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BUSINESS INSIGHT



MITCHELL SCHNURMAN  
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EFH's  
worries  
not ours

Energy Future Holdings has lost almost \$21 billion since it bought TXU Corp. in 2007. After the company filed for bankruptcy last week, bond investors will lose billions, too.

But most ratepayers in Texas needn't worry. It's not their problem.

They're not on the hook for losses or stranded costs. And they're paying less for electricity today than when the deal closed. They're also paying less, on average, than the rest of the United States.

Credit deregulation, competition or karma, but the EFH drama is playing out the way it should.

The private equity gamblers, along with their backers, buried the company in debt to make a bet on rising commodity prices. They lost the wager, along with some of their masters-of-the-universe reputation.

The rest of us, who have learned how to buy electricity for cheap, are doing just fine, thank you.

See **CONSUMERS** Page 9D

LIFE AND MONEY



SCOTT BURNS  
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A parent  
at home?  
Priceless

Moms are leaving the workforce and staying home with their kids, according to a recent Pew Research Center study. It observed the continuation of a trend that began in 1999. Today, 29 percent of women with children elect to stay at home, up from 23 percent in 1999.

As you might expect, there was much hand-wringing about this shift away from the workplace. Some suggested that a slack job market was the cause. Others said it might be due to the high cost of day care — in an economy of lower-paying jobs, being a working mom doesn't pencil out.

I'd like to suggest another thought: Even if some of the reasons for having more stay-at-

See **A PARENT** Page 8D

HORSE RACING

After decade of decline, Texas isn't a major player



Photos by Tom Fox/Staff Photographer

The Thoroughbred racing season at Lone Star Park sprinted from the gate in April. Texas, which is 17th in purses paid, is surrounded by states with better horse racing prize money because winnings are boosted by slot machines and other types of gambling.

Long shot  
of a future

By GARY JACOBSON  
Staff Writer  
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Not that long ago, Texas was a major horse racing state. In October 2004, more than 53,000 fans jammed Lone Star Park in Grand Prairie for the Breeders' Cup, the only time that premier event has ever been held in the state.

The off-track parties, featuring George Strait and Willie Nelson, were memorable, too. Longtime industry executive Dan Fick says many of his friends from around the country still call it "the most fun Breeders' Cup" ever.

A decade of decline later, though, the fun is almost gone. When it comes to horse racing, the words "major" and "Texas" no longer seem to go together.

Last year, Texas ranked 17th among states for purses paid in Thoroughbred races, just ahead of Iowa, according to The Jockey Club. Attendance and total wagering are less than half their levels of 2000.

See **A LAST** Page 7D

Bugler Jay Elmore of Dallas warmed up for the Call to the Post between races on opening day at Lone Star Park at Grand Prairie.



HEALTH CARE

Massachusetts' broad insurance law hasn't cut costs

State has lowest rate of uninsured, most expensive care in nation

By JIM LANDERS  
Washington Bureau  
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BOSTON — At Boston Medical Center, the emergency room sees more than 356 of the poorest and most disadvantaged on an average day. Many don't need to

be here. They now have Medicaid or health insurance, and their pains, flu and stomach upsets could easily be tended at a doctor's office or outpatient clinic — and at far less cost.

"We're still seeing a very high volume," said Dr. Andy Ulrich, vice chairman of the emergency department. "You can't go to your primary care doctor at 8 p.m. or when you get off work."

Eight years ago, as Massachu-

setts enacted the nation's first sweeping health insurance law, legislators expected newly insured patients to stop using the emergency room as their gateway to medical help. That did not happen. Massachusetts now has the nation's lowest rate of uninsured — 3.1 percent — and the most expensive health care.

Extending insurance did not cause the high cost of care in Massachusetts, but it didn't curb it, ei-

ther. Yet lawmakers cut reimbursements for safety-net teaching hospitals like Boston Medical because of an expected decline in emergency room use by the uninsured.

It drove Boston Medical to the brink of bankruptcy. The hospital turned itself around by finding ways to trim operating expenses by \$100 million.

See **HOW** Page 8D



DR. ANDY ULRICH helps oversee the emergency room in Boston.



# Trending



## TRAVEL

# Walk like a New Yorker

Cartoon book spells out how to sit, where to stand, what to do

NEW YORK — Six years after moving to Manhattan from Ohio, Nathan Pyle has come up with some useful observations about life in New York, and the tips work as well for tourists as they do for transplants. For example, beware the empty subway car on a train — you don't want to know why nobody's in there. And here's how to ask for directions without annoying the natives: Be succinct.

For his cartoon book, *NYC Basic Tips and Etiquette*, Pyle compiled dozens of humorous do's and don'ts, including how to tell the difference between the Manhattan Bridge and the Brooklyn Bridge. (It's not that hard, people — metal vs. blocks!) “The ideal reader is anyone who wants to stay sane in New York City,” says Pyle, adding that he quickly realized that New Yorkers talked fast, walked fast and don't have a lot of patience for those who don't. Among his other tips: Adhere to the “ideal walking formation” for a pedestrian quartet (not four abreast, but two by two). One \$20 umbrella will out-

last four \$5 umbrellas. Close restaurant doors quickly on a cold day or everyone inside will hate you, and don't expect to be served if you are talking on your cellphone. Also: Don't be *that* person — the one who sits on the subway with your stuff taking up the next seat, who walks side by side with friends, blocking the sidewalk, or who gets to the front of the deli line without knowing what to order. “There are things we can all agree on,” he says. “I'm talking about the beauty of conformity. This is what we do to make this city work.”

The Associated Press



## MARKETING

# Retailers try on scents to stand out

Sense of smell tapped to boost sales, create identity

CHICAGO — Between the stacks of colorful jeans, visitors to the Benetton on Michigan Avenue might catch a whiff of a marketing trend. Mounted high in the corner beside the store entrance, a scent diffuser spreads a spring fragrance. “It finishes the emotion we are trying to create in the store,” said Benetton's Robert Argueta. Scenting is catching on in stores, car showrooms, stadiums, airports and banks that seek to distinguish themselves through the deeply influential sense of smell. Research has shown the right scent can open people's wallets, project a sense of comfort, shorten the time you believe you're waiting or even improve your sense of performance. The global scent-marketing industry grossed an estimated \$200 million in revenue last year and is growing around 10 percent annually, said Jennifer Dublino of ScentWorld Events, a trade group in Scarsdale, N.Y. Scent marketing is divided into two categories: ambient scenting, which fills a space with a pleasant smell, and scent branding, which develops a signature scent specific to a brand. The former can cost \$100 to \$1,000 a month, depending on the size of the space. The lat-

ter runs anywhere from \$3,000 to \$25,000, plus a monthly maintenance fee. Some venues use multiple scents. Marlins Park baseball stadium in Miami uses the smell of caramel popcorn in the concourse, a black orchid aroma in the luxury Diamond Club and a muted orange

in the team store. But a bad scent will leave an impression faster than a good one, said Pamela Dalton, an olfactory scientist. Because scent is subjective, companies tend to tack to the middle of the road so as not to alienate customers.

Chicago Tribune



Armando L. Sanchez/Chicago Tribune

Maggie Avila came to Benetton to browse, but the scent diffuser above her head in the retailer's Chicago flagship store is designed to keep her there, enjoy any wait and, above all, buy.

## BOOKS

By JIM PAWLAK  
Special Contributor  
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### Essentialism

Greg McKeown (Crown Business, \$23)  
Look at your inbox, to-do list and calendar. They are filled with things you have to do. Greg McKeown says his research shows that people don't believe they have a choice in what opportunity, assignment or challenge to take on. Instead of talking to their bosses about shifts in priorities or saying no to people who hijack their time, most people let the work pile up and hope they can do it all. They can't. Lots of us shift endlessly from one task to another. We're busy all day but not very productive. We're mentally fried at day's end. What's the alternative? Make choices based on focus. “Distinguish between the vital few and the trivial many.” Forget about doing it all; focus on “What problem do I want? What can I go big on?” Start separating the vital from the trivial by making yourself unavailable at certain times. No phone, no email, no interruptions. Use the time to think about what's important and how you can make important things happen. It's your time to self-strategize. Invite your mind to play “If I...” This allows you to challenge assumptions and explore options.

Key takeaway: There's a difference between activity and progress.

### Make Waves

Patti Johnson (Bibliomotion, \$26.95)  
Waves begin as ripples of “what if?” thoughts. Wave-makers see change as opportunity, not as a problem or risk. They know that actions speak louder than words. Why don't more people make waves? Author Patti Johnson cites five reasons: **Fear.** You waste time worrying about what others may think of your idea. **Lack of personal accountability.** You think it's not your job; someone else will do it. **Assumptions.** “Facts” without validation create obstacles to action. **Procrastination.** When you're breaking trail, it's too easy to put off doing the hard work in front of you. **Perfectionism.** Perfectionism can make you think that you have to cover all the bases before you can make a wave. You have two choices, Johnson writes: Make things happen or let things happen. If you choose to make things happen, get out of your way. Jim Pawlak reviews business books for The Dallas Morning News.

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# Economy & You

PERSONAL FINANCE ADVICE POWERED BY **Kiplinger**

Need help? Email [moneyhelp@dallasnews.com](mailto:moneyhelp@dallasnews.com).  
Your question will be sent to a member of the  
Financial Planning Association of Dallas-Fort Worth.

[dollarwiseblog.dallasnews.com](http://dollarwiseblog.dallasnews.com)

## LABOR MARKET

# Holding baby and degree



Ron Tarver/The Philadelphia Inquirer

**Nanny Alexis Huesgen tries to get** 22-month-old Isaac Kerner to settle down for a nap at the family's home in Melrose Park, Pa. Parents are enjoying a pool of highly qualified and educated 20-something sitters.

## Nanny jobs offer income for strapped graduates

Philadelphia resident Ashley Newhall, 28, has a law degree and a master's in agricultural law, and she passed the bar in Pennsylvania and New Jersey. These days, she's working with some extremely demanding and exacting clients.

The hitch? Most of them are less than 3 years old. Newhall's primary income source for the last few years has been baby-sitting.

Parents, said Newhall, are "blown away. They're like, 'Oh my gosh! You're the most over-educated nanny I've ever had.'" But jobs are scarce, and all that education came with six-figure debt. Along with two other jobs, she said, "the nannying is keeping me afloat."

Newhall may consider her stint in the nursery a detour. But for busy parents, it's a boon — and an unexpected flip side to a rough job market that has been especially cruel to young workers. Parents are enjoying a pool of highly

qualified and educated 20-something sitters — some with safety certifications and degrees in early childhood education — often at the same price as the high-schooler down the street.

According to a recent report by the Federal Reserve Bank of New York, underemployment among college graduates has risen significantly since 2001. Last year, 18.3 percent of young college grads were underemployed.

"The labor market's growing very slowly, and there's been a number of graduating classes since the recession began, so the competition is pretty fierce," said Mark Price, labor economist at the Keystone Research Center.

As of 2012, 52 percent of college grads under 25 who were employed held jobs that didn't require four-year degrees, according to an analysis by a Northeastern University economist.

College graduates still fare far better than those with less education, Price said, "but their

circumstances as a group are worse today than where their counterparts were a decade ago."

It comes, though, at a convenient moment for parents like Rachel Kerner and her husband, Jeff Cawthorne, of Melrose Park. That's because the baby sitters they might depend on otherwise are often overscheduled and inaccessible.

"The one kid who lives down the street, he's in a play, he's got karate. He doesn't have a lot of free time. But the people who are underemployed and living with their parents, they're readily available," Cawthorne said.

A number of those reluctant nannies are aspiring (or laid-off) teachers. In Pennsylvania, for example, steep cuts in education budgets and layoffs beginning in 2011 "made for a very bleak labor market for instructors," Price said.

Samantha Melamed,  
The Philadelphia Inquirer

"The people who are underemployed and living with their parents, they're readily available."

Jeff Cawthorne

## STUDENT LOANS

## Future debt should be part of college choice and could last a lifetime

After going through the grueling process of applying for college, writing essays, keeping high school grades up, and trying to boost ACT and SAT scores, high school seniors and their parents have a few more tortured days ahead.

Early May is typically when colleges want students to tell admissions offices whether they will take the college up on its offer. And since most parents can't save enough to cover the full cost of college, the decision tends to induce agonizing over whether they afford the dream college, and whether it's worth it.

Criteria range from the college's reputation to gut feelings about the culture. But the money realities are increasingly drawing attention as parents struggle to catch up from the recession and as students anticipate iffy job prospects in many fields.

A study of couples with four-year college degrees highlights the importance of the money discussion. According to the study by Robert Hilton-Smith for the Demos think tank, couples who complete four years of college and have the average level of college loans can expect to lose about

\$208,000 in wealth over a lifetime because of their debt obligations. Graduates without debt didn't suffer such losses, even though their pay was lower, on average.

You might be able to make a dent in these repercussions if you can get a college to boost financial aid. If a student has been offered grants and scholarships at one school but not at the student's favorite college, call the director of financial aid. Explain that another college is more affordable, and tell the director you'd prefer his or her college instead if the cost could be shaved.

Colleges expect such calls. But if the plea doesn't work, consider the effect of too much borrowing.

A high level of debt interferes with your ability to get loans at the lowest interest rates. Lenders tend to charge people higher interest on their purchases if they have significant levels of debt. Higher interest payments end up making homes less affordable.

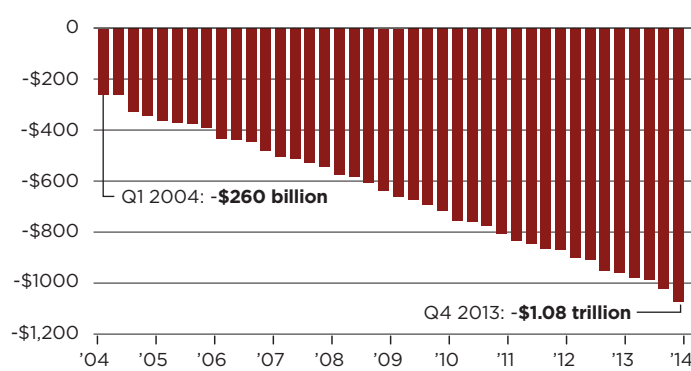
Also, higher monthly payments on homes and cars leave less money available to save for retirement.

Gail Marks Jarvis,  
Chicago Tribune

## Deeper in debt

The total student debt carried by Americans has more than quadrupled in the past 10 years.

**Total student loan balance, in billions of dollars:**



SOURCE: Federal Reserve Bank of New York

Doug Stevens/Los Angeles Times; McClatchy-Tribune

## Stop listening to the experts you call 'they'

Who are "they"? That's the question I often ask people when they want my opinion about some financial advice they've heard. Here are some of the things "they" say:

■ Getting student loans is a good thing because it's an investment in your future.

■ Now's the time to get a home because interest rates are low.

■ Never pay off your mortgage, or you should keep a mortgage for the tax break.

■ It's better to pay off the debt by borrowing from your 401(k) retirement savings account because you will be paying yourself back.

My question about who "they" are often solicits chuckles because people realize that in their effort to help themselves, they've picked up pieces of advice from biased individuals or without doing the work to figure out if it's prudent.

Millions of consumers have been duped by people — many once touted as icons — who turn out to be charlatans or who gave advice that they themselves didn't follow, says Zac Bissonnette, a personal finance writer.

Time and again, we learn that self-help authors have become wealthy not by following their own advice but by selling the concept of a certain life or financial enriching strategy. We're reminded that politicians, corporate and religious leaders, entrepreneurs, sports figures and relationship experts are not practicing what they preach. It's these folks that Bissonnette criticizes in *Good Advice From Bad People: Selected Wisdom From Murderers, Stock Swindlers, and Lance Armstrong* (Portfolio/Penguin, \$15). It's my pick for this month's Color of Money Book Club. The murderers include cult leader Jim Jones and Gary Shawkey, who was given a life sentence for killing a 71-year-old investor he bilked out of \$1.2 million. His self-published book was titled *If I Can ... Anybody Can ...*

I couldn't stop shaking my head as Bissonnette took me down memory lane, starting with the financial arena.

Remember the Beardstown Ladies?

They were part of an investment group from Beardstown, Ill., who wrote the bestselling *The Beardstown Ladies' Common-Sense Investment Guide: How We Beat the Stock Market and How You Can Too*.

Along with some recipes for stew and chicken, we were told that from 1984 to 1993, the ladies had an average annual investment return of 23.4 percent. Their book sold almost 800,000 copies.

But some number crunching from journalists and an eventual audit found the ladies hadn't beaten the market or most money professionals.

The women said it was a miscalculation. Their publishing company was sued. There was a settlement, and now we have a good lesson about the importance of vetting people's investment claims.

In the not-so-distant past, we had the falling of another "they" in Bernie Madoff. The once-prominent member of the securities industry and the chairman of Nasdaq is serving a 150-year prison term for bilking investors out of billions.

"And yet, when he actually took a moment to give personal finance advice after his fall from grace, he provided wisdom that everyone should follow: low-cost index mutual funds are the best option for most investors," Bissonnette writes.

Says Bissonnette, "All too often, America's smiling, inspirational prophets turn out to be comically — and sometimes darkly — horrible at following their own leads."

I'm sure plenty of people might take issue with some of Bissonnette's selections of "bad people." But his book will at least make you pause before you start a sentence with, "They say."



**MICHELLE SINGLETARY**  
The Washington Post



# Entrepreneurs

81

... percent of Dallas-area entrepreneurs expect to hire more full-time workers in the next six months, according to a recent survey by The Entrepreneurs Organization.



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## THE FIVE

## How to launch a company

A local expert provides five recommendations on a topic useful to small business owners. This week, marketing expert Brian Tanis talked to staff writer Hanah Cho about timing a business launch.



Tanis is vice president of marketing at Dallas startup CarryOn, a site for crowd-sourced travel deals. He has more than 16 years of experience in Internet marketing and product management, including relaunching American Airlines' AA.com website and forming the project management group at Hotels.com.

### Listen to your customers

Define whom you plan to serve, then find your audience to start a dialogue. Get feedback from online surveys such as Google Insights and tap into any of the affordable online usability tools. Finally, listen to what people are saying around you. Remember, it is almost impossible to ask people to validate an idea if they've never encountered it before. So spend your time validating that the problem you are trying to solve is actually a problem.

### Don't rush to launch

Set your targets and be prepared for a minimal level of traffic. Take some time to make sure you can handle basic customer service requests. And make sure your computer systems are optimized for the best possible performance. Nobody likes waiting for a page to load.

### Don't wait for perfection

Don't get stuck in a never-ending cycle of building the perfect solution before going live. The business world is ever-changing, and perfection only lasts a day. The saying that applies here is "Don't let perfect be an enemy of good." It really is a difficult concept for most of us in startup land. You'll burn through too much cash if you continue to fiddle and fail to move forward.

### Be ready to adjust

As you prepare to launch, users' tastes change and the competition continues to improve. If you thought your idea was best shared through an auction model, but your customers think that is too complicated and confusing, get ready to adjust your execution. Being prepared for change upfront will help you shift more rapidly when that inevitable need to adjust eventually arrives.

### Measure results

If you are counting on rapid growth and viral sharing, make sure you can measure how often your soon-to-be new members share with their friends. If you can only count how many times the cash register rings but you can't measure if your business model is working, you are not ready for a full-blown launch. Analytics and reports that help you discover if you are hitting the mark will help you learn and fuel your post-launch updates, adjustments and new features.

*Questions or comments? Staff writer Hanah Cho wants to hear your ideas and suggestions about our small business coverage. Email her at hcho@dallasnews.com.*

## STARTUPS



214 Technologies  
SMU graduates Nezare Chafni (left) and Shaun Moore co-founded 214 Technologies and launched Chui, an "intelligent doorbell" designed to make homes smarter. The two have raised money through family and friends and a crowdfunding campaign.

# Smart entry

## 2 build technology firm on intelligent doorbell

By ARSELIA GALES  
Staff Writer  
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When Shaun Moore and Nezare Chafni graduated from the Cox School of Business at Southern Methodist University in 2010, the two friends had no idea what the future had in store for them.

Moore, 25, and Chafni, 26, always dreamed of starting their own business but instead went a different route after graduation. Moore, a Chicago native, got a job at Merrill Lynch, and Chafni moved back to Morocco, where at age 24 he became the youngest candidate for Parliament.

But finance and politics couldn't satisfy their entrepreneurial spirits. Just two years later, the friends reunited and launched 214 Technologies, in March 2013.

Moore and Chafni both agreed that Dallas was a great place to launch their business, noting that the city is becoming a hub for startups.

"We decided to follow our dream of becoming entrepreneurs, and because of that, we got the freedom to work for ourselves and be creative," said Moore.

Chafni is in charge of product development for 214 Technologies. Moore handles business development.

Through 214 Technologies, the two launched Chui, an "intelligent

doorbell" that uses facial recognition technology to improve home security.

Facial recognition is used in a variety of markets, including law enforcement. Some smartphones, such as the Samsung Galaxy, use facial recognition so users can unlock their phones. Facebook uses the technology to suggest tags for photos.

Chui, named after the Swahili word for leopard, is a Wi-Fi-enabled device that lets homeowners know who is at their door.

Ring the doorbell activates a camera that takes a picture of visitors and sends it to the homeowner's cellphone with a time stamp, name and picture. The photos Chui takes are added to a Web application that houses a database of visitors.

A homeowner can program a Chui so that it plays personalized messages for certain visitors and allows them to communicate by two-way audio and one-way video. If the front door lock is connected to the Internet, Chui can unlock the door. The doorbell also has security features that allow the user to monitor the home and even call 911.

People People, a Swedish industrial design agency, designed the innovative doorbell. The first couple of batches of the device will be manufactured in the U.S.; the Chui prototypes were made in Dallas.

Right now Moore and Chafni are working with a hardware engineer from Argenox Technologies LLC and are hiring an additional engineer.



Ring the Chui doorbell activates a camera that takes a picture of visitors and sends it to the homeowner's cellphone.

In January, Moore and Chafni unveiled Chui at the International Consumer Electronics Show in Las Vegas.

The two have raised money through family and friends and started a crowdfunding campaign that allows people to preorder the doorbell. The two initially hoped to raise \$30,000 and reserve 150 doorbells in one month, but more than 250 Chuis have been reserved and they have raised more than \$50,000. The doorbell retails for \$199.

"After we saw a lot of demand for the product, we decided to extend the campaign," Chafni said.

Moore says Chui is now 160 percent funded.

The doorbells are expected to ship in the fall, and the team has filed two

utility patents and one provisional patent on the technology.

In addition to getting support from the Dallas startup community, the two entrepreneurs are participating in Boomtown, a 12-week startup accelerator based in Boulder, Colo. They were one of six companies selected for the intensive program.

Through the accelerator, 214 Technologies received \$20,000 in funding and the opportunity to work with mentors in their field.

"Participating in the accelerator has been an extremely helpful process," Moore said. "We've been able to get more structure and prepare our prototype to be market-ready."

Follow Arselia Gales on Twitter at @ArseliaGales.

## STRATEGY

# Legal advice was just the ingredient small firm needed

NEW YORK — When Tessemae's salad dressing quickly became a hit, the owners of the family-run condiment company were faced with the reality that they needed help navigating the grocery business.

The company, based in Annapolis, Md., got its start in 2009 selling dressing to a local Whole Foods. By last summer, it got into the chain's nearly 375 locations. In October, it reached Safeway stores in Northern Cali-

fornia and was on its way to a national rollout of 1,100 stores.

Success brought challenges. A firm Tessemae's hired to help raise money from investors wasn't up to the task. The company had contracts to buy ingredients that were priced too high, and it didn't have enough cash to fund its growth. It needed help figuring it all out.

"They were going to succeed, they had all the grit, all

the tenacity in the world," says Michael McDevitt, CEO of Tandem Legal Group, a law firm that advises companies on strategy. "They had massive product demand but an inability to satisfy that demand."

McDevitt helped Tessemae's work through its problems and became an investor.

One of Tessemae's problems was the firm it hired to court investors, CEO Greg Vetter says. The sales presentation the firm put together

exaggerated Tessemae's sales prospects by tens of millions of dollars. Investors didn't buy it, and Vetter wanted out of the contract.

Tessemae's also wanted to renegotiate contracts with suppliers that were priced for small quantities and didn't give discounts for larger purchases.

Tandem ended the contract with the fundraiser and renegotiated supplier deals.

Meanwhile, Tessemae's bank refused its request for a

\$1 million credit line increase. The company needed the money to fund its expansion into more Safeway stores.

McDevitt decided to invest in Tessemae's and recruited other investors. They gave the bank a guarantee so Tessemae's could get the credit line increase. Tessemae's got \$4.5 million to fund its growth.

"We pointed them in the right way," McDevitt says.

The Associated Press



# Personal Technology

## TECH REVIEW

# Smartphone spying

Subscription software lets parents track activity, messages

By JIM ROSSMAN  
Staff Writer  
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I've received emails over the years from worried parents asking me how they can monitor the phone use of their teenagers, especially in this age of smartphones with their many different ways of communicating.

Parents are worried about their kids' activities, and they want to be able to keep tabs on them, even if it means monitoring their smartphone activity.

I've been testing software called mSpy that is completely invisible to the phone user but enables the parent (or business owner) to keep tabs on almost all phone communication, both incoming and outgoing.

I have to say, it's unsettling to realize this type of surveillance is available, and I'm fairly sure I'm never going to need it.

But for the parents who see their kids slipping into the wrong crowd, I can see why they'd use a product like mSpy.

This disclaimer is on the front page of the company's website: "My Spy (mSpy) is designed for monitoring your employees or underage children on a smartphone or mobile device that you own or have proper consent to monitor. You are required to notify users of the device that they are being monitored."

I would hope employers would notify their employees if this software is installed on company-owned phones.

My guess is some parents tell their kids about the software and some do not.

The software and corresponding subscription start at \$39.99 per month for basic service. There is no contract, but you can prepay for up to a year to lower the cost. A year of premium service is \$199.99. See mspy.com for detailed pricing and features.

### What it is

This mobile monitoring software is installed on the smartphone and monitored through a website.

Once the software is on the phone, it's completely invisible to the user.

The monitoring party (parent or employer) logs into mSpy's secure website and sees a dashboard view of phone activities.

The software works on iPhones, Android phones, BlackBerrys and Symbian phones. It doesn't work on Windows phones.

To install mSpy on an iPhone, it must be jailbroken. This is a process where you break open the phone's operating system for the purpose of installing software not sanctioned by Apple. Not every version of iOS can be jailbroken. Consult the mSpy website for specific version compatibility.



File 2012/The Associated Press

**mSpy software** is available for most phones, including the iPhone and Samsung Galaxy.



**The service** shows a phone's current location and location history.



**Text messages are logged** showing the message content, associated phone number and date/time stamp.

### Monitoring features

The mSpy software monitors just about everything.

The feature set is pretty complete, but not all features are available on every phone platform. Android is a more open operating system, so it supports call recording and keystroke logging. The other phone operating systems don't allow that type of monitoring.

Let's start with phone calls. mSpy can show a log of all incoming and outgoing phone calls, with phone numbers, call duration and names if the number is in the phone's address book.

Incoming calls from specific numbers can be blocked.

If mSpy is installed on an Android phone, the voice calls can be recorded.

Text messages are logged showing the message content, associated phone number and date/time stamp.

Emails, both incoming and outgoing, are logged with date/time and names if they're in the phone's address book.

mSpy uses GPS to track the location of the phone and to show a trail of where the phone has traveled within a specified time. The system can also track the phone when GPS is not available.

The mSpy software can also monitor Internet use, showing a complete browsing history with URL, date/time visited and number of times each site was visited.

You can see a list of bookmarks on the phone's browser, and you can block specific websites or block access to specific websites during certain times of day.

Calendar appointments and the phones contact list are also viewable.

Apps installed on the phone are listed in the mSpy control panel. Individual apps can be blocked from running.

### What else?

Skype chats are readable, and Skype calls are logged but not recorded.

Chats from WhatsApp and iMessage are readable and logged.

Chats from Facebook can be monitored on an Android phone.

The mSpy control panel also shows the phone's photo albums and saved videos.

Photos and videos taken with the phone or downloaded and saved to the phone's storage are viewable, including time and date information.

The mSpy software allows the owner to remotely wipe or lock the

phone as well as monitor the battery level and type of network used (WiFi or cellular).

Finally, for the areas of the phone where monitoring might not be available, there's a keylogger for Android phones only.

Keylogging is aptly named — it records every keystroke made by the user, and the data is dumped into files that the owner can read through the control panel.

This is scary stuff from a personal privacy perspective, but I suppose if your son or daughter is trying to keep things from you, it's a good way to find out.

### Conclusion

I'm torn about mSpy. The software is easy to use, and it does its job well. I could not find any evidence of the software on the iPhone 5S I tested. The dashboard was easy to navigate and very nicely designed.

I'm glad this software exists for the parents or business owners who believe they need to monitor their children or employees.

I'm also a bit sad that software like this exists, for obvious reasons.

Follow Jim Rossman on Twitter at @jimrossman.

## RELOCATING

# Make moving less of a misery

Websites offer tips on getting ahead of an overwhelming task

Moving is on a lot of people's to-do lists as the economy improves, jobs change, schools let out and older people look to downsize. Make it a little simpler with some planning advice.

Lifehacker.com has a "start-to-finish guide for moving to a new place." By Adam Dachis, this post is for do-it-yourselfers who want to — or must — take on the challenge of moving without professional help. Unless you're relocating from a dorm room, it's usually a really big job.

But Dachis breaks it down into simple parts: preparation, packing, labeling and moving in. Along the way, there are myriad issues, such as how to find cheap packing material, how to know whether your stuff will fit in the new place and how to talk a few but not too many friends into helping. goo.gl/ZtepRC.

Older people who need to move may face some overwhelming obstacles, including their reluctance to leave a familiar home, the challenges of downsizing, physical limitations and expenses.

The advice site Manilla.com has a post by Tara Chila, who recommends several steps that should ease the way. Among them is to seek out movers experienced with older customers. Chila suggests contacting the National Association of Senior Move Managers at nasm.org. Move managers can assist with holding yard sales and make referrals to experienced movers. goo.gl/6IoMpJ.

"Never again!" That's what Adam Bluestein says many people promise themselves after a move. But life isn't necessarily going to agree. So what to do next time?

Bluestein's post at Real Simple.com lays out guidelines for deciding whether the job at hand is too much for you and a pal to handle with a rental truck or if the work needs to go to a full-service mover. He answers a lot of questions. For example: How many boxes will it take? An expert here says count on 100 cartons for a sparsely furnished three-bedroom home. goo.gl/oa7g4B.

The Moving Tips page at HowStuffWorks.com has links to dozens of articles. A list of things you need to do two months before moving includes getting movers' estimates and making sure that their businesses are bonded and that you've checked them out with the Better Business Bureau.

Sift your belongings for the junk you don't need: "It can be hard to let things go, though, so you may need to go through each closet or storage space twice." Under the heading "Let's Hope Nothing Breaks: Do You Know How to Prepare for Professional Movers?" you can take a quick quiz to see how move-savvy you are. goo.gl/l9G8T.

For the Better Business Bureau, go to bbb.org.

Reid Kanaley,  
The Philadelphia Inquirer

# Clouds store your files for easy access and as a backup

We've all heard about "the cloud." But I'm willing to bet some people don't know exactly what the cloud can do.

From time to time, I like to explain a technical term for those who are curious and might not want to admit they're not sure what it means.

The cloud is a means of storing files or providing services over the Internet instead of on your local computer.

Email was probably most users' first interaction with the cloud.

The email server is in a data center somewhere on the Internet, and users retrieve their mail messages by making a request to the mail server.

Depending on how the email account was configured, messages are

## TECH ADVISER



JIM ROSSMAN  
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either stored on the server or downloaded to the user's computer and removed from the server.

Today the cloud has expanded to include more services.

Users can keep their files in the cloud to hedge against local hard drive failure. Services like Dropbox, Evernote and Google Drive exist to let users keep their files securely in the cloud.

Of course, Apple and Microsoft have jumped into the cloud market with iCloud and SkyDrive.

People who are worried about the safety of their digital pictures can store a copy of their photos on the cloud servers of photo-centric services such as Flickr or PhotoBucket.

Music services like Apple's iTunes Match or Amazon's Cloud Music exist so users can keep a copy of their music files in the cloud.

Finally, fast Internet connections make it possible to back up your entire computer to services such as Crashplan, Mozy or Carbonite.

Many of these services offer a free account with a small amount of storage, and users can purchase more space for a

monthly fee.

Some people are nervous about storing their personal data on the Internet, where it could fall prey to hackers. I used to tell people that secure Internet connections kept that kind of thing from happening, but with the recent HeartBleed vulnerability, all bets are off.

I can tell you I still use Dropbox and Google Drive and iCloud and Crashplan.

In future columns and reviews, I'm going to take a look at some of the cloud services I listed above.

If you'd like me to review a specific cloud service or have a question, please send an email.

Follow Jim Rossman on Twitter at @jimrossman.



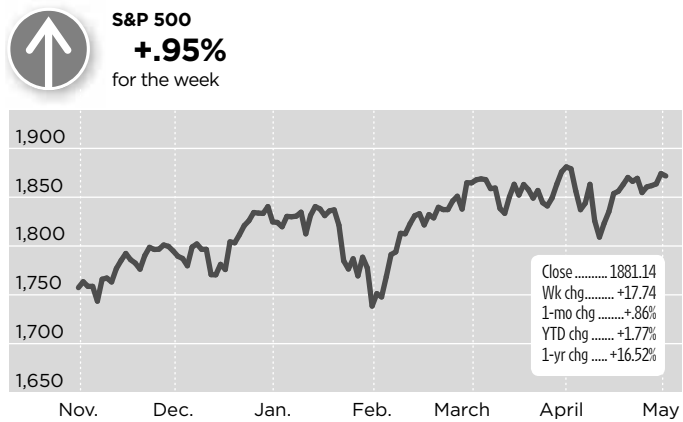
# Your Portfolio

We've made changes with one goal in mind: to provide a more dynamic Business report for North Texans. Let us know what you think.

Reader feedback: 214-977-7970

## Market Week

How Wall Street fared this week













**WILL DEENER'S PERSPECTIVE**

The outlook for the once debt-laden consumer has improved dramatically as households have lopped off \$1 trillion in debt built up during the 2003-2007 credit bubble. A healthy consumer is critical to the continuation of this aging bull market. That's because consumer spending accounts for two-thirds of the nation's economic activity.

**COMING MONDAY**

An interesting trend is developing in the gold market. Small investors are increasingly buying gold bullion coins, even as large investors are jettisoning their gold holdings.

MARKET INDEXES			COMMODITIES			CURRENCY AND BONDS			
<b>DOW</b>  <b>+ .93%</b> for the week	<b>NASDAQ</b>  <b>+1.19%</b> for the week	<b>CBOE VIX</b>  <b>-8.18%</b> for the week	<b>OIL</b>  <b>- .83%</b> for the week	<b>NAT. GAS</b>  <b>+ .58%</b> for the week	<b>GOLD</b>  <b>+ .15%</b> for the week	<b>SILVER</b>  <b>- .98%</b> for the week	<b>DOLLAR</b>  <b>- .25%</b> for the week	<b>10-YR</b>  <b>-2.63%</b> for the week	<b>30-YR</b>  <b>-2.03%</b> for the week
Close ..... 16512.89 Wk chg ..... +151.43 1-mo chg ..... +.61% YTD chg ..... -.38% 1-yr chg ..... -10.28%	Close ..... 4123.90 Wk chg ..... +48.34 1-mo chg ..... -.09% YTD chg ..... -1.26% 1-yr chg ..... +22.06%	Close ..... 12.91 Wk chg ..... -1.15 1-mo chg ..... -7.52% YTD chg ..... -5.90% 1-yr chg ..... +.47%	Close ..... 99.76 Wk chg ..... -.84 1-mo chg ..... -1.36% YTD chg ..... +1.36% 1-yr chg ..... +4.34%	Close ..... 4.67 Wk chg ..... +.03 1-mo chg ..... +5.29% YTD chg ..... +10.50% 1-yr chg ..... +15.66%	Close ..... 1302.60 Wk chg ..... +1.90 1-mo chg ..... -.05% YTD chg ..... +8.38% 1-yr chg ..... -11.04%	Close ..... 19.49 Wk chg ..... -.19 1-mo chg ..... -2.18% YTD chg ..... -.79% 1-yr chg ..... -18.70%	Close ..... 7.209 Wk chg ..... -.0018 1-mo chg ..... -1.22 YTD chg ..... -.88 1-yr chg ..... -5.86	Close ..... 2.59 Wk chg ..... -.07 1-mo chg ..... -4.78% YTD chg ..... -14.52% 1-yr chg ..... -48.85%	Close ..... 3.37 Wk chg ..... -.07 1-mo chg ..... -5.87% YTD chg ..... -14.24% 1-yr chg ..... -14.24%

## Winners & Losers

The week's best and worst stocks

### BEST PERFORMERS

LARGE-CAP					
Ticker	Fri dose	1-wk chg	1-wk %chg	1-mo %chg	1-yr rtn
AstraZeneca PLC	AZN	81.02	+12.36	+18.0	+25.8
Level 3 Commun	LVL	43.00	+6.37	+17.4	+11.7
Incyte Corp	INCY	51.61	+6.20	+13.7	+2.2
MGM Resorts Intl	MGM	26.49	+2.83	+12.0	+4.2
Sprint Corp	S	8.70	+ .88	+11.3	-6.0

MID-CAP					
Ticker	Fri dose	1-wk chg	1-wk %chg	1-mo %chg	1-yr rtn
Susser Holdings Inc	SUSS	78.72	+21.69	+38.0	+25.3
Furieux Pharma	FURX	103.20	+23.05	+28.8	+16.5
Westport Innovations	WPRT	16.07	+3.13	+24.2	+14.5
Pepco Holdings Inc	POM	26.98	+5.13	+23.5	+31.4
Amkor Technology Inc	AMKR	8.48	+1.32	+18.4	+19.3

SMALL-CAP					
Ticker	Fri dose	1-wk chg	1-wk %chg	1-mo %chg	1-yr rtn
Merrimack Pharm	MACK	6.43	+1.96	+43.8	+32.6
Avanir Pharm	AVNR	4.63	+1.33	+40.3	+33.8
Adamas Pharma	ADMS	20.01	+4.32	+27.5	+42.8
22nd Century Grp	XXII	2.80	+ .60	+27.3	-15.4
Winthrop Rly Tr	FUR	14.54	+3.11	+27.2	+27.1

### WORST PERFORMERS

LARGE-CAP					
Ticker	Fri dose	1-wk chg	1-wk %chg	1-mo %chg	1-yr rtn
Coach Inc	COH	43.88	-5.94	-11.9	-11.5
Waters Corp	WAT	99.90	-8.80	-8.1	-10.0
CIT Group	CIT	43.26	-3.11	-6.7	-11.8
LinkedIn Corp	LNKD	147.73	-10.44	-6.6	-10.9
Newmont Mining	NEM	24.72	-1.73	-6.5	+2.5

MID-CAP					
Ticker	Fri dose	1-wk chg	1-wk %chg	1-mo %chg	1-yr rtn
Gogo Inc	GOGO	13.42	-4.83	-26.5	-33.8
Isis Phrm	ISIS	25.87	-6.87	-21.0	-31.4
Auxilium Pharmacue	AUXL	21.48	-5.40	-20.1	-19.0
Power Integrations	POWI	49.06	-12.38	-20.1	-22.3
VistaPrint NV	VPRT	39.22	-8.78	-18.3	-22.6

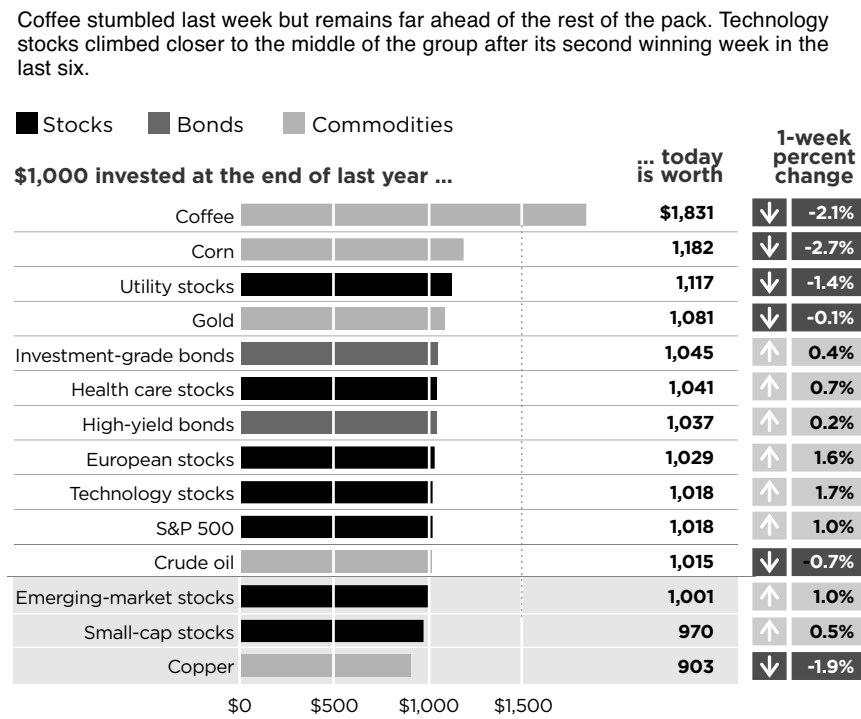
SMALL-CAP					
Ticker	Fri dose	1-wk chg	1-wk %chg	1-mo %chg	1-yr rtn
Endocyte Inc	ECYT	6.62	-11.32	-63.1	-69.6
Protena Corp	PRTA	21.44	-17.14	-44.4	-27.6
Athersys Inc	ATHX	1.63	-1.10	-40.3	-48.1
Natural Grocers	NGVC	23.15	-13.07	-36.1	-43.3
Emulex Corp	ELX	4.68	-2.59	-35.6	-36.2

**FOLLOW YOUR INVESTMENTS**

Use our financial tools to build and monitor your portfolio's performance. [dallasnews.com/business](http://dallasnews.com/business)

## Return Tracker

How your investments stack up



Industry performance is based on the 10 sectors in the Standard & Poor's 500 index. International stock performance is based on MSCI indexes. Bond returns are based on Barclays Capital and Bank of America Merrill Lynch indexes.

SOURCES: FactSet; The Associated Press

Staff Graphic

## Corporate bonds

### FINRA INVESTMENT GRADE: MOST ACTIVE

Issuer	Symbol	Coupon	Maturity	Moody's/S&P/Fitch Rating	High	Low	Last	Chg	Yld%
Apple Inc	AAPL4001810	3.850	5/4/43	Aa1/AA+/	95.00	91.11	92.50	2.490	4.306
Bank Amer Corp	BAC4113180	4.000	4/1/24	Baa2/A-/A	103.14	100.62	103.14	1.007	3.619
Petrobras Global	PBR4106372	6.250	3/17/24	Baa1/BBB-/BBB	108.48	104.94	106.00	1.060	5.454
Citigroup	C4114236	2.550	4/8/19	N/A/A-/A-	101.90	99.85	100.17	0.238	2.513
Verizon	VZ4050437	5.150	9/15/23	Baa1/BBB+/A-	113.27	110.35	111.00	1.016	3.745
Apple	AAPL4001806	1.000	5/3/18	Aa1/AA+/	97.99	97.39	97.76	0.247	1.583
Morgan Stanley	MS.GIM	6.000	4/28/15	Baa2/A-/A	105.37	104.63	104.63	1.627	1.211
Verizon	VZ4050439	6.550	9/15/43	Baa1/BBB+/A-	125.83	123.65	125.37	1.585	4.909
Petrobras Intl Fin	PBR3685854	6.750	1/27/41	Baa1/BBB-/BBB	105.95	101.50	102.84	0.993	6.523
Morgan Stanley	MS.HKU	5.625	9/23/19	Baa2/A-/A	115.60	113.39	114.35	0.511	2.736

### FINRA HIGH YIELD: MOST ACTIVE

Issuer	Symbol	Coupon	Maturity	Moody's/S&P/Fitch Rating	High	Low	Last	Chg	Yld%
TX Comp Electric	TXUL	10.250	11/1/15	WR/D/C	8.52	7.38	8.00	1.800	
First Data	KKR4105360	11.750	8/15/21	Caa2/CCC+/CCC	107.68	106.78	107.49	1.989	9.822
TX Comp Electric	TXUL	10.250	11/1/15	WR/D/C	9.05	7.00	8.38	4.025	
Caesars Entmt Op	CMO4094541	8.500	2/15/20	Caa1/CCC-/CCC	88.75	85.38	86.38	0.688	11.815
Clear Channel	CCM04094541	12.000	2/1/21	Ca/CCC-/CC	104.93	102.63	104.93	1.175	
Biomet	BMET4024073	6.500	8/1/20	B3/B-/	109.63	109.63	109.63	0.000	2.444
Energy Future	TEFH3684622	10.000	12/1/20	WR/CCC/CCC	106.38	106.00	106.00	-0.375	
Caesars Op	CEA4035601	9.000	2/15/20	Gaa1/CCC-/CCC	88.00	87.25	87.25	0.750	12.127
Bardays Bk	BCS3930817	7.625	11/21/22	NR/BB+/BBB-	114.36	112.00	113.70	0.950	5.585
TX Comp Electric	TXU815281	15.000	4/1/21	WR/D/C	28.50	27.50	28.50	4.000	

## Mutual funds

### LIPPER FUND INDEXES

	Friday dose	1-wk chg	1-wk ret	YTD ret	52-wk high	52-wk low	52-wk ret
Emerging Mkts	284.50	+3.80	+1.4%	+1.1%	294.67	248.73	-1.84
Gold	266.41	+5.3	+2%	+15.8%	304.75	221.37	-10.61
International	1601.45	+22.11	+1.4%	+1.8%	1600.82	1303.45	+13.82
Science/Technology	1318.01	+13.90	+1.1%	-1.2%	1424.03	1027.18	+25.39
Largecapgrowth	5812.96	+69.25	+1.2%	-1.5%	6148.36	4689.34	+19.91
Largecapvalue	18718.56	+168.94	+ .9%	+2.8%	18789.39	15348.92	+19.72
Smallcapgrowth	1084.99	+7.38	+ .7%	-5.7%	1198.11	887.50	+18.98
Smallcapvalue	1450.26	+3.95	+ .3%	+ .4%	1495.11	1154.86	+21.86

### LARGEST FUNDS BY SECTOR

	Ticker	Percent load	Assets (millions)	YTD	Performance 1-yr	Performance 5-yr
BALANCED						
American Funds IncAmerA	AMECX	5.75	69,594	+4.2	+12.6	+15.8
American Funds CapIncBuA	CAIBX	5.75	67,261	+4.0	+9.4	+13.2
Vanguard WelltnAdm	VVENX	NL	56,348	+3.5	+13.2	+14.7
FrankTemp-Franklin IncomeA	FKINX	4.25	53,255	+6.3	+13.0	+15.9
American Funds BalA	ABALX	5.75	43,553	+1.9	+13.6	+15.1

EMERGING MARKETS						
Oppenheimer DevMktY	ODVYX	NL	19,848	-5	+6.4	+16.1
DFA EmMktVall	DFEVX	NL	18,690	+7	-2.9	+11.4
DFA EmMktCrEq	DFCEX	NL	14,203	+1.9	-1.0	+12.9
American Funds NwWrdA	NEWFX	5.75	13,369	+1.4	+7.4	+13.6
Oppenheimer DevMktA	ODMAX	5.75	12,825	-6	+6.0	+15.8

PRECIOUS METALS						
Vanguard PrecMtls	VGPMX	NL	2,541	+6.6	-8.6	-3
Tocqueville Gold	TGLDX	NL	1,373	+21.1	-7.1	+4.2
Fidelity Select Gold	FSAGX	NL	1,175	+18.6	-11.7	-4.4
Oppenheimer GdSpdMnrA	OPGSX	5.75	814	+10.5	-8.9	-8
USAA PrecMtnMin	USAGX	NL	751	+17.6	-11.4	-2.8

HEALTH AND BIOTECHNOLOGY						
Vanguard HlthCrAdml	VGHAX	NL	26,038	+7.1	+29.8	+22.3
Vanguard HlthCare	VGHGX	NL	10,307	+7.1	+29.7	+22.3
T Rowe Price HealthSci	PRHSX	NL	9,298	+2.8	+31.8	+29.1
Fidelity Select Biotech	FBIOX	NL	8,129	-1.2	+28.1	+28.9
Fidelity Select HealthC	FSPHX	NL	5,607	+5.9	+39.6	+27.2

INTERNATIONAL						
Dodge & Cox IntlStk	DODFX	NL	57,324	+4.5	+22.0	+16.9
American Funds GpWldGrIA	CWGIX	5.75	56,117	+3.1	+17.0	+15.4
Vanguard TotIntl	VGTSX	NL	48,740	+2.3	+10.9	+12.7
Harbor IntlIntl	HAINX	NL	43,125	+3.2	+14.7	+15.7
American Funds NewPersA	ANWPX	5.75	36,801	-1	+16.1	+16.5

LARGE-CAP GROWTH						
Fidelity Contra	FCNTX	NL	73,401	-1.2	+19.0	+18.5
American Funds GrthAmA	AGTHX	5.75	70,600	+2	+21.1	+17.0
T Rowe Price GrowthStk	PRGFX	NL	36,418	-3.0	+23.1	+19.4
Fidelity ContraK	FCNKX	NL	32,914	-1.1	+19.1	+18.6
Vanguard PmcpAdml	VPMAX	NL	27,109	+3.3	+23.4	+19.3

LARGE-CAP VALUE						
Dodge & Cox Stock	DODGX	NL	55,646	+1.9	+25.9	+20.4
American Funds WAMutnvaA	AWSHX	5.75	50,390	+2.6	+20.0	+18.5
Vanguard WndstAdm	VWINAX	NL	30,464	+3.4	+20.1	+18.9
T Rowe Price EqtyInc	PRFOX	NL	27,209	+2.1	+17.6	+18.2
American Funds MutualA	AMRMX	5.75	20,892	+2.3	+15.6	+17.0

MID-CAP GROWTH						
T Rowe Price MidCpGr	RPMGX	NL	22,317	+1.6	+24.8	+21.3
Columbia AcornZ	ACRNX	NL	13,745	-2.3	+17.2	+19.4
Fidelity MidCap	FMCX	NL	5,966	+2.5	+24.9	+22.5
Artisan MidCap	ARTMX	NL	5,851	-3.8	+18.3	+21.2
PRIMECAP Odyssey AggGr	POAGX	NL	5,460	-5	+31.4	+26.0

MID-CAP VALUE						
T Rowe Price MidCapVa	TRMCX	NL	10,668	+4.5	+22.7	+19.8
Artisan MdCpVal	ARTQX	NL	10,346	+5	+18.0	+18.8
Vanguard SelValu	VASVX	NL	8,902	+1.8	+26.8	+21.8
JPMorgan MidCpVal	FLMVX	NL	8,074	+3.4	+21.0	+21.9
Fidelity Value	FVLVX	NL	7,679	+4.0	+25.3	+22.1