/SNW_story.asp?news=39416)

**OCEAN – P&I RATES TO JUMP:** A report by one of the world's largest insurance brokers is predicting that insurance costs for shipping companies may rise by as much as 10% as underwriters prepare for stricter maritime safety regulations, stricter rules that will increase the liabilities of ship operators for pollution and crew compensation.

MORE: <http://archive.gulfnews.com/articles/06/09/18/10068209.html>

**OCEAN – TSA WANTS RATE HIKES:** Lines in the Transpacific Stabilization Agreement will seek rate increases in the forthcoming round of contract discussions "in light of forecasts for

continued steep rises in operating costs."

MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=39598](http://www.americanshipper.com/SNW_story.asp?news=39598)

**OCEAN – CKYH REDUCING ASIA-EUROPE SERVICE:** CKYH alliance carriers have decided to reduce the number their joint weekly services in the struggling Asia/Europe trade to six loops instead of seven, effective November.

MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=39515](http://www.americanshipper.com/SNW_story.asp?news=39515)

**OCEAN – MAERSK DROPPING ONE SERVICE:** Maersk Line will drop its weekly Europe Mediterranean/Indian subcontinent service "in response to changing customer requirements and market conditions in the trades between West and Central Asia and Europe."

MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=39514](http://www.americanshipper.com/SNW_story.asp?news=39514)

**OCEAN – SENATOR CUTTING STAFF:** German ocean carrier Senator Lines, a subsidiary of Korea's Hanjin, will cut staff, offices and its participation on six loss-making Asia/Europe services due to the rapid decline in freight rates in that trade.

MORE: [http://www.americanshipper.com/SNW\\_story.asp?news=39597](http://www.americanshipper.com/SNW_story.asp?news=39597)

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

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

### **SOUTHERN WOMEN**

Southern women appreciate their natural assets:

Clean skin.

A winning smile.

That unforgettable Southern drawl.

Southern women know their manners:

"Yes, ma'am."

"Yes, sir."

"Why, no, Billy!"

Southern women have a distinct way with fond expressions :

"Y'all come back!"

"Well, bless your heart."

"Drop by when you can."

"How's your Momma?"

Southern women know their summer weather report:

Humidity

Humidity

Humidity

Southern women know their vacation spots:

The beach

The beach

The beach

Southern women know the joys of June, July, and August:

Colorful hi-heel sandals

Strapless sun dresses

Iced sweet tea with mint

Southern women know everybody's first name:

Honey

Darlin'

Shugah

Southern women know the movies that speak to their hearts:

Fried Green Tomatoes  
 Driving Miss Daisy  
 Steel Magnolias  
 Gone With The Wind

Southern women know their religions:  
 Baptist  
 Methodist  
 Football

Southern women know their country breakfasts:  
 Red-eye gravy  
 Grits  
 Eggs  
 Country ham  
 Mouth-watering homemade biscuits with momma's homemade jelly

Southern women know their cities dripping with Southern charm:  
 Charleston (Chaw'lstn)  
 Savannah (S'vanah)  
 Fort Worth (Foat Wuth)  
 New Orleans (N'awlins)  
 Atlanta (Addlanna)

Southern women know their elegant gentlemen:  
 Men in uniform.  
 Men in tuxedos  
 Rhett Butler, of course!

Southern girls know their prime real estate:  
 The Mall  
 The Country Club  
 The Beauty Salon

Southern girls know the four deadly sins:  
 Having bad hair and nails  
 Having bad manners  
 Cooking bad food  
 Wearing too much makeup in the summer

Southern girls know men may come and go, but friends are fahevah !

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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