

To My Credit

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I have a golden opportunity! I can become invisible when it's convenient and re-appear at will. If I can overcome my tendency toward honesty, I can even start a criminal career. How can this be? Thanks to our wonderful credit card system, it's all mine for the taking. Literally!

Everyone gets multitudes of credit card offers on a daily basis. Pleas to transfer a balance here, lower an interest rate there. We scan, we shred, we toss. During this now almost automatic process, I recently realized I had evolved into a new person! I'm not sure if that occurred when I bought something with an existing credit card, or if somewhere in cyberspace there's a little man who manipulates all things financial and deluges us with multiple envelopes. One day it penetrated my consciousness that I had just been solicited by a company where I already had a card. They wanted to issue another card, same type, to an alter ego.

Ann F. Dorothy was thus born. She doesn't eat anything. She takes up no space. All that's required to keep her alive is...nothing! So far, that initial credit card offer (which was, of course, shredded) has multiplied like a virus in a Petri dish. I now receive almost as many offers of cards for Ann F. as I do for myself (my usual self).

What's the problem? For one thing it proliferates my junk mail. Mostly, though, there's the temptation to play with the situation.

Being a writer, I ask a lot of 'what if's'? Like...what if I filled out the card, or called and told them Ann F. wants her credit card? So far, no one has realized they're soliciting credit card business from the same address but sent to two different names. Of course in these days of unrelated individuals in a household,

why would they wonder?

Will they check my Social Security number if I do mail in an application? Does anybody really care? Are they checking anything? Could I get approved for a limit of thousands just by responding? Of course, I've resisted the temptation so far, but in the name of writing research and my writer's curiosity, some days, I wonder....

I recently opened a checking account in the name of an organization to which I belong. Within a week, I began getting mail addressed to my new 'business'. So far, I've already had two...you guessed it...credit card offers to help me keep that new business on track and my books in the black. My current self, as a writer, also gets notices from the U. S. Post Office telling me I need a postage machine and how convenient they can make shipping my packages from home. Not that I send any packages, but they want me to set up as a postal center. I also receive discount offers for quantity purchases from big box office supply stores. Do I really need five cases of copy paper at a time?

I can hardly wait until all of the major credit card companies share my new information. I'm sure the mail will double...triple! Then Ann F., the business(es) and I will all get countless solicitations. I've envisioned an avalanche – bags and bags of mail on my front porch from major financial institutions. Would it help if I tried to call one of these companies and explain their mistake? Would they do anything? Do they care?

I suppose I could have a contest to see how many offers I get and how many Ann F. gets. Of course if she wins, I'm in trouble. Even if I resist asking my 'what if?' question as far as Ann F's persona is concerned, will she somehow take on a life of her own? And if she does, will I discover she's even eventually doing the writing? Ahem! Perhaps we shouldn't even consider that possibility. Or...is it already too late?