**The Wall Street Journal**

**Show of Strength**

How Media Giants Are Reassembling The Old Oligopoly

By Matthew Perone

Two years ago, Mattel Inc. gave Barbie a choice. The toy manufacturer broadcast the scenario’s “Battle of the Navigators” in prime-time, a $20 million media blitz to drum up global awareness and interest in a major software upgrade. As a result sales jumped 40 percent.

Today Mattel is back with a new scenario: “Playing Hardball With Barbie.” It is another $20 million media program, this time to create awareness for a new toy line next year that the company says will lead the industry.

The difference: This time the scenario is not about Barbie. It is about the company Mattel is trying to compete with, Hasbro Inc., a company that Mattel has been trying to outdo in the old-fashioned, no-holds-barred way of the toy industry.

Is Hasbro’s response what Mattel expected? Mattel CEO Robert B. Greenberg says yes. But he also says that Hasbro’s response is a good sign that Mattel is on the right track.

Hasbro CEO William J. Lauder says that Mattel is trying to create a “fear-based competitive environment.” But he also says that Hasbro is trying to do the same thing.

The scenario: Mattel wants to create a “fear-based competitive environment” with Hasbro. Hasbro is trying to do the same thing.

**What's News — Business and Finance**

WTD TALKS COLLAPSED

In a seismic wobble to the future of global trade, the 11th round of bargaining last Thursday had at stake more than just a host of complex tariffs and subsidies. The talks, led by the World Trade Organization, were seen by many as a last-ditch effort to sidestep the specter of a global trade war. The talks broke down after the United States refused to accept the European Union’s proposals.

The European Union had proposed reducing tariffs and subsidies to $20 billion a year, while the United States wanted to keep them at $30 billion.

**Money Trouble**

Rising Deficits in Europe Give Euro Its Toughest Challenge Yet

As France and Germany Miss Targets, Smaller Countries Voice Sharp Complaints

Sweeds Opt to Keep Knun

The euro’s most-significant problem this year is that its members are not following the rules. The latest report from the European Commission shows that the euro zone’s member countries are not following the rules. The report shows that the euro zone’s member countries are not following the rules.
NYSE Weighs Options

Christopher C. Quick Fleet Specialist, director, Swedish American Hospital in Chicago.

In the Hot Seats

Non-management members of the New York Stock Exchange board who have been

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The concern shared by the directors is growing as more employees open their retirement plans. They are surprised to find that their money isn’t where they think it is.

The culprit isn’t. A volatile stock market and falling interest rates have combined to quietly shift the investment mix in many retirement portfolios. But since most employees take a set-and-forget approach to retirement planning, they may not have realized that recent market gyrations have unbalanced their holdings. The shift, however, may not affect the size of their retirement nest eggs at all.

For a few years, stock prices quickly skewed retirement portfolios toward bigger stock holdings. “The danger right now is that people have become too conservative,” says John Rekonshaker, president of Morningstar Associates LLC, Chicago.

Here’s why: Let’s say an employee decided three years ago to put 60% of retirement funds into equity investments and 40% into fixed income. Last year, the stock market dive slashed the value of many retirement accounts. Interest rates boosted bond prices, increasing the share of a worker’s portfolio in fixed income. Thus, the original 60/40 balance of stocks and bonds in an employee’s portfolio has been shifted, possibly unbalanced. Employees may seriously affect the size of their nest eggs at retirement.

If employees’ portfolios are out of balance, they can direct new contributions to underweighted areas.

If not, they may hold you responsible.

When employees open their retirement plans, there can be several surprising

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Tips for helping employees keep their portfolio on track:

- **Pick a Date**
  - Encourage employees to mark their calendars so they remember to rebalance their portfolio once a year.

- **Push Purchasing Power**
  - If employee’s portfolio is unsound, they can direct new contributions to underweighted areas.

- **Avoid Drifters**
  - Other fixed asset funds that aren’t likely to change their style.

- **Have a Good Toolbox**
  - Make it easy for employees to get guidance on good educational materials and useful internet tools.

- **Recognize Limits**
  - If employees won’t make investment decisions, consider options that let employees do the planning and rebalancing.

With so much at stake, companies are looking for ways to motivate employees to take a more active position. Many are promoting options that reduce investment risk by limiting employees to a range of preselected investments. Some programs let employees choose their own retirement stocks, while others let them to take more care in the final decision to remove them or leave them.

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