

The Credit Card

By Richard W. O'Donnell

You can't open your mail these days without finding a letter from somebody who wants you to get one of their credit cards. Visa, MasterCard, American Express, Discovery and others are everywhere. There isn't a company, organization or bank in the land that doesn't have its own credit card waiting for you.

All you have to do is fill out a short form and your card will be fired back to you in practically the next mail. And it will be pure gold, platinum, dazzling diamond, or what have you, with a credit line worth more than all the money you ever saw in your lifetime.

Sure, there's a credit check. Computers take care of that in nothing flat. If you are the exception to the rule and get turned down because of bad credit, don't worry. There are other credit card companies willing to accept you—for a slightly higher interest rate.

It's almost impossible *not* to get a credit card, if you want one. You can't escape them! About all you have to do is take your plastic passport to poverty and go out and buy things.

At times, life can be sweet. Of course, somewhere along the way you are going to have to pay the piper. But that's later on! Why worry about minor details?

Credit cards keep our old world spinning. In fact, some people have trouble recalling the color of a dollar bill. That's how long it has been since they spent actual money.

Such was not always the case. There was a time when credit card owners were rare birds indeed. During the Depression years, you needed pure courage, an iron will and grim determination if you wanted to apply for one of the things.

In the 1930s, Visa, MasterCard and the rest were not around. Your credit card was limited to purchasing items at a specific store. And the cards were made of paper back then, not plastic.

My mother, a steely soul who had never been known to quit once she decided to do something, applied for a credit card at Jordan Marsh, which back then was the biggest department store in

Boston. To do this, she took the subway to the store at Summer and Washington Street, in the center of the city, and filled out the required paperwork.

"I should be hearing within three weeks," Mom told my father that night. "That's what the woman at the credit desk told me." My father just nodded. Credit cards were another world to him.



Three weeks went by. Nothing happened. During the fourth week, a long form arrived from Jordan Marsh. Mom had to answer all the questions and return the form within a week.

"Failure to do so will mean the processing of your application will be delayed for an indefinite period," read the accompanying letter. "In certain cases, applications may be automatically rejected."

The letter was signed, if I recall correctly, by Agnes Scrooge. At least, I *think* that was the name. She was with the "Account Office." That's what it said right under her name.

Mom sat down that very night and filled out

the form. It proved to be a project. For one thing, she didn't know Dad's Social Security number, and there was a frantic search until his card was located.

Then she had to come up with three people who had known her for a number of years and would supply letters of recommendation.

Mom's best friend was perpetually up to her neck in hock, so she could not be used. So were most of our neighbors. She settled on a sister who lived in a wealthy suburban community, and the superintendent of the post office where my father worked.

Coming up with the third recommendation proved to be a bit of a problem. At first, we considered asking Dr. Jimmy Redmond, our family doctor, to help us out. But we still owed him for the time he stitched my knee after I tore it while climbing a fence.

Our family dentist, Lombard Daley, was also a possibility—until Mom recalled that we were in hock to him, too.

Mom was stuck on that third name for a couple of days, until the name of Father Neil Cronin, the pastor of our parish church, St. Augustine's, came to mind.

"Father Cronin will recommend me for sure," said Mom. "He's about the only person around we don't owe money."

Off she went to St. Augustine's, and soon she was in conference with Father Cronin, who probably had less pocket money than most of his parishioners. He was a kind man, and what he did have he passed along to those he felt needed a helping hand.

Mom was beaming when she returned home from the rectory. "Father Cronin said I could use his name," she told me. "His only request was that I pay the bills off on time every month. I promised him I would. And next Sunday, I'm going to put a full dollar in the collection."

Mom scrimped for the rest of the week, and when she made her donation, she was a mighty proud woman. Dollars in the collections were rare indeed in those days.

The bank where our family had its almost-empty account had to be listed on the form. The status of our mortgage had to be clarified. How many children in the family? Did we own a car? (We didn't.) Were there any outstanding debts?

That form was loaded with questions. Mom finally filled out that form. The next day, Dad mailed it off at the post office when he went to work. After that, six weeks went by.

"Your application is still being processed," Agnes Scrooge said sternly when Mom called the store to inquire. "There is no need to phone again. You will be notified by mail."

Two more weeks went by. Then, lo and behold, there was a letter from Jordan Marsh. And inside was the charge card.

My mother should have been smiling as she checked things out. But she wasn't.

"Your *father's* name is on it," she told me. "It reads 'Michael A. O'Donnell.' My name is Frances. *I'm* the one who applied for that card. *My* name should be on it."

Another phone call to Agnes Scrooge in the Account Office was in order.

"The husband's name is often put on our cards," Agnes explained. "You will not have any problems using your card."

"I want *my* name on that card," insisted my mother. "And I'm going to *have* my name on it."

Mom slammed down the phone and boarded the subway train for Jordan Marsh. I know for a fact that there was a face-to-face, eyeball-to-eyeball encounter with Agnes. What precisely was said, I never learned. Mom wasn't about to tell me when she returned home three hours later.

Suffice it to say, a new credit card arrived in the mail a few days later. And the name on it was "Frances O'Donnell." Obviously Mom had trimmed Agnes Scrooge down to size.

The very next day, Mom took me to Jordan Marsh and bought me a \$5 pair of brown shoes. "The shoes you're wearing are all scuffed up," she said. "Besides, I wanted to give that new card a check so I'd know how it worked."

She learned quickly at the end of the month, when the bill for the shoes arrived.

After that, Mom put her credit card on hold and stored the precious thing away in a drawer.

For six months, she did not use her card. It wasn't until Christmas rolled around that temptation overwhelmed her. She went on a Christmas shopping spree. Jordan Marsh made a mint.

After that, there was no holding her. ❖

