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Volkswagen races to detail refit plan

BY ANDREAS CREMER **AND BARBARA LEWIS** REUTERS

BERLIN - Volkswagen is under pressure to give details within the next week of its plan to refit up to 11 million diesel vehicles, with its U.S. chief due to testify to lawmakers on Thursday and German regulators also demanding swift action.

The German carmaker needs to fix software that allowed it to cheat emissions tests, the discovery of which has sparked the biggest business crisis in its 78-year history.

The scandal has wiped more than a third off Volkswagen's share price, forced out its long-time chief executive and rocked both global auto markets and the German establishment.

Europe's biggest carmaker said on Thursday it would take several months to get to the bottom of who was responsible for the software, although it promised to "inform the public in regard to solutions found for the problems next week.

But analysts say it could be a challenge to do the refits without leaving owners with vehicles that deliver diminished fuel economy and performance, or require more maintenance problems that could potentially multiply lawsuits against the company and further sully its reputation.

In a sign of the complexity, Belgian car importer D'Ieteren told Reuters it had not heard any technical details about the refit yet, and that Volkswagen had committed only to having a plan set by the end of this month.

Volkswagen said on Friday it was taking time to come up with solutions because automatic and manual vehicles and models with different engine categories needed different fixes.

In the coming days, the carmaker will launch country-specific websites where customers can enter details of their vehicles to find out if

Consolidatedlistings



GUSTAU NACARINO I REUTERS

A worker from the SEAT factory, under the Volkswagen group, works on an engine of a SEAT Leon car, in Martorell, Spain, in 2014. About 700,000 of the 11 million diesel engines involved in the Volkswagen emissions scandal were manufactured by the company's brand Seat, a spokesman for the Spanish unit said recently. Volkswagen is under pressure to give details within the next week of its plan to refit up to 11 million diesel vehicles.

they're affected, it said.

In the meantime, customers and dealers are seething.

"There's been no news whatsoever from Volkswagen, from the dealer, any letter, any phone call, nothing whatsoever," said Giacomo Corrado, who lives outside San Francisco and leases a diesel Golf.

Bradley Hoffman, chairman of the American International Automobile Dealers, said Volkswagen had not communicated well "out of the gate," although he was confident they would ultimately make things right with

"I want them to get off their youknow-whats and handle this thing swiftly and correctly. But I know they will." he said. "This is urgent for them because it's a public relations nightmare ... They're still in assessment mode.

Volkswagen shares, which have for the public to find out if a specific

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NYSE Composite

High

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lost more than \$30 billion in value since the crisis began, dipped to a new 4-vear low of 91.60 euros on Friday.

Two-speed response

The scandal has thrown the spotlight on problems with the availability and quality of official emissions data that campaigners have complained about for years.

The U.S. Environmental Protection Agency, which announced Volkswagen's cheating in diesel emissions tests on Sept. 18, provides detailed information on vehicle performance in tests. Published data from German counterpart KBA, upon which some other national bodies rely for tests on Volkswagen vehicles, do not break down the test performance of individual vehicle models.

Asked whether there was any way, other than asking the manufacturer,

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HANG SENG INDEX

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Euro

model complies with EU rules, a spokesman for the KBA said: "I dont

U.S. authorities have generally been quicker to respond to the crisis too, leaving Europe open to the charge of letting down consumers and being too close to its struggling car industry a key source of jobs and export in-

The EPA, which said on Sept. 25 it would toughen tests for all carmakers, will scrutinize at least 28 diesel models made by BMW, Chrysler General Motors, Land Rover and Mercedes-Benz, the Financial Times reported on Friday.

A U.S. congressional oversight panel said on Thursday it had called Volkswagen's U.S. chief, Michael Horn, to testify on Oct. 8, while more than 30 U.S. state attorneys general have banded together to conduct an investigation into Volkswagen, New York Attorney General Eric Schneiderman said on Friday.

European authorities are seeking answers too. Germany's KBA has set Volkswagen an Oct. 7 deadline to present a plan to bring diesel emissions into line with the law.

But the response in much of Europe has been slower.

French prosecutors only opened a preliminary inquiry into Volkswagen on Friday, whereas the U.S. Department of Justice was reported on Sept. 21 to have started a criminal in-

European carmakers are lobbying hard to limit the fallout from the scandal, which they fear could lead to costly regulations and hit sales of diesel vehicles — which account for almost a half of sales in Europe compared with a small fraction in the United States

In a letter dated Sept. 29 to the European Union's council of ministers, the European Automobile Manufacturers' Association said manufacturers would need until 2019 to fully meet some new pollution limits.

Currencies

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Wall Street

jobs report

Globalmarkets

Commodities

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What to do about a bad online review

o matter how hard a business tries to please every customer, it's inevitable that at some point a customer will be dissatisfied with the product or service they received.

In today's world of broadcasting our opinions and emotions on social media, it's com-

mon for those unhappy customers to post their dissatisfaction for the world to see. If you are the business owner, negative reviews can really BACK TO hurt your feel-

NEUMAN BUSINESS

ings and your business. But there are ways to lessen the damage.

DO take a deep breath and step away from your comput-

It's natural to want to vent your frustration, defend yourself and reach out for affirmation on social media. Vent privately to a friend, family member or trusted customer instead.

DO NOT panic and think that your business is ruined. Consumers are pretty savvy. We're all used to seeing negative comments and generally take them with a grain of salt.

DO contact the customer (in private) to offer an apology and resolution.

DO NOT go online and mention that a customer said negative things about you in an effort to try to explain the situation or to seek support.

It's natural to want to vent your frustration, defend yourself and reach out for affirmation on social media. Vent privately to a friend, family member or trusted customer instead. Otherwise you're only causing more damage by making more people aware of a complaint they likely never saw in the first place.

It's sort of like when you scratch a mosquito bite because you think it will make the itch go away and you'll feel better. Instead, it just spreads the poison and makes it worse. Don't scratch it! Take the high

road and let it be. **DO NOT** delete the comment unless it is completely inappropriate or offensive. If you delete the comment, you only will fuel the fire and make it appear that you are not professional or "owning it."

Customers want to be heard. If you delete a comment they likely will take to social media to complain even more about you, further damaging your reputation.

DO NOT get defensive or try to blame the customer. Even if the customer is fully or partially to blame, you only will make the situation worse if you begin a "he said/she said" campaign.

DO comment on the negative review. Thank the customer for their feedback and offer a genuine apology. Ask the customer to contact you so that you can make it right.

DO build your online reputation. Ask your loyal and happy customers to post positive reviews about your business. This will help to offset any negative comments.

DO ask the customer who posted the negative to remove it themselves or add a comment when and if you resolve the problem with them private-

DO learn from this. Step back once the dust and emotion has settled and view this as a learning opportunity. What could you have done better and what can you do in the future to reduce the chances of this happening again? DO remember, this too shall

pass, and then let it go, think positive thoughts and get back to business.

Read Deb Neuman's Back to Business blog at backtobusiness.bangordailynews.com.

Marketreview

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Company	Close	Chg	Div	Company	Close	Chg	Div				
AFLAC	58.47	+.51	1.56	Kraft	88.19	0	2.20				
AK Steel	2.56	+.19		LillyEli	87.52	+2.34	2.00				
AT&T Inc	32.64	+.11	1.88	Loews	35.55	+.18	.25				
AbtLab	41.38	+.62	.96	Lowes	70.23	+.44	1.12				
Aeropostl	.55	03	-	McDnlds	99.79	+1.01	3.40				
Aetna	113.11	+3.17	1.00	Merck	50.14	+.77	1.80				
Allergan	288.00	+5.65	.20	MetLife	46.97	47	1.50				
Allstate	59.15	+1.18	1.20	Microsoft	45.57	+.96	1.44				
Altria	54.86	+.64	2.26	Mondelez	43.56	+1.35	.68				
AMovilL	16.90	+.10	.33	Monsanto	87.01	+1.23	2.16				
AEP	56.32	+.18	2.12	MorgStan	31.43	07	.60				
Anadarko	64.11	+3.16	1.08	NewellRub	40.61	+.32	.76				
Apache	42.61	+2.89	1.00	NextEraEn	98.54	+1.99	3.08				
Apple	110.38	+.80	2.08	NokiaCp	6.91	+.23	.16				
ApidMati	14.94	+.27	.40	NoestUt	51.00	0	2.00				
AvidTch	7.79	01	-	NorthropG	167.53	+1.81	3.20				
BP PLC	32.52	+1.56	2.40	OneokPtrs	31.13	+.84	3.16				
BkNYMel	39.17	19	.68	Oracle	36.89	+.65	.60				
BestBuy	37.78	+.62	.92	PPL	33.04	+.44	1.51				
Boeina	132.56	+1.95	3.64	Panasonic	00.01	0	-				
BrMvSa	62.23	+2.18	1.48	Penn Gmna	17.49	+.20	_				
BrkfldAs	31.99	+.39	.48	Penney	9.92	+.65	-				
CBS B	40.30	+.83	.60	PepcoHold	24.79	+.40	1.08				
Caterpillar	65.70	+1.31	3.08	PepsiCo	94.16	+.31	2.81				
CenterPnt	18.03	+.26	.99	Pfizer	33.08	+1.24	1.12				
Chevron	81.55	+3.21	4.28	PhilipMor	79.95	+.49	4.08				
Citiaroup	49.88	01	.20	PhilipsEl	24.12	+.46	.89				
CocaCola	40.39	+.59	1.32	Praxair	103.15	+1.74	2.86				
Corning	17.05	+.22	.48	ProctGam	72.42	+.47	2.65				
Covance	106.00	0	-	Prudentl	75.40	90	2.32				
Deere	73.57	+.68	2.40	QstDiag	62.81	+1.23	1.52				
Dell		0	-	Rayonier	22.66	+.45	1.00				
DirecTV	93.55	0		Raytheon	107.77	94	2.68				
Disney	103.00	+.33	1.32	RevnAmer	44.01	+.38	1.44				
DowChm	44.45	+1.47	1.68	RylCarb	91.25	+1.37	1.50				
DuPont	49.26	+.91	1.52	Schwab	27.60	95	.24				
DukeEnrg	71.96	+1.29	3.30	SearsHldgs	24.80	+.85	-				
ExxonMbI	75.88	+1.82	2.92	Sherwin	237.00	+5.08	2.68				
FedExCp	145.52	+.81	1.00	Siemens		0	3.00				
FidINFin	36.46	+.47	.84	SonyCp	25.76	+1.04	-				
FidNatInfo	68.35	+.77	1.04	SwstAirl	38.38	03	.30				
ForestLab		0	-	Starbucks	58.08	+.60	.64				
FMCG	10.62	+.80	.20	Symantec	19.65	+.32	.60				
FrontierCm	4.88	+.16	-	Target	79.53	+.02	2.24				
GlaxoSKIn	39.50	+.76	2.37	Textron	38.43	+.34	.08				
GoldmanS	177.01	+.99	2.60	3M Co	143.20	+2.40	4.10				
Google	626.91	+15.62	-	TW Cable	185.19	+3.34	3.00				
Hershey	94.31	+2.26	2.33	TimeWarn	70.59	+1.25	1.40				
HewlettP	26.07	+.72	.70	Toyota	120.73	+2.39	4.02				
Hitachi	52.11	+.31	-	Travelers	100.03	+1.69	2.44				
HomeDp	117.81	+.78	2.36	UBS AG	19.23	+.53	.54				
Honda	30.52	+.51	.73	UPS B	99.38	+.80	2.92				
Intel	30.51	+.51	.96	ValeroE	63.10	+.86	1.60				
IntlBcsh	24.92	22	.58	WalterEn	.16	0	.04				
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ALIY 1.84 +.20 .06 ABT 41.38 +.62 .96 SWN 12.81 +.43 - JNJ 33.93 +.76 3.00 HAL 36.80 +1.89 .72 NBR 9.71 +.44 .24 BMY 62.23 +2.18 1.48 SFUN 7.24 +.64 .40										
SWN 12.81 +.43 - JNJ 93.93 +.76 3.00 HAL 36.80 +1.89 .72 NBR 9.71 +.44 .24 BMY 62.23 +2.18 1.48 SFUN 7.24 +.64 .40										
HAL 36.80 +1.89 .72 NBR 9.71 +.44 .24 BMY 62.23 +2.18 1.48 SFUN 7.24 +.64 .40										
	HAL	36.80		.72				.24		
OAS 10.73 +1.54 - VER 7.77 +.04 .55				1.48						
	OAS	10.73	+1.54	-	VER	7.77	+.04	.55		

Regional stocks										
Stock	52-wk hi 5		close	chg		chg 52-wk h		P/E	Div	
BkofAm		14.60	15.38	• • • • • • • • • • • • • • • • • • • •	-1.09%	, .	181786408	16.07	0.20	
BarHarb	37.98	28.00	31.26		+1.17%		9617	12.75	1.02	
CamdnN	41.83	34.92	39.20		-2.22%	-6.29%	23945	11.56	1.20	
Cisco	30.31	22.49	25.76		+0.12%		34910390	14.72	0.84	
CenEurRus	24.960016		17.6017	-0.1583-	0.8913%	-29.4804%	7517	N/A	0.9700	
Delhaize	25.00	15.58	22.67	+0.54	+2.44%	-9.32%	135392	43.96	0.45	
Domtar g	48.30	33.04	36.10	+0.11	+0.31%	-25.26%	779303	5.45	1.60	
FairchldS	20.84	12.01	13.86	+0.40	+2.97%	-33.49%	740949	N/A	N/A	
FstBcpME	20.00	16.20	18.91	+0.06	+0.32%	-5.45%	20359	12.86	0.88	
GenDynam	153.76	114.73	139.13	+0.95	+0.69%	-9.51%	1169826	16.28	2.76	
GenElec	28.68	19.37	25.47	+0.28	+1.11%	-11.19%	42673402	N/A	0.92	
IdexxLabs	84.25	57.56	75.56	+1.88	+2.55%	-10.32%	614902	19.26	N/A	
ImmuCell	11.40	3.96	6.13	+0.07	+1.16%	-46.23%	9285	27.49	N/A	
IntPap	57.90	37.11	38.92	+0.57	+1.49%	-32.78%	3893147	16.12	1.60	
Keycorp	15.70	11.55	12.98	-0.11	-0.84%	-17.32%	11043896	12.70	0.30	
KimbClk	119.01	99.60	109.14	+0.40	+0.37%	-8.29%	2897104	63.05	3.52	
MeadWvco	55.15	37.28	48.30	+0.00	+0.00%	-12.42%	0	N/A	1.00	
NorestB	11.0200	8.5900	10.9399	+0.3399-	+3.2066%	-0.7269%	1808	15.3006	0.0400	
PNC	100.52	76.69	88.16	-0.90	-1.01%	-12.30%	3379055	12.15	2.04	
PeopUtdF	16.95	13.61	15.41	-0.17	-1.09%	-9.09%	4455900	18.79	0.67	
PlumCrk	45.26	36.95	39.99	+0.47	+1.19%	-11.64%	896537	36.65	1.76	
Sappi	34.60	4.08	10.87	-0.13	-1.18%	-68.58%	11161	N/A	0.00	
StateStr	67.12	63.97	67.12	+0.01	+0.01%	+0.00%	3499422	15.88	1.36	
Sysco	41.87	35.45	39.40	+0.79	+2.05%	-5.90%	4810113	34.26	1.20	
UtdTech	124.45	85.50	89.77	+1.41	+1.60%	-27.87%	4624219	12.87	2.56	
UnumGrp	38.15	29.81	31.95	-0.46	-1.42%	-16.25%	2018530	20.92	0.74	
VersoPap	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.00	
WalMart	90.97	61.50	64.98	+0.71	+1.10%	-28.57%	7081779	13.56	1.96	

Top 100 mutual funds									
Name	Last	Chg	% Chg	Name	Last	Chg	% Ch		
API Efficient Frontier Income	9.61	+0.04	+0.42%	MFS Lifetime Retirement Income	11.92	+0.06	+0.519		
Aberdeen China Opportunities	17.36	+0.28	+1.64%	Marshall Intermediate Tax-Free Inve	stor11.3	3+0.02	+0.189		
Aberdeen Emerging Markets	11.67	+0.17	+1.48%	Matthews Asia Growth Investor	19.36	+0.25	+1.319		
Alger China U.S. Growth	19.62	+0.26	+1.34%	Matthews China Investor	20.73	+0.75	+3.75%		
Alger Spectra	17.45		+1.63%	Merk Hard Curency Investor	9.45		+0.75%		
AllianceBernstein High Income	8.34		-0.12%	Metropolitan West Total Return Bon			+0.18%		
American Century Heritage Investor			+1.28%	Munder Growth Opportunities	42.59		+0.929		
Berkshire Focus	18.79		+1.79%	Oakmark Global Select	15.42		+1.389		
CM Advisors Fixed Income	11.36		+0.09%	Old Westbury Global Small & Mid C					
Calamos International Growth	16.52		+1.47%	Oppenheimer Developing Markets			+2.199		
Columbia Balanced	35.22		+1.00%	Oppenheimer International Small Co			+1.079		
Delaware Corporate Bond	5.71		+0.18%	PIMCO Foreign Bond	9.20		+0.449		
Delaware Diversified Income	8.76		+0.23%	PIMCO Investment Grade Corp Bor			+0.109		
Dreyfus International Bond	15.32		+0.33%	Permanent Portfolio	37.90		+1.479		
Encompass	3.81		+0.00%	Pin Oak Equity	48.11		+0.809		
FBR Balanced Investor FPA Crescent	N/A 32.21	N/A	N/A +0.69%	Putnam American Government Inco Putnam U.S. Government Income	13.36		-0.119 -0.229		
	27.28		+1.72%		57.76		+1.269		
Fidelity Advisor Emerging Asia Fidelity Canada	44.62		+1.72%	Reynolds Blue Chip Growth	15.85		+0.009		
Fidelity Capital & Income	9.25		+0.11%	Saratoga Technology & Comm Saturna Sextant International	14.20		+1.729		
Fidelity OTC Portfolio	75.92		+2.33%	SouthernSun Small Cap Investor	21.44		+2.499		
Fidelity Select Consumer Staples	90.22		+1.62%	State Farm Municipal Bond	8.83		+0.239		
Fidelity Select Retailing Portfolio	99.68		+1.22%	State Farm Tax-Advantaged Bond	11.86		+0.179		
Fidelity Small Cap Discovery	27.35		+1.41%	T. Rowe Price Health Sciences	73.69		+2.219		
First Eagle Overseas	21.60		+1.03%	T. Rowe Price Media & Telecomm	67.49		+2.049		
Hancock Horizon Burkenroad	54.65		-0.11%	T. Rowe Price New Asia	14.94		+2.05%		
Henderson European Focus	33.38		+1.99%	T. Rowe Price U.S. Treasury Interm	5.98		+0.50%		
Hundredfold Select Alternative	21.42		+0.00%	TCW Core Fixed-Income	11.18		+0.279		
Hussman Strategic Total Return	11.17		+1.27%	TCW Emerging Markets Income	9.72		+0.219		
ING Large Cap Growth Portfolio	17.69	+0.21	+1.20%	TCW Total Return Bond	10.67	+0.02	+0.199		
ING Midcap Opportunities Portfolio	12.01	+0.17	+1.44%	Target Intermediate-Term bond	9.91		+0.30%		
ING Morgan Stanley Global Franchi	ise15.42	+0.23	+1.51%	Target Total Return Bond	N/A	+0.00	+0.00%		
ING Pioneer High Yield Portfolio	11.09	-0.02	-0.18%	Templeton Global Bond	11.45	+0.04	+0.35%		
Icon Energy	11.64	+0.41	+3.65%	Thompson Plumb Bond	10.95	-0.01	-0.09%		
Integrity Viking Williston	4.88	+0.18	+3.83%	Thornburg Global Opportunities	24.72	+0.21	+0.86%		
Intrepid Capital Investor	10.56		+0.67%	Tilson Dividend	12.32		+0.98%		
Intrepid Small Cap Investor	13.74		+0.59%	Transamerica Systematic Small/Mid			+1.489		
Ivy Balanced	23.78		+0.30%	USAA Precious Metals and Minerals			+7.159		
James Balanced: Golden Rainbow			+0.58%	Van Eck International Investors Gold			+7.38%		
Janus Balanced	29.58		+0.96%	Vanguard Inter-Term Treasury	11.58		+0.35%		
Janus Flexible Bond	10.48		+0.10%	Vanguard Wellesley Income Investor			+0.619		
Janus Global Research	N/A	N/A	N/A	Virtus Global Infrastructure	13.86		+1.69%		
Janus Moderate Allocation	12.91		+0.94%	Waddell & Reed Asset Strategy	7.95		+0.25%		
Janus Triton	22.77		+1.74%	Waddell & Reed Continental Income			+0.319		
John Hancock Balanced	17.86		+0.90%	Waddell & Reed Municipal Bond	7.55		+0.00%		
John Hancock Global Opportunities			-1.07%	Wasatch World Innovators	20.45		+1.249		
Legg Mason Western Asset Muni	16.64 12.37		+0.18%	Wells Fargo Adv. Emerging Markets			+2.039		
Loomis Sayles Core Plus Bond Loomis Sayles Investment Grade B			+0.16%	Wells Fargo Advantage Growth Ines Westcore International Small-Cap	15.64		+1.629		
Lord Abbett Income	2.73		+0.37%	Yacktman	22.88		+1.199		
Lord / Nobell Illoomic	2.10	10.01	10.01 /0	raominan	22.00	10.21	11.13/		

BY DANI BURGER AND ANNA-LOUISE JACKSON **BLOOMBERG** NEW YORK — The Standard & Poor's 500 index posted its longest winning streak since July amid a Friday rally led by energy and rawmaterial companies, as investors reassessed the economic impact from a weaker-than-expected jobs

The Dow Jones industrial average wiped out a 258-point drop as Pfizer and Chevron climbed more than 3.8 percent, while Caterpillar added 2 percent. The profitability of those companies benefits from a weaker dollar, which slid today as investors pushed out expectations for higher interest rates. Commodity shares, also sensitive to moves in the dollar, were higher as Freeport-McMoRan and Dow Chemical gained more than 3.4 percent.

The S&P 500 index rose 1.4 percent to 1,951.36, wiping out an earlier drop of as much as 1.6 percent in its biggest intraday rebound since October 2011. The Dow climbed 200.36 points, or 1.2 percent, to 16,472.37. The gauge spanned 459 points from its session high to low. The Nasdaq composite index increased 1.7 percent. About 8.3 billion shares traded hands on U.S. exchanges, 14 percent above the threemonth average.

"While it was a big disappointment, I don't think it changes the overall picture," said Kate Warne, an investment strategist at Edward Jones in St. Louis.