

business

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your career

Your personnel file isn't yours

BY DIANE STAFFORD
The Kansas City Star

One of my favorite career advisers recently generated an online discussion about the importance of keeping a personnel file.

It was a good reminder that employers own the files, not employees.

Some job hunters are surprised to learn they can't get copies of past evaluations or other documents that they think would be favorable in their job searches.

It's hard to give blanket advice because laws vary state by state. In general, though, a former employee is much less likely than a current employee to gain access to his or her personnel file.

Laws and employer policies also vary about exactly what access a current employee has.

Some employers might allow an employee to read the file on site but not have copies.

The important takeaway for anyone planning to look for another job is that you can't count on being able to retrieve your personnel records once you've left an employer.

And even if you're not planning a job change, it's wise to start keeping copies of personnel documents as they are shared.

Always keep copies of performance reviews.

It's smart, too, to keep originals or copies of congratulatory notes and other positive feedback. And keep your records of the negative stuff such as disciplinary notices.

Having your file could help you make the case when you seek a promotion or pay raise. And it might help protect you if you end up in disciplinary or even legal proceedings.

There has been a lot of attention lately to inaccuracies in credit reports. Consumers are advised to periodically run checks with credit reporting agencies to protect their financial reputations.

Similarly, some errors in personnel files could have consequences. A wrong date could affect retirement payments or health care coverage, for example.

A disputed performance entry could color perceptions of you by future managers who read your file.

So don't be shy about asking your human resource department or boss what's in your file. It might be an uncomfortable question, but depending on your individual circumstances, it might be worth it.

Stafford is the workplace and careers columnist at The Kansas City Star. Her "Your Job" blog at economy.kansascity.com includes daily posts about job-related issues of wide interest. Readers can write to her at: Kansas City Star, 1729 Grand Blvd., Kansas City, Mo. 64108-1413, or by email at dstafford@kcstar.com.

"This is a (180)-degree turn from the old, ancient, archaic, caveman method to modern, push-finger control."

GARY LINDEN, ON HIS NEW WAY TO REPAIR PROPELLERS



DAVE KETTERING • *Telegraph Herald*

Gary Linden, owner of Linden Propeller in Dubuque, straightens out a prop on the Prop Press 360, a machine that was designed

and built by the business. The business is selling the unique press to national and international companies.

PROP-er alignment

Linden Propeller's invention goes international

BY ERIN MURPHY
TH staff writer • emurphy@wcinet.com

Gary Linden has been repairing boat propellers for 30 years. But it was his recent invention that gave Linden Propeller an international clientele.

Five years ago, Gary Linden and his uncle Jack Linden, a retired engineer, developed a propeller repair machine that uses push-button hydraulics.

The Prop Press 360 enables Linden's and other similar businesses to get away from the old heat-and-hammer method of propeller repair.

"You'd use a hammer to beat them and bend them back into shape," Gary said. "This is a (180)-degree turn from the old,

TH what it's like

See how the Prop Press 360 works.
THonline.com

ancient, archaic, caveman method to modern, push-finger control."

Gary said businesses from across the country and the world have purchased the Prop Press 360, or now the Prop Press 500, which will be able to service larger propellers, like those found on large yachts.

Linden Propeller has sold the machines — which cost from \$84,000 to more than \$100,000 — to businesses in Bermuda and just recently Croatia.

Gary said the company has received more

See **PROP, PAGE 2B**



Gary Linden



Jack Linden

Linden Propeller

Address: 480 E. 14th Street, Dubuque
Phone: 563-557-7767
Website: lindenpropeller.com



Jack Linden (left) is a retired engineer who designed the equipment.



In the past, all the work on the props was completed by hand.

MORE NEWS BEHIND THIS SECTION: AGRIBUSINESS, **4B** • MARKETS, **5B** • WEATHER, **6B** • LEISURE, **7B** • TECHNOLOGY, **8-9B**



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Gary Linden (left), owner of Linden Propeller Co. in Dubuque, shows Croatian customer Nenad Mihailovic and his wife Meri the Prop Press 360 that was designed by Jack Linden (right).

PROP: Machines draw global interest

Continued from Page 1B

interest from places like Sweden, Greece and Panama.

“It’s all done with hydraulics,” Jack said. “It’s versatile. It’s a one-man job instead of a two-man job, and it cuts the job time in half. That’s what really drives sales.”

Linden Propeller repairs props of all kinds, from the smallest fishing boats to the biggest luxury yachts.

Years ago, Jack was watching his nephew repair a prop when he decided there had to be a better way.

“I said to Gary, ‘We need

to make this easier for you,” said Jack, who worked in manufacturing engineering at John Deere.

In 2008, Linden Propeller was awarded a patent for the Prop Press 360, which can repair propellers up to 42 inches in diameter. The 500 will be able to repair props up to 50 inches in diameter, including, Gary said, luxury yachts.

The machines have drawn worldwide interest, and a recent visit by Croatian businessmen to Dubuque was a great experience for Gary.

He said the businessmen did not speak English; one of the

wives translated. Gary showed the businessmen the facility and trained them on the machines so they will be proficient in using them upon their return.

It was a momentous sale in a momentous year for Gary; Linden Propeller celebrates its 30th anniversary in 2013.

Gary started the company in 1983, at the height of Dubuque’s economic struggles.

He credits hard work and perseverance for the company’s survival.

A little ingenuity has gone a long way as well.

“It was an evolutionary thing,” Jack said.

Survey: Top CEOs more optimistic

Results still indicate that the group’s expectations for hiring remain flat.

BY JIM PUZZANGHERA
Los Angeles Times

WASHINGTON — Despite higher taxes and looming federal budget cuts, top U.S. chief executives were more optimistic about the economy in the first three months of this year than they were at the end of 2012.

The CEOs surveyed by the Business Roundtable expected to see increased sales and to spend more on capital investment, in the next six months, according to results released Wednesday.

But their expectations for hiring new employees remained flat compared to the final three months of last year. That was because of slow economic growth and lingering concerns about Washington’s inability to deal with fiscal issues in a comprehensive way, said Boeing Co. Chief Executive Jim McNerney, chairman of the Business Roundtable.

“We keep lurching from one crisis to another here in D.C.,” McNerney said.

The group’s quarterly CEO Economic Outlook Survey rose significantly to 81 in the first quarter of the year from 65.6 in the fourth quarter of 2012, which was the lowest reading in about three years.

The downturn in expectations began last summer and probably reflected concerns about the “fiscal cliff,” the combination of large tax increases and federal spending cuts that economists warned

would cause a recession this year.

A last-minute agreement averted most of the tax increases and delayed the budget cuts, and McNerney said the deal might have boosted confidence in executive suites.

“There might have been a sigh of relief,” he said. But noting that the delayed spending cuts started to kick in on March 1, McNerney added, “It’s kind of like the trip to the gallows was pushed out two days.”

Washington policymakers still must deal with the nation’s soaring debt, and the continued partisan stalemate makes CEOs hesitant to invest more money, said John Engler, the group’s president.

Still, expectations for higher sales rose significantly in the first quarter, boosting projections for business investment.

The percentage of chief executives who expected sales to increase in the next six months rose to 72 percent in the first quarter from 58 percent at the end of last year. The number expecting more capital spending in the next six months was up as well, to 38 percent in the first quarter from 30 percent in the previous quarter.

But expectations for hiring remained flat, with 29 percent of CEOs saying they planned to increase staffing in the next six months. That was the same percentage as in the fourth quarter.

The index can range from negative 50 to 150, and a reading above 50 indicates a growing economy. The Business Roundtable represents chief executives of major U.S. companies, and 144 of them were surveyed for the latest report.

people

Rentech Nitrogen announced the following:

Sarah Sanders accepted the position of assistant purchasing manager for the East Dubuque, Ill., site. She has a diversified background, with eight years experience in materials management. She formerly worked at Cardinal Glass Industries for 15 years, and while there, had established warehouse, storeroom, shipping and receiving departments in three startup manufacturing facilities. She most recently worked at Henderson in Manchester, Iowa.

Monica McHugh, senior accountant, has achieved her Certified Public Accountant certification. She has been with the company since June. She has a bachelor’s degree in transportation and logistics from Iowa State University and an accounting degree from Kaplan University.

Susan M. Hess, an attorney at **Hammer, Simon & Jensen, P.C.**, recently became certified as an authorized mediator from the International Academy of Dispute Resolution.

Cartograph announced the following:

New hires:

Stephen Kucksdorf joined the company as a software engineer I in the Tactical Development unit. He recently graduated from the University of Wisconsin-Platteville with a bachelor’s degree in computer science and has been a software engineer intern with the company since May 2012.

Jake Pfohl joined the company as a software test engineer. He graduated from Loras College with a bachelor’s degree in computer science and has since been a software engineer intern for the company.

Promotions:

Luke David to Web designer/developer.

Natalie Sacco to event planner.

Rena Stierman to technical content coordinator.

Denise Clark to technical support specialist II.

Matt Heinzelman to senior technical support specialist.

Luke Hoffmann to technical support specialist II.

Ben Riniker to technical support specialist II.

Rick Thompson to technical support specialist II.

Jon Kremer to implementation consultant II.

Kevin Kelchen to software engineer II.

Glenn Miller to software architect.

Mark Oppedahl to software architect.

Brian Peterson to senior software engineer.

Bill Sand to software engineer II.



Israa Taha to software engineer II.

Kip Bontemps to business analyst.

Jennifer Stille to administration and human resources coordinator.

Jen Chaudhry to full-time sales coordinator.

Omar Chaudhry to subject matter expert.

Matt Cloos to hosted sales executive.

Mary Ronek to hosted accountant executive.

Dave Samson to manager, hosted sales.

Ubersox Auto Group announced the following:

Bryan Popp has been promoted to assistant general sales manager. He has been with the company since 2008 and has held positions including finance manager and sales. He is a 2011 graduate of Southwest Technical College.

Jan Haverland joined the company as marketing manager. She has more than 25 years of media experience through Woodward Communications Inc. She also was an on-air talent and creative services manager at KAT FM for 14 years. She also held positions in the human resources/accounting area and most recently as an outside sales associate at the Grant Iowa Lafayette Shopping News. She is a 1975 graduate of Southwest Technical College with a degree in design.

Anne Everett joined **Ruhl & Ruhl Realtors** in the Dubuque office. She is a member of the Dubuque Board of Realtors, Iowa Association of Realtors and National Association of Realtors.

Mercy Medical Center-Dubuque announced the following:

David Moore has joined Dubuque Mercy Health

Foundation as development officer. He received bachelor’s degrees in communication and English from the University of Dubuque, where he was most recently the director for annual giving and alumni relations.

Alyson Beytien, MS-Autism, BCBA, behavior specialist, has been appointed by Gov. Terry Branstad to the Iowa Autism Council. She will begin her term on May 1. Members of the council identify needs and make recommendations to the governor for improving and enhancing the lives of individuals and families living with autism spectrum disorder.

Wes Siebe, from **Siebe Studio**, was presented with the Professional Photographers of America’s National Service Award. The award, first made available in 1958, recognizes those who have generously contributed their time and talents to the service of their profession. The award is presented to only one professional per year by an affiliated organization. He has owned the studio in Dubuque for more than 33 years and has been a member of the Professional Photographers of Iowa since 1980, and the Professional Photographers of America since 1981.

The American Advertising Federation of Dubuque presented two honorable awards to members of the local advertising community. **David Klavitter**, senior vice president of marketing and public relations at Dupaco Community Credit Union, received the AAF Silver Medal Award. He has earned dozens of American Advertising Federation ADDY Awards and Credit Union National Association “Diamond Awards” for marketing excellence.

The Member of the Year Award is given to an individual who has worked hard over the year to be a driving force behind the American Advertising Federation of Dubuque. This year, AAF Dubuque presented board member and ADDY Co-Chair **Shelby Wartick** with the Member of the Year award.

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Scott Goins Insurance has received the National Association of Insurance and Financial Advisors Quality Award. The award recognizes professionalism through education and earned designations, production measured by performance metrics customized for each practice specialty, adherence to the association’s Code of Ethics and service to industry association.

Items for People in Business and Business Briefs may be submitted to Michelle Allen, Business Briefs, Telegraph Herald, P.O. Box 688, Dubuque, IA 52004-0688, or they can be sent by email to mallen@wcinet.com. For more information, call 563-588-5637.

briefs

Miller Electric Supply has earned recognition as a Partner-level supplier for 2012 in the John Deere Achieving Excellence Program.

The Partner-level status is Deere & Co.’s highest supplier rating. Dubuque-based Miller Electric was selected for the honor in recognition of its dedication to providing products and service of outstanding quality as well as its commitment to continuous improvement. Suppliers who participate in the program are evaluated annually in several key performance categories, including quality, cost management, delivery, technical support and wavelength, which is a measure of responsiveness. Miller Electric has been awarded Partner-level recognition five times.

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The Association of Fundraising Professionals Greater Tri-State Chapter has been named a 2012 Ten Star Chapter. Every year, the largest association of professional fundraisers in the world honors chapters for achieving goals that align with key objectives in its long-range strategic plan. Chapters receive the Ten Star Award for performing specific activities designed to increase professionalism within fundraising and public awareness of the importance of philanthropy.

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Ubersox Auto Group was awarded the 2012 W.P. Chrysler Club Award by Chrysler Corp. The auto group is one of only four dealers in the Midwest Center to achieve this honor. This award is based on high standards, sales and service. This is the second straight year Ubersox Auto Group has been awarded this honor.

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McDonald's doubles down on Dollar Menu

Chain is introducing new items to what has been a relatively staid assortment.

BY EMILY BRYSON YORK
Chicago Tribune

On a recent lunch break, John Kurzatkowski was enjoying two McDouble cheeseburgers, fries and a large Coke at a McDonald's in Oak Brook, Ill.

"I like that they're \$1," Kurzatkowski, 31, said of the cheeseburgers, which he buys about twice per week. While the physician recruiter doesn't think price is everything, he concedes it's a factor.

"I noticed that Wendy's (burgers) went to \$1.19," he said. "And I noticed I went there less often."

Kurzatkowski is the quintessential customer McDonald's can't afford to lose.

In the midst of its first soft sales patch in nearly a decade, the Oak Brook-based burger giant is re-emphasizing its Dollar Menu, a 10-year-old idea that became the linchpin of the last turnaround in its U.S. business. The chain is shifting ad dollars to products for \$1 and introducing new items to what's been a relatively staid assortment, including the two-patty McDouble, a fried chicken sandwich, yogurt parfait and side salad.

Analysts credit the renewed focus on the Dollar Menu with slowing what could have been a more rapid sales decline, but they underscore that the environment is more competitive than ever. Burger King and Wendy's are hitting hard on value and advertising premium items. The key for McDonald's, experts say, will be introducing compelling new products at attractive prices that keep customers like Kurzatkowski coming through the doors.



CHUCK BERMAN • Chicago Tribune
Aimie Zvosec (left) and Dina Phillip dine on salads from McDonald's dollar menu in Oak Brook, Ill.

"We're aware that consumers are a little unsettled right now," said Neil Golden, chief marketing officer of McDonald's USA. "Whether that's higher gas prices or just overall not having as much week to week, we know the consumer is looking for great values in everything they're doing in the food arena. We want to make sure it's attractive to choose our restaurant."

Although Dollar Menu sales generally comprise just 13 percent to 15 percent of McDonald's sales in the U.S., the offerings do drive traffic to restaurants, where customers sometimes buy a more expensive product.

"There are those consumers

who will make purchases on the Dollar Menu and those customers that are motivated by Dollar Menu (to come in) and see other options that are more appealing to them that day," Golden said.

Take Jerry Pitt, of Palatine, Ill., who stops into McDonald's for lunch a few times each week. He says it's the parfait on the Dollar Menu that keeps him coming.

"It's the only fast-food place you can get yogurt and blueberries," he said. On a recent visit, Pitt ordered his usual parfait with a McChicken sandwich, both from the Dollar Menu, but he also succumbed to an upsell for \$2.99.

"I added a Filet-o-Fish," he said.

Leading up to the initial sales decline in October, critics say, McDonald's did not have enough new products in 2012. With a number of new items in the wings for 2013, such as a McWrap sandwich, and other items in test, such as chicken wings, the current Dollar Menu focus likely gives the chain some breathing room.

"You have to have some compelling products in the pipeline to get people to the restaurants," Morningstar analyst R.J. Hottovy said, adding that there need to be some higher-margin impulse items that can easily be added on to meals otherwise based on the Dollar Menu. "You have to have a compelling lineup of those types of

products as well."

Golden said there's been "an acceleration of testing" of new products in recent months for the entire menu, and also for dollar-priced items. McDonald's started with the Dollar Menu because it appeals particularly to its most loyal customers, who he said "love the McDouble and the McChicken" but were simultaneously wondering, "Is there something that would make me want to come more often?"

In December, McDonald's moved its limited-time grilled onion cheddar burger to the Dollar Menu and credited the burger's popularity with better-than-expected sales. The product will remain in stores until early June.

This month, as part of a Dollar Menu 10th anniversary celebration, the chain will promote a Hot 'n Spicy McChicken sandwich as a limited-time offer for \$1. Also tested: a burger called the McCruncher for the Dollar Menu; it features white cheddar, crunchy onions and a chipotle ranch sauce.

McDonald's chose the spicy sandwich because the chain found "a desire for experimentation" among its customers that was "not limited to specific age, gender, socioeconomic status or ethnicity."

"There's a growing interest in food with bolder flavor," Golden said. "We wanted to make sure we made it easily available to all of our customers. You'll see bolder flavors in a lot of other things we're doing as well."

Industry experts have backed McDonald's strategy.

"By focusing on the dollar menu, it is helping them drive traffic back into the restaurants," analyst Hottovy said of McDonald's fourth-quarter same-store sales, which just beat his expectation of flat performance.



ANNE CUSACK • Los Angeles Times file
Blanca Aldana (right) is one of about 50 hotel workers who protested outside the Luxe City Center Hotel during a one-day strike in downtown Los Angeles in 2011.

Labor groups utilizing a different weapon: voters

As victories on ballot measures in California mount, proponents are growing more ambitious.

BY WESLEY LOWERY
Los Angeles Times

For decades, hotel workers in Long Beach, Calif., fought for better wages. But their efforts to start unions mostly fizzled. So last year, union backers tried something new: a ballot measure.

Voters swiftly gave them what years of picket lines and union-card drives had failed to secure—a \$13-per-hour minimum wage for hundreds of Long Beach hotel workers.

A similar shift happened in San Jose, Calif., where voters in November awarded workers a higher minimum wage not just in hotels, but citywide. The victories are on the cusp of an emerging trend: Ballot initiatives, labor experts say, have the potential to rewrite labor's playbook for how to win concessions from management.

Long Beach and San Jose join a list of cities nationwide where voters, not unions, have won workers higher wages, demonstrating the power of this new labor tactic.

The trend has built slowly. Frustrated in their efforts to fight corporations for better pay and working conditions, labor unions began turning to city councils in the 1990s to pass so-called living-wage requirements.

The efforts were small at first, usually affecting only workers employed by government contractors. But as time wore on, scores of such measures passed, eventually totaling more than 140 nationwide. As the victories mounted, proponents have grown more ambitious.

In recent years, labor activists have begun bypassing city councils altogether and taking their push for higher pay directly to voters who, polls show, often view wage increases favorably.

Nationwide, the strategy is by no means a slam-dunk—ballot campaigns are pricey and, thanks to ballot requirements, nearly impossible to win in some states—but in California, where a well-organized signature drive can land almost anything on the ballot, it has almost always been victorious.

Some of the more recent ballot cam-

paigns have been aimed at particular industries or business sectors, such as tourism.

But a few, especially far-reaching wage measures, have been crafted to apply to jobs of every kind and are imposed citywide. Five of these have been passed nationally, three through popular vote, resulting in minimum wages higher than federal requirements for whole cities. San Jose's measure was the most recent and passed with more than 59 percent of the vote. Every low-wage worker in San Jose stands to benefit from the city's new \$10 minimum wage, and every business must comply, no exceptions.

For the unions that backed the measure, which went into effect recently, its passage represents a sweeping victory they could never have hoped to achieve through traditional labor-organizing tactics.

Long Beach's measure is more limited, affecting only workers at large hotels, but it has brought a sudden turnabout in what had been a long, bitter and unsuccessful organizing effort by unions.

"The quality of my life, for me and my family, improved immediately," said Romeo Trinidad, a Filipino immigrant who has worked as a housekeeper at the Hilton in Long Beach for a dozen years.

With his salary bumped from \$10.81 per hour to \$13, Trinidad said he was now able to finance a three-week trip back to the Philippines to see his parents, whom he hasn't seen since 2010.

"This trip is a bit of a celebration," he said. "The campaign worked. We won."

It's easy to see why labor advocates like these ballot measures, said Ruth Milkman, a sociology professor at City University of New York who has studied the rise of ballot-box labor activism. "When you're fighting the management, you're doing it completely on their turf, and they control that turf," she said. "But when it's in the public square, you have an even playing field."

But opponents decry the strategy as a trick play meant to disguise unionization efforts.

"The unions spent more than \$250,000 to get this on the ballot since they've been unable to unionize these hotels," said Randy Gordon, CEO of the Long Beach Chamber of Commerce. He called the city's living-wage provision "the worst ballot measure in the history of Long Beach."

Little money available to repair locks, dams

Barge operators and industries they serve warn of negative economic impact if projects on Mississippi River are not funded.

BY TIM LOGAN
St. Louis Post-Dispatch

ST. LOUIS — On a sunny Thursday morning in February, with the downtown St. Louis skyline in the background, a 74-foot-tall rectangle of steel hung over a narrow canal. A crane strong enough to hold 400 tons lowered the steel inches at a time into the water, while a man in a green vest and hard hat guided it into place by hand.

This was a big moment in the life of Lock 27, which straddles the Chain of Rocks Canal a few miles north of downtown St. Louis: the replacement of the swinging doors that will hold back the mighty Mississippi.

A five-year, \$52.9 million project to rehabilitate the lock, through which more than 60 million tons of cargo passes each year, is nearly complete. The Army Corps of Engineers has replaced gates on both the main and auxiliary locks, upgraded valves, even improved the lighting. The downstream gates being installed this sunny morning are designed to last for decades, just as the ones they're replacing did.

And that's a good thing, because it could be decades before Lock 27 sees anything close to \$52.9 million again.

The nation's system of locks and dams, which govern traffic on the Ohio River system and the Mississippi north of St. Louis, is aging. The bill to fix it is astronomical. And there's very little money. This has barge operators and the industries they serve warning that lock failures could cripple river traffic, and drag down the nation's economy with it.

"You can't maintain these facilities with the level of funding we have," said Marty Hettel, senior manager of bulk sales at Chesterfield, Mo.-based AEP River Operations, one of the nation's largest barge companies.

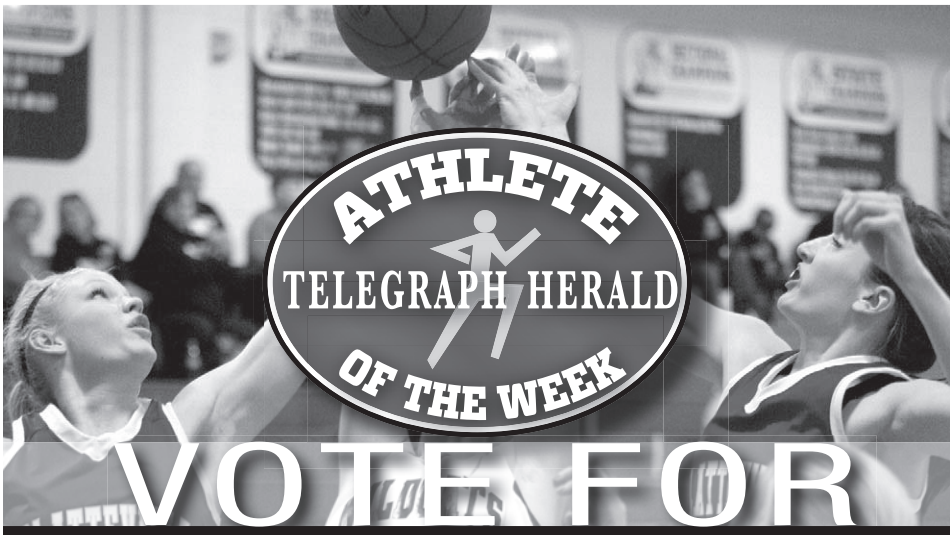
Major lock and dam work is paid for half by the corps and half from the Inland Waterway Trust Fund, which collects a 20 cents per gallon tax on diesel fuel on rivers on the lock and dam system. In fiscal 2012, that fund collected \$89.2 million, which, with the corps' match, means \$178.4 million was available for lock projects.

Most of that money went straight in the gaping maw of the Olmsted Dam.

A \$3.1 billion project on the Ohio River near Paducah, Ky., the rehab of the 80-year-old Olmsted gobbles up the lion's share of lock and dam funding every year. It is costing four times as much as was budgeted when the project started in 1988. And it won't be complete until 2024. Three more locks, with \$2.2 billion in rehab costs, are lined up behind it.

"We've got to get this elephant Olmsted off our backs," Hettel said.

So AEP and other barge operators have been lobbying Congress to update the trust fund—which hasn't changed since the mid-'80s—proposing a fuel tax increase to raise more money and changes to the funding guidelines. A bill last year in the House of Representatives would have raised the fuel tax to 26 cents, though critics noted it generated no new money for the kind of modest rehab that keeps locks running smoothly. It fizzled, and last month a new version was proposed by Sen. Bob Casey, D-Pa., that would raise fuel taxes 9 cents per gallon—generating \$380 million a year—and enact protections against cost overruns. That bill is headed to a Senate committee, with barge industry support.



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Robert Reynolds

Title: President and CEO of Putnam Investments, a Boston-based manager of \$133 billion in assets as of Jan. 31.

What he suggests: Most participants in 401(k) plans should be saving at higher rates to ensure they can build up adequate retirement savings.

Putnam Investments CEO Robert Reynolds says policymakers and the financial services industry need to do more to strengthen Americans' retirement savings.

One of the most pressing needs, he says, is to boost the default savings rate of workers who are newly enrolled in 401(k) plans. Most employers deduct 3 percent from the paychecks of "auto-enrollees" who don't select their own savings rate. Reynolds says 3 percent isn't nearly enough to put a typical worker on track to a secure retirement. Before joining Putnam in 2008, Reynolds helped build the 401(k) business at another Boston-based company, Fidelity Investments.

Why isn't 3 percent enough? Many employers have auto-escalation features that boost that percentage over time.

Three percent is just what the government put out as an idea when the Pension Protection Act of 2006 became law. People can always lower their rate if they want and the starting rate for auto-enrollment should still be a company decision.

By starting workers at 3 percent, many of them think that's the rate they should be saving at for the long term. But it's too low. They should be saving at 10 percent. Industrywide, the average participant savings rate is 7 percent. But the new baseline should be 10 percent plus. We don't serve anyone well by allowing them to believe that saving 3 percent, or 5 percent, or even 7 percent, is enough to ensure retirement readiness.

You suggest that 6 percent might be a more appropriate starting rate. How did you arrive at that figure?

Not every company makes matching contributions, but you want every employee to maximize the match. And usually, that's at the 5 to 6 percent level.

By starting out at that level, some workers won't have enough for immediate needs like an emergency fund — and could end up taking loans from their 401(k) account. How do you balance the need to save for retirement with potential shorter-term needs?

For most people, you can't start saving early enough. The power of compound interest is enormous in these types of investment programs.

But I do favor continuing to give participants the ability to take out 401(k) loans. Around 20 percent of participants take loans out. So if you contributed more than you would have otherwise by saving at a higher rate, then 80 percent are doing great. Keeping the ability to take out a loan if needed is important. If you know you'll have access to the money if you need it, you'll feel more comfortable about contributing more to your savings.

Answers edited for content and clarity.

AP



Dividend investors often start by looking for the highest yields. But the smartest in the crowd also assess whether a company can sustain the payments it makes to shareholders.

Although that is not an easy judgment to make, it's not difficult to find industry leading companies that have consistently raised their dividends. Seven of the 30 stocks in the Dow Jones industrial average have increased their dividends for 30 years in a row, according to S&P Dow Jones Indices. That's a strong indicator that they're likely to continue.

These seven stocks all pay higher yields than the 2.1 percent offered by the

Standard & Poor's 500 index.

The yield is how much a company pays per share per year divided by the stock price.

Keep in mind that a yield can be high — say 4, 5 or 6 percent — because the company is in trouble and its stock price has declined. If a company continues to pay the same dividend, the yield automatically increases as the stock price declines. If a company's troubles worsen, not only will the stock price fall further, but the dividend could be cut as well. It's what's known as a "dividend trap."



Mark Jewell, Jenni Sohn • AP

Magnificent 7

Investing in these 7 stocks is likely to pay off if their past records are any indication.

	Thursday's close	Dividend yield	YTD return	30-yr* return
Wal-Mart Stores (WMT)	\$73.22	2.6%	8.0%	17.2%
Exxon Mobil (XOM)	89.83	2.5	4.5	15.3
Coca-Cola (KO)	39.02	2.9	8.4	15.2
McDonald's (MCD)	99.31	3.1	13.5	14.8
Johnson & Johnson (JNJ)	79.10	3.1	13.7	13.5
Procter & Gamble (PG)	77.39	2.9	14.9	13.2
3M (MMM)	106.02	2.4	14.9	11.4

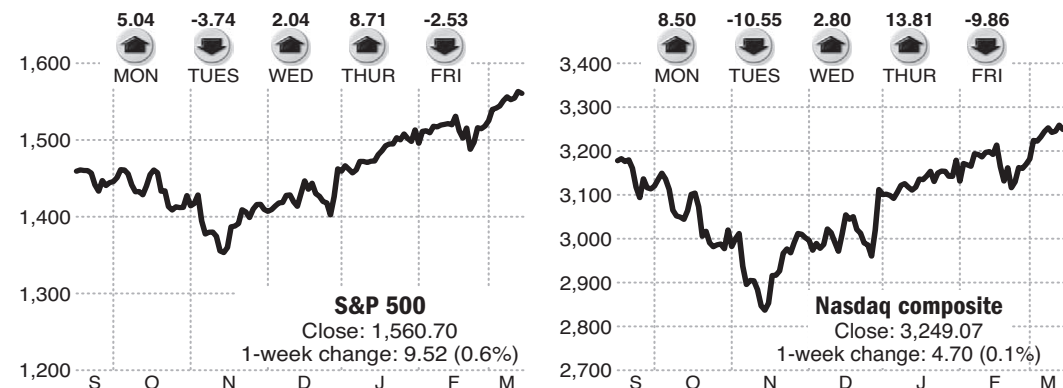
Sources: FactSet; S&P Dow Jones Indices

*annualized through Dec. 31, 2012

Local Stocks

COMPANY	TICKER	LOW	52-WK RANGE		HIGH	FRIDAY CLOSE	%CHG 1WK	1WK	1MO	1QTR	YTD	%CHG 1YR	RANK 1YR	%RTN 5YRS	PE	YLD
AT&T Inc	T	29.95	↔	38.58	36.43	-0.25	-0.7	▲	▲	▲	8.1	+20.73	■	5.1	29	4.9
Alliant Energy	LNT	42.00	↔	48.84	48.77	0.53	1.1	▲	▲	▲	11.1	+17.82	■	10.4	17	3.9
Apple Inc	AAPL	419.00	↔	705.07	443.66	11.94	2.8	▼	▼	▼	-16.6	-22.88	■	29.0	10	2.4
Arch Dan Mid	ADM	24.38	↔	33.98	33.00	0.46	1.4	▲	▲	▲	20.5	+5.96	■	-3.8	15	2.3
BP PLC	BP	36.25	↔	47.39	41.08	0.69	1.7	▼	▼	▼	-1.3	-7.65	■	-4.2	6	5.3
Bank of America	BAC	6.72	↔	12.44	12.57	0.50	4.1	▲	▲	▲	8.3	+36.47	■	-16.7	48	0.3
Berkshire Hath B	BRK/B	78.21	↔	104.25	102.79	-0.84	-0.8	▲	▲	▲	14.6	+26.37	■	3.5	17	...
Best Buy Co	BBY	11.20	↔	27.95	21.45	1.28	6.3	▲	▲	▲	81.0	-12.26	■	-9.4	...	3.2
Black Hill Corp	BKH	30.29	↔	43.46	43.74	1.04	2.4	▲	▲	▲	20.4	+34.49	■	7.3	17	3.5
Caseys Gen Store	CASY	46.15	↔	63.00	56.75	-0.75	-1.3	▲	▲	▲	6.9	+8.58	■	20.9	20	1.2
Caterpillar Inc	CAT	78.25	↔	114.25	88.83	-1.68	-1.9	▼	▼	▼	-0.9	-19.46	■	5.6	10	2.3
CenturyLink Inc	CTL	32.05	↔	43.43	34.37	-0.02	-0.1	▲	▼	▼	-12.1	-5.42	■	7.8	27	6.3
Chevron Corp	CVX	95.73	↔	120.26	119.68	1.11	0.9	▲	▲	▲	10.7	+12.04	■	9.6	9	3.0
Cisco Syst	CSCO	14.96	↔	21.98	21.93	0.10	0.4	▲	▲	▲	11.6	+12.33	■	-1.5	13	2.6
Citigroup	C	24.61	↔	47.92	47.26	0.58	1.2	▲	▲	▲	19.5	+30.41	■	-23.8	15	0.1
Coca Btl Cns	COKE	60.05	↔	70.93	62.80	0.20	0.3	▼	▼	▼	-5.6	+1.40	■	3.7	20	1.6
CocaCola Co	KO	34.67	↔	41.25	38.83	-0.11	-0.3	▲	▲	▲	7.1	+13.39	■	8.5	20	2.9
ConAgra Foods	CAG	23.64	↔	35.13	34.97	0.20	0.6	▲	▲	▲	18.5	+35.25	■	13.1	22	2.9
Deere Co	DE	69.51	↔	95.60	92.24	1.36	1.5	▲	▲	▲	6.7	+15.24	■	3.6	12	2.2
Disney	DIS	40.88	↔	57.82	57.58	0.19	0.3	▲	▲	▲	15.6	+34.18	■	14.3	19	1.3
Exxon Mobil Corp	XOM	77.13	↔	93.67	89.37	0.40	0.4	▲	▲	▲	3.3	+6.46	■	2.8	9	2.6
Flexsteel Inds	FLXS	16.83	↔	26.29	23.39	-1.80	-7.1	▲	▲	▲	9.0	+40.74	■	14.5	12	2.6
Ford Motor	F	8.82	↔	14.30	13.45	0.47	3.6	▲	▲	▲	3.9	+6.20	■	21.1	10	3.0
Gen Electric	GE	18.02	↔	23.90	23.44	-0.33	-1.4	▲	▲	▲	11.7	+19.84	■	-4.5	18	3.2
Harley Davidson	HOG	37.84	↔	55.02	55.41	0.59	1.1	▲	▲	▲	13.5	+13.69	■	10.6	20	1.5
Heartland Finl USA	HTLF	14.91	↔	29.01	25.45	0.40	1.6	▲	▲	▲	-2.7	+53.10	■	7.5	9	1.6
Hormel Foods	HRL	27.28	↔	39.51	39.28	0.73	1.9	▲	▲	▲	25.9	+39.02	■	16.1	21	1.7
Intel Corp	INTC	19.23	↔	29.27	21.38	-0.21	-0.9	▲	▲	▲	3.7	-19.78	■	3.8	10	4.2
IBM	IBM	181.85	↔	215.86	214.92	4.54	2.2	▲	▲	▲	12.2	+5.98	■	14.6	15	1.6
Johnson & Johnson	JNJ	61.71	↔	79.10	79.19	1.00	1.3	▲	▲	▲	13.0	+25.45	■	7.5	20	3.1
Kohls Corp	KSS	41.35	↔	55.25	49.32	3.01	6.5	▲	▲	▲	14.8	-.96	■	4.7	12	2.8
Lowes Cos	LOW	24.76	↔	39.98	38.81	-0.50	-1.3	▼	▲	▲	9.3	+28.48	■	14.2	23	1.6
McDonalds Corp	MCD	83.31	↔	99.50	99.67	0.96	1.0	▲	▲	▲	13.0	+4.66	■	15.3	19	3.1
McKesson Corp	MCK	84.65	↔	111.55	110.48	1.16	1.1	▲	▲	▲	13.9	+27.22	■	16.6	17	0.7
Merck & Co	MRK	37.02	↔	48.00	44.09	1.55	3.6	▲	▲	▲	7.7	+20.31	■	4.9	20	3.9
Microsoft Corp	MSFT	26.26	↔	32.95	28.04	0.04	0.1	▲	▲	▲	5.0	-12.04	■	2.2	15	3.3
Penney JC Co Inc	JCP	14.20	↔	37.91	15.48	0.37	2.4	▼	▼	▼	-21.5	-57.61	■	-13.4	...	...
PepsiCo	PEP	63.01	↔	77.41	77.04	-0.16	-0.2	▲	▲	▲	12.6	+23.41	■	5.0	20	2.8
Pfizer Inc	PFE	21.40	↔	28.38	28.02	-0.17	-0.6	▲	▲	▲	11.7	+31.99	■	9.5	15	3.4
Prudential FncI	PRU	44.47	↔	65.17	60.41	0.81	1.4	▲	▲	▲	13.3	-1.31	■	0.7	64	2.6
Target Corp	TGT	54.68	↔	67.56	66.80	0.45	0.7	▲	▲	▲	12.9	+16.05	■	7.5	15	2.2
Thermo Fisher Sci	TMO	48.14	↔	77.85	77.15	0.26	0.3	▲	▲	▲	21.0	+33.98	■	7.9	24	0.8
UPS class B	UPS	69.56	↔	85.70	85.47	1.03	1.2	▲	▲	▲	15.9	+11.22	■	6.5	62	2.9
US Bancorp	USB	28.58	↔	35.46	34.22	-0.01	0.0	▲	▲	▲	7.1	+10.48	■	3.6	12	2.3
US Cellular	USM	33.16	↔	43.59	36.17	-0.46	-1.3	▼	▲	▲	2.6	-14.63	■	-8.5	20	...
WalMart Strs	WMT	57.18	↔	77.60	72.50	-0.53	-0.7	▲	▲	▲	6.3	+21.12	■	9.7	14	2.6
Walgreen Co	WAG	28.53	↔	42.95	42.58	1.94	4.8	▲	▲	▲	15.0	+29.20	■	5.1	19	2.6
Xcel Energy Inc	XEL	25.84	↔	29.92	29.14	0.17	0.6	▲	▲	▲	9.1	+14.48	■	11.4	16	3.7

StocksRecap



WEEKLY PERFORMANCE

52-WEEK HIGH	52-WEEK LOW	INDEX	HIGH	LOW	CLOSE	WK CHG	WK %CHG	MO	QTR	YTD	1YR %CHG
14539.29	12035.09	Dow Jones industrial average	14539.29	14373.32	14514.11	+117.04	+0.8	▲	▲	▲	+9.7
6281.29	4795.28	Dow Jones transportation	6281.29	6098.96	6272.67	+129.19	+2.1	▲	▲	▲	+17.2
499.82	435.57	Dow Jones Utilities	495.65	486.12	495.18	+6.70	+0.4	▲	▲	▲	+9.3
9128.89	7222.88	NYSE Comp.	9128.89	9024.27	9116.68	+62.24	+1.7	▲	▲	▲	+10.2
5386.68	4160.63	NYSE International	5258.79	5182.11	5248.39	+22.96	+0.4	▼	▲	▲	+3.9
2878.38	2443.92	Nasdaq 100	2812.29	2787.72	2799.41	-4.70	-0.2	▲	▲	▲	+3.2
3260.62	2726.68	Nasdaq Comp.	3260.62	3229.92	3249.07	+4.70	+0.1	▲	▲	▲	+6.3
1563.62	1266.74	S&P 500	1563.62	1547.36	1560.70	+9.52	+0.6	▲	▲	▲	+11.2
1143.51	882.01	S&P MidCapS&P MidCap	1143.51	1127.32	1141.83	+10.58	+0.9	▲	▲	▲	+14.1
16529.74	13248.92	Wilshire 5000	16529.74	16357.48	16498.68	+100.70	+0.6	▲	▲	▲	+11.7
954.00	729.75	Russell 2000	954.00	938.22	952.48	+9.98	+1.1	▲	▲	▲	+14.7
298.90	233.48	Dow Jones Stoxx 600	298.90	293.97	297.44	+1.89	+0.6	▲	▲	▲	+9.2
6533.99	595.41	FTSE 100	6533.99	6437.73	6489.65	+6.07	+0.1	▲	▲	▲	+8.8

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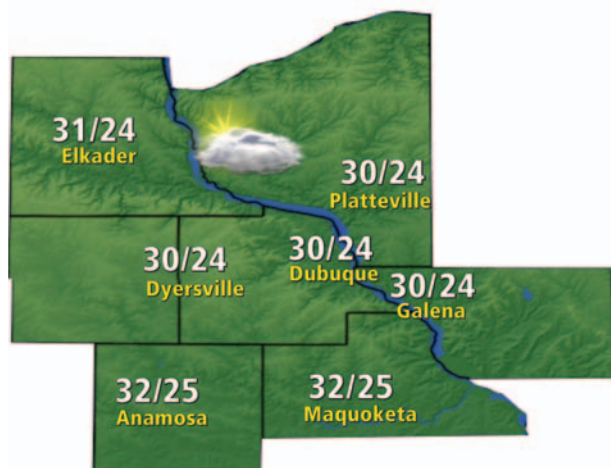
5 Best Mutual Funds for One Month

FUNDS	TICKER	CAT	~ PCT RETURN ~ EXP			
			1MO	1YR	5YRS	RATIO
LARGE STOCKS						
Snow Capital Opportlins d	SNOIX	LV	+6.2	+21.9	+8.0	1.29
Rydex S&P5002xH b	RYTNX	LB	+5.6	+24.2	+2.4	1.76
ProFunds UltBullv	ULPIX	LB	+5.5	+23.6	+2.2	1.70
Hotchkis & Wiley LgCapVall	HWLIX	LV	+5.3	+17.3	+5.3	1.05
Hotchkis & Wiley CoreVall	HCWIX	LV	+5.2	+16.1	+5.8	0.95
MID-SIZE STOCKS						
Legg Mason/Western OpportnC m	LMOPX	MV	+5.4	+31.6	-0.2	2.08
Hotchkis & Wiley MidCapVall	HWIMX	MV	+5.1	+24.0	+14.2	1.07
Keeley MidCapVal m	KMCVX	MB	+5.1	+19.4	+0.8	1.39
Hodges Hodges m	HDHMX	MB	+5.0	+20.3	+2.0	1.44
Hotchkis & Wiley AllCapVIA m	HWAAX	MV	+4.8	+25.0	+15.8	1.30
SMALL STOCKS						
ProFunds UltSmCapln	UAPIX	SB	+6.3	+29.3	+4.5	1.89
RBB SchmSmCapV d	SCMVX	SV	+5.4	+26.7	+7.3	1.15
Pacific Advisors SmCapValA m	PASMX	SV	+5.3	+20.2	+9.8	2.71
UBS US5MCap d	BISXC	SG	+5.3	+12.6	+9.9	1.14
Managers MicCapSvc	MMCFX	SV	+5.2	+13.6	+10.0	1.41
STOCK-BOND BLEND						
FrankTemp-Franklin RecovAdv	FMRVX	VA	+3.4	+13.7	+0.9	1.40
Meeder Muirfield b	FLMFx	VA	+3.1	+10.4	+3.7	1.39
First Eagle GblA m	SGENX	IH	+2.8	+8.7	+6.9	1.15
American Beacon BalAMR	ABNXX	VA	+2.7	+12.0	+6.7	0.32
TETON Westwood BalAAA b	WEBAX	VA	+2.7	+9.5	+4.0	1.30
TARGET DATE						
Vantagepoint Mlst2010	VPRQX	TA	+1.5	+7.3	+4.9	0.14
American Funds TDR2010A m	AAATX	TA	+1.4	+8.7	+4.5	0.39
T Rowe Price Rtrm2010	TRRAX	TA	+1.3	+8.6	+6.0	...
Principal U12010I	PTITX	TA	+1.2	+9.0	+4.7	0.04
TIAA-CREF Lfnd2010I	TLTIX	TA	+1.2	+8.2	+2.4	0.07

your 7-day forecast

Today	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						
30° 24° E 10-20	33° 10° VAR 10-20	26° 5° NW 10-15	24° 5° NW 10-15	28° 10° NW 10-15	32° 16° NE 10-15	32° 18° NE 10-15

Despite some sunshine, today remains on the chilly side. Another slug of moisture brings snow chances late tonight-Monday morning. After the snow ends, more Canadian air moves in. -than-normal weather is forecast to last the end of the month!



The sun		Rise	Set
Today		7:11 a.m.	7:12 p.m.
Monday		7:09 a.m.	7:13 p.m.
The moon		Rise	Set
Today		10:17 a.m.	12:27 a.m.
Monday		11:02 a.m.	1:20 a.m.

First	Full	Last	New
March 19	March 27	April 2	April 10

Values indicate exposure to the sun's ultraviolet rays today.

	1-2
Today	3-5
	6-7
	8-10

1-2 Low, 3-5 Moderate, 6-7 High, 8-10 Dangerous

In 1870 the Estherville Vindicator newspaper used “blizzard” to describe an Iowa snow storm. It is the first known published use of the word.

Midnight to 4 p.m.

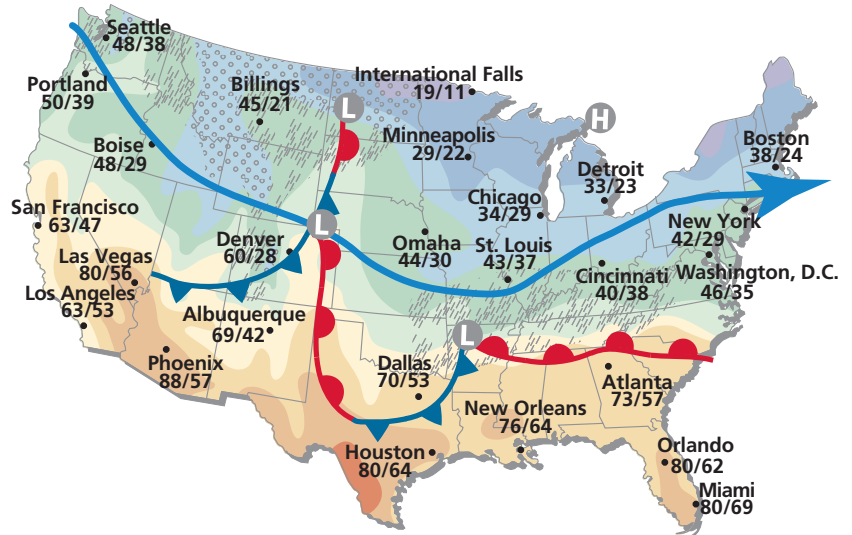
Temperature	
High/low	33°/28°
Normal high/low	44°/27°
High/low (a year ago)	78°/52°
Record high	78° (in 2012)
Record low	-4° (in 1900)
Precipitation (in inches)	
Yesterday	0.00
Month to date	2.12
Normal month to date	1.10
Since Jan. 1	5.54
Snowfall (in inches)	
Yesterday	0.0
Month to date	7.9
Normal month to date	3.7
Since July 1	49.8
Snow depth	1
Other	
Heating degree days	34
Total since July 1	5882
Cooling degree days	0
Total since Jan. 1	0

(Tailwater depths Sat.) Water Temp. 32°

Location	Depth	Difference
St. Paul	3.70	0.00
La Crosse	5.04	0.06
McGregor	8.86	-0.71
Guttenberg	6.72	-0.91
Dubuque	9.26	-0.40
Bellevue	7.70	-0.48



Shown are noon positions of weather systems and precipitation. Temperature bands are highs for the day. Forecast high/low temperatures are given for selected cities.



Key

-0s	0s	10s	20s	30s	40s
50s	60s	70s	80s	90s	100s

Fronts

Cold  Warm  Stationary 

Jet stream 

Pressure centers

H High L Low

THE U.S.	Today		Tom.		THE U.S.	Today		Tom.		THE WORLD	Today		Tom.	
	Hi	Lo	Hi	Lo		Hi	Lo	Hi	Lo		Hi	Lo	Hi	Lo
Anchorage	29	16	31	16	Kansas City	39	33	48	23	Acapulco	89	73	88	72
Baltimore	45	35	42	41	Little Rock	66	51	64	39	Baghdad	78	56	70	55
Birmingham	72	60	74	43	Los Angeles	63	53	63	54	Beijing	70	31	64	31
Bismarck	31	9	19	0	Madison	31	20	35	15	London	48	32	47	32
Charleston, SC	76	54	75	59	Memphis	65	56	57	41	Moscow	32	12	32	12
Charlotte	70	47	59	51	Milwaukee	29	25	35	21	Nairobi	82	55	83	58
Cheyenne	50	22	41	23	Nashville	59	53	70	40	Paris	51	32	42	34
Cleveland	33	28	43	32	Philadelphia	43	29	42	39	Rio de Janeiro	80	73	81	74
Columbus, OH	39	35	53	31	Pittsburgh	38	33	44	36	Sydney	75	61	73	61
Des Moines	40	31	38	18	Raleigh	56	38	49	48	Tokyo	59	54	68	57
Duluth	22	17	26	10	San Antonio	87	62	90	52	Toronto	34	23	36	32
El Paso	81	53	77	52	San Diego	65	54	64	58					
Fargo	20	15	21	-2	San Francisco	63	46	63	46					
Hartford	40	23	38	33	Santa Fe	60	36	56	35					
Honolulu	80	63	79	65	Spokane	45	29	48	29					
Indianapolis	39	33	47	27	Tampa	79	61	80	64					
Jackson, MS	79	59	80	47	Washington, DC	46	35	42	41					

TH

For weather-related cancellations or to sign up for email updates, thonline.com



where *vitality* belongs

Our Chamber of Commerce & Tourism has played a significant role in promoting, supporting and attracting travel and tourism in the greater Dubuque area. This is only one of the many notable attributes the Chamber offers its members. We are fortunate to have this vital organization working in concert with all of us to promote the many great qualities throughout the Tri-States.

Jim Normandin
 Publisher, Telegraph Herald
 Vice President of Newspapers, Woodward Communications, Inc.



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MPG

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MPG

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MPG

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• VIN: 637558
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lunch menu

SCHOOL	Monday	Tuesday	Wednesday	Thursday	Friday
DBQ elementary (552-3250)	Chili	Hamburger	Cheese pizza quesadilla	Caribbean pulled pork	Mozzarella bread- sticks
DBQ middle schools	Baked chicken	Chicken chow mein	Turkey and gravy	Beef nachos grande	French bread pizza
DBQ high schools	Beef nachos grande	Spaghetti	Chicken nuggets	Beef tips and noodles	Bean and cheese enchilada
E. DBQ HS	Chicken fajita	Cheese- burger	Chicken and gravy	Early dismissal	No school
Wahlert	Monterey Jack enchilada	Chicken Alfredo	Hot ham and cheese	Chicken fajita wrap	Fish sandwich
Western DBQ	Barbecue mcrib	Spaghetti	Chicken and gravy	French toast sticks	Cheese- filled bread- sticks
SENIORS	Monday	Tuesday	Wednesday	Thursday	Friday
Alverno Apts. (582-6344)	Creamed chicken	Hamburger steak	Roasted turkey	Sloppy Joes	Egg salad cold plate
Ecumenical Towers (556-5586)	Creamed chicken	Hamburger steak	Roasted turkey	Sloppy Joes	Egg salad cold plate
Windsor Park (582-0646)	Creamed chicken	Hamburger steak	Roasted turkey	Sloppy Joes	Egg salad cold plate
Life. Center (556-3305)	Turkey	Beef tips	Goulash	Breaded pork chop	Seafood ravioli
Golden Meals (815-297-9540)	Herb baked chicken	Sloppy Joes	Chicken casserole	Roast pork	Barbecue ribettes
Mobile Meals (589-2449)	Meatloaf	Chicken kiev	Tater-tot casserole	Roast pork	Tuna rice supreme

tonight’s tv highlights DAILY GRIDS FRIDAY IN TV TIMES

“NCAA Basketball Championship Selection Show,” 5 p.m. on CBS
The 68 teams picked to compete in the NCAA Men’s Basketball Tournament are revealed. With the revelation of the brackets comes the requisite debate about which bubble teams were snubbed by the selection committee and which teams didn’t deserve a ticket to the dance.

“Trip Flip,” 7 p.m. on Travel Channel
Back-to-back episodes kick off Season 2 of this travel series, in which host Bert Kreischer seeks out typical tourists on average, unexciting vacations and turns their trip into an adventure. In

the first episode, Kreischer takes a L.A. outdoorsy couple to Cairns, Australia.

“All-Star Celebrity Apprentice,” 8 p.m. on NBC
Soap stars Susan Lucci (“All My Children”) and Jack Wagner (“General Hospital,” “The Bold and the Beautiful”) are on hand as the contestants are challenged to put on a soap opera scene for a beverage promotion. One project manager has a dramatic showdown with a rebellious team member, while members of the other team threaten a mutiny against their hardheaded manager in the new episode.

ask amy
Boyfriend’s hot-tubbing
has girlfriend boiling

BY AMY DICKINSON
Tribune Media Services



Dear Amy:
My live-in boyfriend of five years has recently rekindled a friendship with a girl he knew in grade school.

Twice in the last week, he invited her to our home to play pool, have drinks and soak in our hot tub. He hasn’t shared his plans to have her over until the last minute as I was leaving work; at that point, he then extended the invite for me to join them.

I feel as if I’m in second place to him hanging out with another female in our home. I tell him how it makes me feel, and the situation gets spun as if I’m crazy. He then won’t speak to me for the rest of the night.

As they spend hours hanging out, laughing, drinking, playing pool, soaking in our hot tub, I’m sitting in my room boiling under the surface. I’m upset and sad that he doesn’t comfort me as they’re having a blast.

She has a boyfriend, and my boyfriend reassures me they would never cross the line. I trust that. I try to speak to him, but most of the time, he has been drinking, or he is drinking with his friends and insults me, or he dismisses my feelings.

Should I give him space to be with her? Am I an idiot? I cannot speak to him rationally about this because he loses his composure,

and it escalates. I feel alone.

— *Lonely Girlfriend*

Dear Lonely: If you are living together, he should call you first when he wants to invite someone over. If you agree to it, then you should hang out and enjoy the company, not seethe and sulk in your room. You might change the dynamic by forcing yourself to be awesome in their presence. Also, the next time he wants to invite her, perhaps you should extend the invitation to her boyfriend.

Do you want to live with someone who tests you and then drunkenly insults and belittles you when you express yourself? If you cannot alter the dynamic, you should reconsider your choice to be with someone who has so little regard for you.

Dear Amy: “Nameless” reported extreme frustration that a parent of a child in her school didn’t ever use her name. It might be a simple case of awkwardness. Many of us don’t know whether to call a teacher by her first name

YESTERDAY’S SUDOKU SOLUTION

7	3	4	2	1	6	5	9	8
9	1	6	5	8	4	2	7	3
8	2	5	9	7	3	6	1	4
5	9	8	3	4	7	1	2	6
1	4	2	8	6	5	9	3	7
3	6	7	1	2	9	8	4	5
6	8	9	4	3	2	7	5	1
2	7	3	6	5	1	4	8	9
4	5	1	7	9	8	3	6	2

Difficulty Level ★★★★★

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24X		5+		1
	2			1-
5+		7+		
			2÷	

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CHALLENGING

8X			5	2÷	
8+	4-		5+		5
		4-	24X	3÷	3÷
3+			16+	2-	
				5	5+
6			30X		

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RULES

1 Each row and each column must contain the numbers 1 through 4 (easy) or 1 through 6 (challenging) without repeating.

2 The numbers within the heavily outlined boxes, called cages, must combine using the given operation (in any order) to produce the target numbers in the top-left corners.

3 Freebies: Fill in single-box cages with the number in the top-left corner.

3-17-13

TODAY’S ANSWERS

4	2	1	3
2	3	4	1
1	4	3	2
3	1	2	4

1	2	3	5	4	6
4	5	2	6	3	1
6	3	5	1	2	4
5	4	1	3	6	2
2	6	4	3	5	1
3	1	6	2	4	5

conceptis sudoku BY DAVE GREEN

1		6		9		4		3
2			4					1
					3		8	
3			2		1			5
		2		6				
6					3			4
7		5		8		6		2

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Difficulty Level ★★★★★

3/17

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technology q&a

Auto racing info can speed to your screen

By the PropellerHeads

Dear PropellerHeads: I watched The Great American Race and I've caught the racing bug. Point me to some NASCAR sites, please.

Answer: I have to confess that all I know about NASCAR is that Danica Patrick is ... smoking on the track. Mmm, I feel a wee bit Musburgerish with that revelation.

Most PropellerHeads are interested in high-powered computers, but a few are interested in high-octane race cars as well, so I hit them up for some insight.

Even before talking with my grease monkey colleagues, I thought of the obvious: www.nascar.com. The problem with this site is that it is frequently so high-speed that my browser

wouldn't render it correctly.

But assuming it works for you, what you'll find is the high-polished, super-charged manifestation that one would expect.

What immediately impressed me about the NASCAR site is how responsive it is in the mobile-friendly sort of way. Like they know their audience will be glued to their site whilst smelling burning rubber. Slicker than a can of oil.

After checking out the drivers section of the site and my continued Danica stalking, I found out she was born in my rival state of Illinois. She just lost some points.

Matt Kenseth is closer to my hometown sensibilities. And that Lowe's guy, Jimmie Johnson, seems to be darn good.

Naturally, there are sections devoted to the races, tracks and standings, and the latest news. Overall, I found the site extremely visual but low on hard-hitting content.

For that hard-hitting content, you probably want to cruise over to www.jayski.com.

This site, while partnered with ESPN, is the absolute opposite of the NASCAR site. I could find nary an image present. It is all text. Lots of text on that garish bright yellow background.

Poor Frank, our graphic designer, had uncontrollable spasms after looking at the site and hasn't recovered.

But I'll tell you this: appearance aside and knowing nothing at all about NASCAR, I couldn't stop reading.

Take for instance the Daytona

500 commercial breakdown. There were a total of 209 minutes during the broadcast, 66 of which were commercials by 76 advertisers. Furthermore, there were eight minutes of side-by-side commercials during the race. If you ask me, this is in-depth coverage.

The only problem with Jayski is that there is so much information it can be difficult to find what you are looking for.

While looking over the sources for a lot of the information found on Jayski, I discovered that quite a bit is cited from the Sporting News (aol.sportingnews.com/nascar).

This site adds in some of the flash of the NASCAR site without overdoing it. You might want to consider glancing at the latest news here before it shows up on Jayski.

The final recommendation I have is Speed (nascar.speedtv.com), which is Fox Sport's NASCAR tent pole, similar to the Sporting News in format and flashiness. I do appreciate the addition of the Power Rankings (which gives rise to endless water cooler discussions and Tweet Wars).

I just can't agree with Danica showing up No. 2 in that list after finishing eighth at Daytona. Though she is at the top of some other rankings I know ...

When the PropellerHeads at Data Directions aren't busy with their IT projects, they love to answer questions on business or consumer technology. Email them to questions@askthepropellerheads.com or contact us at Data Directions Inc. 8510 Bell Creek Road, Mechanicsville, VA 23116. Visit at www.askthepropellerheads.com.

The drive to the cloud

As data storage moves to the Internet, is there a need for a physical hard drive?



The Patriot Aero hard drive provides wireless external storage.

Contributed

what is 'cloud computing?'

The origin of the term "The cloud" comes from the abstract symbol drawn in a "cloud outline," where someone explains activities happening outside of a computing environment. "Cloud computing" is a relatively new model for consuming and delivering information. "The cloud" delivers on-demand computing and storage over the Internet. The data is kept in a data center or a common repository accessed over the Internet when needed. This allows more people to access and share data.

popular options for using the cloud

Dropbox: One of the most popular cloud storage devices allows you to access and share photos, documents and videos from all computers, iPhones and iPads. Cost: Free for 2 GB; 100 GB \$99 per year.

iCloud: Includes a Find my iPhone option that locates a lost phone on a map. Automatic transfer of apps, calendars and documents between devices. Allows for 5 GB of free storage.

Sky Drive: Microsoft's cloud connection, offering remote access that is ideal for Windows 8. Get free Word, Excel, PowerPoint and OneNote in your browser with SkyDrive and free Office web apps. Multiple people in different places can work on the same document at the same time. First 7 GB are free.

Google Drive: Automatically integrated with the other Google tools and works for PC, Mac and Android devices. Starts with 5 GB of free space; upgrade to 25 GB for less than \$2.50 per month.

Carbonite: Unlimited back-up space for home computers with a U.S.-based customer support team available via phone, email and chat. Cost: \$59 per year basic unlimited home option, with a 15-day free trial.

Box: A major player for large companies. The website says 92 percent of Fortune 500 companies rely on Box. Offers 5 GB free space for personal use. Can purchase 1 terabyte (1,000 GB) per user for \$180 annually.

BY ERIC MANDEL
TH staff writer • emandel@wcinet.com

The cloud is more complicated than it seems. But you are probably wasting your time if you're not using it in some fashion.

You might know it as a general idea — the ability to store information (hopefully securely) somewhere on the Internet that syncs onto another device.

And that's where you should start, even though the specifics go beyond that.

For many people in the business world, cloud computing has become a must.

"For business you can't live without it," said Charles Hoskins, who says he is involved in a computer startup company in Dubuque. "You are dead in the water ... You can't even compete without the cloud."

The cloud is intimidating, not because it is difficult to use, but because of the unknown. Even for files that are not particularly confidential, it's difficult to trust the idea that all of your photos, documents and information are stored on some unknown server, or servers, potentially being scoured through by strangers.

Tom Coffas, director of IBM's cross-competency services in Dubuque, says the data is held in a data center — either at a company itself in a private cloud or in a public cloud.

For example, IBM's public cloud centers are located in Raleigh, N.C., and Boulder, Colo., as well as Japan, Brazil, Canada, France, Spain, Australia and Germany.

As cloud computing becomes the norm, safeguards have become a premium, and many have found the rewards to outweigh any potential risks.

"Nothing is 100 percent secure, but you have to stay with the pace," Hoskins said. "It's just a risk that you take doing business."

On a small scale, you already could be using the cloud — streaming music or movies, using a Google Drive spreadsheet to figure pricing on a vacation with friends or transferring your iTunes music from laptop to cellphone.

With the growth of cloud computing in both personal and professional use, it begs the question: are external or other physical hard drives needed?

An external hard drive was basically the next step from USB drives, which were an easier solution than copying everything onto a CD, which was a more dynamic option than floppy disc.

But the cloud offers major advantages, including its versatility, allowing you to save and share information and data directly from the Internet and the direct connectivity with applicable laptops, smartphones, desktops and tablets.

For many people, the free allotment of 2 to 7 GB of free storage is enough to back up many songs and photos. For a full back up, you might need to buy a monthly subscription.

The price of external hard drives has dropped substantially, to where a drive that holds 1 terabyte of information can cost less than \$100.

The Patriot Aero hard drive, expected to start shipping in early April, is a wireless external storage option with a \$159 price tag for 500GB and \$199 for 1TB capacity.

The cloud carries more security risks and susceptibilities to hackers and system crashes than a hard drive.

Adam Burkart, sales consultant at Best Buy in Dubuque, is skeptical of cloud security. He likes having tangible control over an external hard drive.

"I control whether it gets broken or not," he said. "I have that information physically."

Getty Images/Creates RF

helpware THE BEST KEYLOGGER

BY NOAH MATTHEWS
McClatchy-Tribune

A large corporation recently determined that its middle managers were spending several hours a day visiting Facebook, shopping online and sending emails that had nothing to do with their jobs.

As a result, employees were not-too-politely asked to pursue other interests, and those interests didn't come with paychecks.

How did management know its employees were cruising the Internet on company time? Keyboard loggers probably were used, and a \$49 program, modestly called The Best

Keylogger, would probably have done the trick.

I'm not here to debate whether workers are entitled to unlimited privacy on the job. Companies have rules, and employees should abide by them.

That said, if companies want to enforce those rules, The Best Keylogger does live up to its name. It's easy to use, and it provides copious reports.

The software will tell the boss which websites workers visited; take snapshots of Web pages they've perused; report on which files and applications were used and whether they've been printed (on the company's printers, of course); and note

from whom they received emails and to whom they've sent them.

It will even send logs of workers' activities via email to those who need to know.

How does an employee — or your spouse or child, for that matter — know that the keyboard (and mouse-click) logger is installed on their Windows PC?

There's an icon on the desktop that's hard to miss. More puzzling is a second icon for uninstalling the program. Guess who's going to use the latter?

Other than that, there is no evidence in the programs directory that the program has been installed or is running at the moment.

I'm guessing that I chose to put the two icons on my desktop during installation. Still, if I missed the option not to install the icons, would human resources or other interested people miss the choice, too?

Reports are thorough and can be customized. You get to see exactly what's being typed, or how mouse-clicks are used. Screen shots are a bit low-resolution, but clear enough to tell administrators where their charges have visited.

The program is password-protected, and the logging can be turned off by pressing four keys at once, a feat that's not geared to people with small fingers.

A trial version, on which I based my review, is good for three days. Nag screens to buy the paid version are flashed each time you call up the program.

For \$49, The Best Keylogger would be on my list if you had a legitimate reason to find out who did what and when on their computer. It also would be useful to track kids' adventures in computing, and for the paranoid and nosy, for tracking someone else's activities at home and abroad.

I don't endorse any of these snooping exercises.

The trial version can be downloaded at www.thebestkeylogger.com.



LAURA ODA • Contra Costa Times
Debbie Sterling, founder of GoldieBlox Inc., demonstrates how to play her new toy for girls called GoldieBlox and the Spinning Machine. Sterling founded the company last year with a mission to teach young girls basic engineering principles through toys.

GoldieBlox maker engineers a new character for girls

BY HEATHER SOMERVILLE
San Jose Mercury News

Move over, Barbie. There's a new girl in town.

She goes by GoldieBlox, and unlike her namesake, Goldilocks, she doesn't get into mishaps involving three bears. This Goldie is a female engineer character who invents, designs and builds to inspire a future generation of women engineers.

GoldieBlox is the brainchild of Stanford University graduate and engineer-turned-entrepreneur Debbie Sterling. She created GoldieBlox — which includes a construction toy set and storybook starring the tool-wielding character Goldie — to teach girls basic engineering skills and open more pathways for women to pursue jobs in the male-dominated industry.

"I'm trying to give girls something more than just dolls and princesses," she said.

Sterling, 30, hopes that the soon-to-be-released GoldieBlox will teach more girls to love tech-heavy disciplines and open their minds to engineering. And if Sterling can shake up the old-school toy industry, which for years has offered girls little more than busty dolls and pink Legos, all the better, she said.

"If you're a little girl, you have Barbie and Polly Pocket," Sterling said. "You have fashion icons and beauty and spa, and you're told what's important is what you look like."

But this isn't just a plug for girl power; Oakland, Calif.-based GoldieBlox has caught the attention of researchers and educators across the country who say the toy could help engage more girls in science, technology, engineering and mathematics, or STEM, an education priority for the Obama administration.

The GoldieBlox book, written and illustrated by Sterling, follows Goldie as she invents machines and solves problems with a cast of animal friends that includes

GoldieBlox at a glance

- The specs: Includes storybook, "GoldieBlox and the Spinning Machine," figurines and a building set.
- Price: \$29.99.
- Targeted age group: 6 to 9.
- Where available: In stores or online at <http://www.goldieblox.com/products/goldieblox-and-the-spinning-machine>

a Spanish-speaking dog, Nacho, and a tutu-wearing pink dolphin. The pegboard and tool kit allow kids to build whatever Goldie is building in the book, and learn engineering concepts, like how a wheel and axle work and the basics of tension, force and friction.

"I can't wait to have her sitting there on store shelves in her overalls and her tool belt, because I think that that sends a strong message," Sterling said.

The message is this: Engineering isn't just for boys.

Toys are a crucial entry point for kids to get exposure to STEM disciplines, and girls miss out on some of the early play-time experiences necessary to develop those skills, said Yvonne Ng, who heads St. Catherine University's National Center for STEM Elementary Education.

"We're not engaging girls. We're still thinking in very male terms," Ng said.

Sterling, who graduated from Stanford with an engineering degree in 2005, developed GoldieBlox with help from Kickstarter, an online crowd-funding platform for creative projects. She raised \$286,000 — almost twice her goal — in about a month.

The project was inspired by the gender inequity Sterling witnessed firsthand as an engineering student.

"I was one of very few women in the program," she said. "In every class I went into, I was always one of a handful of girls in a room of 80 or 90 people."

Gambling Web spreads; companies eye jackpot

Opponents worry that vulnerable consumers will be targeted.

BY TROY WOLVERTON
San Jose Mercury News

It used to be you had to go all the way to Las Vegas to play the slots. But soon, you might be able to gamble on your smartphone.

Thanks to improvements in technology, a change in federal rules and shifting political calculations, a push to legalize online and mobile gambling is picking up steam. Three states already have moved to allow it, and tech companies, including San Francisco-based social gaming giant Zynga, are rushing to cash in.

"It's inevitable that this spreads pretty quickly," said Doug Walker, who studies casino gambling as a professor of economics at the College of Charleston in South Carolina.

Last month, the governors of New Jersey and Nevada signed laws to legalize online gambling in their states. And earlier this year, Delaware, which legalized online gambling last summer, solicited bids from companies to run the service that will oversee online gambling there.

Similar legalization proposals are being promoted in numerous other states, many of which are searching for new revenue to replace tax dollars wiped out by the Great Recession.

It's not just cash-strapped state governments that see a potential jackpot in online gambling. Casino operators and Silicon Valley tech firms are also pushing for legalization. Zynga, for example, already is moving to offer online gambling in the United Kingdom and Nevada.

Legalization proponents argue that many consumers already gamble online through offshore sites. By legalizing the activity, they say, states can tax and regulate it — and U.S. companies can benefit.

"Prohibition, like the prohibition of alcohol, just doesn't work," said Joseph Kelly, a professor at Buffalo State College in New York who has consulted with governments outside the U.S. that have considered legalizing online gambling. "I like to think of (legalization) as recapturing revenues."

But gambling opponents, consumer advocates and addiction researchers warn of potentially dire consequences. They say the gaming industry will use techniques perfected in online advertising and marketing to target vulnerable consumers, leading to a spike in problem gambling and, more broadly, a rise in income inequality.

"This is the most predatory business in the country," said Les Bernal, national director of Stop Predatory Gambling, a non-profit group opposed to commercial and state-sponsored gambling. "They're about creating new players and getting them to be out of control."

Until little more than a year ago, much of the discussion about online gambling in the political realm was about banning it. But in late 2011, the U.S. Department of Justice revised its interpretation of the Federal Wire Act, a law designed to combat organized crime. The Justice Department determined that instead of banning all online gambling, the law applied only to sports betting.

The change allows states to legalize Internet gaming within their boundaries. But it potentially could also allow citizens from one state to gamble on Web or mobile sites hosted in another state, if the two states come up with an agreement to permit the practice. In the meantime, Congress has been considering a measure that would legalize interstate online gambling in which-ever states authorize it.

So far, online gambling is still a limited business. Nevada's new law only legalizes online poker. And for now, only residents of the three states that have authorized online gambling can legally bet online.

But many experts think online gambling is a multibillion-dollar opportunity. New Jersey alone projects state revenues from casino gambling will nearly double over the next year to \$436 million, thanks in large part to online gambling.

With the online gambling table open for bets, nontraditional players are trying to get a piece of the action.

"This is a huge opportunity for game developers," said Christopher Griffin, founder and CEO of Betable, a company that works with software developers to legally add real-money betting to their games.

Online gambling a good bet?

For years, it has been illegal for U.S. companies to offer online gambling. But the situation is changing rapidly.

What's happening: New Jersey and Nevada last month joined Delaware in approving legalized online gambling in their states. The moves followed a change by the U.S. Department of Justice in 2011 in its stance on whether Internet gambling is prohibited by federal law. The states are authorizing online gambling to various degrees: New Jersey will allow all games; Nevada, only online poker.

What's next: Other states are considering whether to make online gambling legal. For now, states can authorize gambling only within their borders. But a proposed federal law would legalize interstate gambling. Alternatively, states are considering creating one-by-one agreements with other states to allow gambling between their residents and companies.

What it will mean: In states that have authorized online gambling, residents will be able to play online poker for money, buy lottery tickets online and play casino games, such as slot machines or blackjack, depending on what their state has authorized. Social gaming companies, including Zynga, also hope to offer real-money wagering and prizes in their games. Some consumer advocates worry casino and social gaming companies will use sophisticated online marketing techniques to target young people and those most likely to be problem gamblers.

Long-awaited era of private space exploration to take off?

Entrepreneurs and marketers take steps toward making plans become reality.

BY MARK MATTHEWS
Orlando Sentinel

WASHINGTON — Sending people into space is a tough way to make a buck. Not only is it risky, but it's hard to turn a profit given the sky-high cost of rocketing into the upper atmosphere or beyond.

But recently, a handful of entrepreneurs, marketers and, yes, even rocket scientists, have announced plans to build private space stations, blast astronauts back to the moon, and even mount the first crewed expedition to Mars. As important, they're looking at new ways to pay for it, including an Axe body-spray promotion that would send 22 contest winners into space.

Led by SpaceX of California, which recently delivered another round of supplies to the International Space Station, the combined efforts have given rise to hopes that the long-awaited era of private space exploration is — finally — about to begin.

"People are thinking in big terms, which wasn't happening before," said Marco Caceres, a senior space analyst with the Teal Group, which tracks the aerospace and defense industries.

Consider:

- The January sale of 22 suborbital flights by XCOR Aerospace to the parent company of Axe body spray. The flights are the centerpiece of a global marketing campaign, which included a Super Bowl commercial and a contest that has at-

tracted more than 500,000 aspiring astronauts eager to win a seat.

- A landmark deal in January between NASA and Bigelow Aerospace that gives the Nevada company a \$17.8 million contract to attach one of its inflatable habitats to the space station. The milestone is one step toward the construction of private space stations for use by foreign space agencies and maybe tourists — the ultimate goal of hotelier Robert Bigelow.
- The announcement in late February of a privately financed flyby of Mars set to begin in 2018. Multimillionaire Dennis Tito, the first space tourist, hopes to take advantage of a rare planetary alignment between Earth and Mars to send two people, a man and a woman, on the 501-day expedition. A release noted it would be "funded primarily through private, charitable donations."
- Plans to resume human flights to the moon. The Apollo redux missions would cost \$1.5 billion apiece and could launch by the end of the decade. Like Bigelow Aerospace, the company — Golden Spike — aims to attract foreign space agencies and tourists. The venture would use existing spacecraft or those under development.

The moon effort is being led by ex-NASA official Alan Stern, who is blunt about the biggest challenge for him and other space entrepreneurs.

"How do you fund this? How do you make a business of this? That's our Apollo," Stern said.

Even with an annual budget of about \$18 billion, NASA hasn't sent people to the moon since 1972, and it never has attempted a

manned flight to Mars.

By Stern's estimate, it would cost \$8 billion to develop the rockets, capsules, spacesuits and other infrastructure needed for the first private trip to the lunar surface. To pay for it, he's trying several ideas.

First he's soliciting wealthy adventurers and foreign space agencies. Next, he intends to turn each lunar launch into the space equivalent of the

Olympics, with plenty of advertising and sponsorship opportunities. The company even has launched a 10-week crowd-funding effort on the online site Indiegogo aimed at raising \$240,000 — roughly a dollar for every mile to the moon.

XCOR Aerospace, a California-based space-plane and tourism company that has considered launching from Kennedy Space Center, is pioneering the mar-

keting of space tourism.

XCOR's sale of 22 flights to the Britain-based Unilever Group for its Axe Apollo campaign has raised the profile of its expeditions, which are designed to blast two people — a pilot and tourist — to about 328,000 feet for five-minute stays in the weightless environment of suborbital space.

It's a publicity boon for Axe — which now has a way to advertise directly

to the 540,000 people who have signed up for the contest — as well as for XCOR, which has yet to fly a single tourist. (Test flights are expected to start this year, with "paid participant" flights, at \$95,000 apiece, in early 2014).

"It makes a lot of sense. What captures the imagination more than space-flight?" said Andrew Nelson, chief operating officer of XCOR.

COMING

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