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The Fixer: Some helpful tips in 'Fixerology'

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Dear Readers: The Fixer likes to think Chicago has some of the savviest consumers around. We are, despite our gracious Midwestern ways, not the types to lie down like doormats if we think we've been ripped off.

And while you may not have the leverage of a newspaper column, you can get pretty far if you use the right techniques. Yes, complaining successfully is both a skill and an art.

Here are some tips and tricks The Fixer recommends:

- Keep your emotions in check. No matter how steamed you are, don't yell, swear or threaten the person to whom you are turning for help. Blaming the customer service rep is never a good idea.
- Polite but firm, polite but firm, polite but firm. There's a difference between this and being a pushover.
- Act quickly. Unlike fine wine, consumer problems really don't get better with age.
- Know what you're talking about. Research your rights and read the fine print before you complain. For example, if you're battling a debt collector, check out www.ftc.gov to learn your rights under the Fair Debt Collection Practices Act.
- Get the customer service rep on your side. Get them to understand your problem (and maybe even sympathize). Then ask, "How can WE fix this problem?"
- If that fails, get a manager, then a district manager, then a corporate manager.
- Take copious notes. Dates, times, phone numbers, whom you spoke to, their call-back number, etc. Don't be so happy and relieved that you hang up without getting this. If a customer service rep makes a promise, ask to get it in writing or in an e-mail. Put all of this -- plus your receipts and documents -- in a folder in case you're in for a long battle.
- Have a resolution in mind. If you can state what will make you happy, you're giving them a simple pathway to resolving it. (That said, be reasonable.)
- Be concise. Leave out your life's story. And unless it's truly relevant, no one needs to hear about your grandmother's gout, your colicky dog or the fact that your preschooler had a stomach bug on the day you bought the merchandise.
- If a customer service rep helps you, thank them! That might make them more likely to help the next poor soul. For exceptional help, consider writing their boss a nice note.
- If, on the other hand, they stonewall and say something about it not being within their *procedures* to help you, let them know you're not interested in procedures, you just want it fixed. Let them know that they need to do the right thing regardless.
- When stating your case, never end with "... and I'll never shop here again!" That'll just give them less of a reason to listen to you.
- If you complain by letter or e-mail, make sure you state what you want, give a deadline and explain that if they don't help by that deadline, you're going to seek third-party assistance (such as the Better Business Bureau). For a sample complaint letter, go to www.consumeraction.gov.
- For long customer service calls, wear a telephone headset and do the laundry. You'll feel more productive.

Cell phone savings

Dear Readers: The good folks at the Citizens Utility Board have a new, free, online tool that might be able to save you some dough on your cell phone bill -- possibly hundreds of dollars a year, according to CUB.

The CUB Cellphone Saver is described as a state-of-the art online tool that automatically analyzes individual wireless bills, identifying the cheapest calling plans, providing customized money-saving tips and spotting billing errors.

It works on bills from the five biggest wireless companies: AT&T, Sprint, T-Mobile, U.S. Cellular and Verizon; you just upload an online copy of your bill and it'll give you the cheapest plans offered by those carriers based on your usage.

If you've already got the cheapest plan on that carrier, it will let you know. It also has other good tips for saving money.

You can find it at www.CUBCellphoneSaver.com.

CUB says that during the initial testing phase, the CUB Cellphone Saver showed consumers how to cut their wireless bills by an average \$260 a year.

Sounds like it's worth a try.

Getting the runaround about a consumer problem? Tell it to The Fixer at www.pioneerlocal.com, where you'll find a simple form to fill out. If you don't have a computer, you can mail a brief description of your problem, along with your name, address and telephone number, to: The Fixer, 3701 W. Lake Ave., Glenview IL 60026. Don't send original documents. Due to the large volume of submissions, The Fixer can't make personal replies. Letters are edited for length and clarity.



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