Welcome to 1984!

by John Farrow

We regret to inform you that we are unable to establish an account for you on the basis that we cannot verify the accuracy of information submitted.

Nothing like dealing with bureaucracy to get your blood boiling and heart-rate up. Just recalling the conversation during a track workout had me fighting mad and turning in some fine quarters at that.

The occasion was being turned down for one of those "pre-approved" credit cards. But, being a rational individual (or so I thought) I figured I would call them and get everything straightened out. Right? Wrong! The following is the gist of our little conversation.

MegaBank PNC. May I help you?

Good morning. I've just received a letter saying that you turned me down for a credit card because you can't verify some information on my credit application and so I'm calling to see what it is that you couldn't verify.

Certainly, sir. May I have your social security number and mother's maiden name? [I comply] Thank you.

[Pause] Is there any reason that we should be calling you, sir?

Well, not that I can think of. I'm sure you would have called otherwise. I'm in the phone book.

Very well. Then I'm afraid that we must continue to decline your application.

Wait a minute! What is it that you can't verify?

Well, sir, we are not at liberty to divulge that information as it would violate your privacy rights.

But I will gladly waive that right!

Of course you will. But I'm afraid that you will just have to order a copy of your credit report to see for yourself the information that we can't verify. It should be perfectly obvious to you.

But only a few months ago I refinanced my house, the same one I've owned and lived in for 18 years, and my bank didn't have any problem with my credit then.

How nice. But I'm afraid that MegaBank PNC cannot give you a credit card unless you tell us why we should be calling you.

Why don't I just hang up and you call and ask me what it is you need to know?

Don't be silly, sir.

Look, to be honest, I really don't want you to call me unless you're with the Multi-State Powerball Lottery Commission, and I really don't even want your credit card except for the fact that I can get all kinds of frequent-flier airline miles with it. And quite frankly, once I get to the bottom of this, I will do everything in my power to make certain that you don't earn one red cent in interest off me.

I'm sure you will, sir.

Could I please speak to D. Smith, the person who sent me this letter?

Of course not, sir. No one can speak with her. You may only communicate with her by mail at the address on the letter.

So a few ounces of Semtex *plastique* sent to her at that address would be delivered directly to her desk?

I'm afraid that I really must terminate this conversation now, sir. [click]

That last bit was probably unnecessary, but there are times when I love to push someone's buttons, especially when they are just sitting there waiting to be pushed. This was, however, turning out to be one mother of a track workout. (*72? Holy ơ*@*φ*⊗ I'm doing repeat quarters in 72 seconds?!*) □

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