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MONDAY, MARCH 9, 2015 ~ VOL. CCLXX NO. 55

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Last week: **DJIA** 17856.78 ▼ 275.92 1.5% **NASDAQ** 4927.37 ▼ 0.7% **NIKKEI** 18971.00 ▲ 0.9% **STOXX 600** 394.18 ▲ 0.5% **10-YR. TREASURY** ▼ 2 4/32, yield 2.239% **OIL** \$49.61 ▼ \$0.15 **EURO** \$1.0843 **YEN** 120.84

What's News

Business & Finance

The top three credit-reporting firms will change the way they handle errors and list medical bills under a deal with New York state. **A1**

◆ **GM will return** billions of dollars to shareholders through stock buybacks in a move expected to avoid a proxy fight with investor Harry Wilson. **B1**

◆ **YouTube's rivals** have held talks with large TV-channel owners, promising them better terms for video programming than the Google unit. **B1**

◆ **Municipal bonds** face turbulence as rates begin to rise and issuance grows. Muni returns fell in February for the first time in 13 months. **C1**

◆ **China's exports** rebounded last month after a weak showing in January but imports continued to slide amid slowing growth. **A9**

◆ **OPEC's top official** said the cartel's decision to continue pumping crude in the face of collapsing prices is hurting the U.S. shale-oil industry. **B3**

◆ **The euro is sinking** toward parity with the dollar as the ECB is set to start its bond-buying program and the Fed prepares to raise rates. **C3**

◆ **Greystar Real Estate** agreed to buy a U.K. student-housing portfolio from private-equity group Round Hill for about \$915 million. **C3**

◆ **Kaisa is seeking** concessions from lenders behind the Chinese property developer's \$2.5 billion in offshore debt. **C3**

◆ **Sony's "Chappie"** led the weekend box office, but with a modest \$13.3 million gross. **B4**

World-Wide

◆ **Russian officials** charged two men from the Caucasus region in the killing of opposition politician Nemtsov and detained three more suspects. **A7**

◆ **U.S.-backed Syrian Kurds** repulsed a fresh assault by Islamic State on Christian villages in northeastern Syria, residents and officials said. **A8**

◆ **Iraq called** for more military help from the international coalition to halt Islamic State's escalating destruction of ancient monuments. **A8**

◆ **Attacks on Libyan oil fields** in recent days have resulted in possible long-term damage to the industry. Officials suspect an Islamic State affiliate. **A8**

◆ **A Delta jet** may have skidded off a runway last week at New York's LaGuardia Airport because of brake problems, investigators believe. **A3**

◆ **A report on Malaysia Air** Flight 370, released on the anniversary of the jet's disappearance, revealed no new leads about the cause. **A10**

◆ **Thousands of people** gathered in Selma, Ala., to mark the 50th anniversary of the confrontation between police and civil rights activists. **A4**

◆ **Clinton's exclusive use** of private email while secretary of state is testing relations with the White House. **A4**

◆ **Nigeria police** said the death toll rose to 58 from multiple bomb blasts in the country's northeast. **A11**

◆ **Cycling officials** let doping flourish and broke rules so that Lance Armstrong could become a superstar, a report found. **B6**

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Russia Raises Chechen Link in Arrests for Politician's Killing



IN CUSTODY: Russia charged two men with the murder of opposition leader Boris Nemtsov and said three more suspects had been arrested. **A7**

Wrecks Hit Tough Tank Cars

Sturdier train cars built to carry crude oil have failed to prevent spills in recent derailments

By RUSSELL GOLD AND PAUL VIEIRA

In a string of recent oil train derailments in the U.S. and Canada, new and sturdier railroad tanker cars being built to carry a rising tide of crude oil across the

continent have failed to prevent ruptures.

These tank cars, called CPC-1232s, are the new workhorses of the soaring crude-by-rail industry, carrying hundreds of thousands of barrels a day across the two countries.

But the four recent accidents are a sign that the new tanker cars are still prone to rupture in a derailment. The ruptures could increase momentum for rules aimed at further reducing the risk of shipping crude by rail.

In the last month, there have been significant derailments of crude-carrying trains in West Virginia and Illinois, plus two in Ontario, including one Saturday in a remote part of the Canadian province.

Each train was hauling the new tank cars, which weren't able to prevent the crude from escaping, leaking into one river and exploding into several giant fireballs.

"These new type of cars were supposed to be safer, but it's obvious these cars are not good

enough or safe enough," said Claude Gravelle, a Canadian lawmaker who represents the northern Ontario area where two recent derailments occurred.

On Sunday, emergency workers were still trying to extinguish fires in multiple tank cars after 30 cars of a 94-car Canadian National Railway Co. train laden with Alberta crude derailed Saturday near Gogoma, Ontario. Five cars landed in a waterway.

The energy industry began using Please see *TRAINS* page A2

Few Answers on Bitter Anniversary



LOST PLANE: A relative mourned Sunday as an official report on Malaysia Airlines Flight 370 revealed no new leads into what caused the jet's disappearance a year ago in the southern Indian Ocean. **A10**

Rand Paul, McConnell Forge Unlikely Partnership

By JANET HOOK

When Rand Paul first ran for the Senate, he faced a powerful home-state antagonist in Sen. Mitch McConnell. Now, as Mr. Paul prepares to run for president, a five-year effort to bury the hatchet has forged an odd-couple partnership that is an unseen force in both the 2016 presidential campaign and the U.S. Senate.

Mr. Paul used his clout among conservatives to help Mr. McConnell, his fellow Kentucky Republican, win re-election last year and fulfill a long-held goal of becoming Senate majority leader.

Now Mr. McConnell is helping to advance Mr. Paul's presidential campaign, and contributed to an important victory for him Saturday. Please see *PAUL* page A4

◆ **Walker and Bush** reach for Iowa's electorate..... **A4**

Decades Later, Teenage Diaries Mortify and Entertain

Adults on stage dredge up ruminations on crushes, tans, telepathic animals

By DAN FROSCH

DENVER—Rachel Garfield watched as a roomful of strangers erupted in laughter, amused by the hormone-stoked fantasy she had scribbled in the pages of her private diary.

As a child, she had had a desperate crush on a 7th-grade boy at school. But he wasn't interested. The situation called for extreme measures.

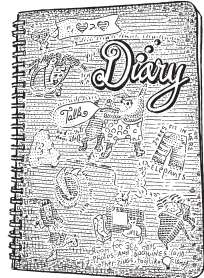
"I wish I could take him to a brain wash place," she wrote. "Then I could brain wash him to like me! Wouldn't that be awesome! Then we could go everywhere together! He would LOVE me 4-ever and ever!"

Her innermost thoughts were now being bared to the world—not because somebody had

snatched her journal, but because Ms. Garfield, now 36 years old, chose to share them aloud decades later at the Museum of Contemporary Art Denver.

Real teenage diaries are becoming a form of public entertainment—often self-deprecating—in a number of places, as brave souls divulge details of unsatisfied crushes and lost friendships. Ruminations that now seem ridiculous had once seemed profound to those who had written them down.

The Denver readings are part of an event held every other month called "My Teenage Angst," which has become increasingly popular here since its inception in 2011 and is organized by a 41-year-old Denver Please see *DIARY* page A12



Hildy Schott's diary

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Please see *DIARY* page A12

Credit Bureaus Agree to Overhaul

By ANNAMARIA ANDRIOTIS

The three biggest companies that collect and disseminate credit information on more than 200 million Americans will change the way they handle errors and list unpaid medical bills as part of the broadest industry overhaul in more than a decade.

Under an agreement set to be announced Monday with New York state, Equifax Information Services LLC, Experian Information Solutions Inc. and TransUnion LLC will be more proactive in resolving disputes over information contained in credit reports—a process federal watchdogs and consumer advocates have long decried as being stacked against individuals.

Most changes will be implemented nationally and will kick in over the next six to 39 months.

The credit-reporting firms will be required to use trained employees to review the documentation consumers submit when they believe there is an error in their files. If a creditor says its information is correct, an employee at the credit-reporting firm must still look into it and resolve the dispute.

Lenders, credit-card issuers and collection agencies report consumers' debts, balances, late payments and other credit-related information, such as bankruptcies and foreclosures, to the three companies. The data are added to consumers' reports and are used to calculate their credit scores.

These scores help lenders determine whether to approve a Please see *CREDIT* page A6

FRANCE CASTS ITS FATE WITH EX-BANKER

President Hollande's pro-business shift angers old allies; Merkel is 'happy'

By STACY MEICHTRY AND WILLIAM HOROBIN

French Economy Minister Emmanuel Macron got an earful in January from U.S. technology and retail executives as they lectured him in a meeting at the Venetian hotel in Las Vegas about France's inhospitable business reputation.

They complained that the government meddles too much, the labor market is too rule-bound and corporate taxes are onerous, including a two-year 75% tax on salaries of more than €1 million (\$1.1 million) imposed by President François Hollande after his election in 2012.

The 37-year-old Mr. Macron, a former investment banker who became France's top economic official last August, folded his hands prayer-like and then responded with the message he had flown from Paris to deliver: "I agree with everything."

He added: "I think the 75% tax was a big mistake."

Mr. Macron's dig at his own boss was no slip of the tongue. For years, he prodded Mr. Hollande and his ruling Socialist Party to carry out a long-delayed modernization of France's economy, the eurozone's second largest. Now the French president is staking his government's survival on Mr. Macron's agenda.

In February, Mr. Hollande pushed economic overhauls designed by Mr. Macron—and known as the "Macron Law"—past the lower house of Parliament. Opposition from the president's own party was so fierce that Mr. Hollande invoked special constitutional powers to bypass the National Assembly, the first use of that Please see *FRANCE* page A12

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