

Christopher Columbus and me
Thoughts on entering the Americas

Across the western world every school child is told that Christopher Columbus discovered America. In advanced classes they are even told that he discovered it more than once. But what they are never told is why so many visits were necessary, why on each occasion he stayed for so short a period of time, and why he kept going back to Imperial Spain. They are never told, that is, just how tough he found it to survive in America without a social security number, or just what problems he had transferring his credit rating from the old world to the new.

For us, intrepid explorers in a later age, the problem started when we decided to buy a car. Two weeks into the US, holidaying with family in New Jersey before beginning a job in North Carolina, we spotted just how much money was slipping away in car rentals. Since Eileen was born in Manhattan and therefore already possessed a social security number, and I had mine on order, why not have her buy a car, with me to co-sign. No problem, the car salesman said, we do this all the time. Leave a deposit and your job details, take the car, give us a week to clear your credit standing back in the UK, and we'll complete the paperwork on Friday. Well, Friday turned out to be quite a day. The garage rang, at 8.50 at night, to demand the car back. Apparently their US banks couldn't make overseas phone calls, Eileen's 17 year absence gave her no credit history, and without my social security number they couldn't even begin to discover that I (two weeks into the US) lacked a US credit history too. So they wanted the car returned. When, I asked. Now, they said. Into which of your orifices would you like me to park it. No need to be offensive, they said, just bring it in the morning.

By the morning tempers had cooled a little but institutional insanity had abated not one jot. No credit history, no credit. No credit, no way of beginning a credit history. I began to understand why the Spaniards had brought their own horses (not to mention the odd priest). The garage thought they might be able to swing a deal with their largest bank, so long as we tripled our deposit and paid interest at three times the odds. They weren't sure, but we should leave the car and the deposit with them until Monday, and they'd try. It was the teenage package, they said, for first time buyers. Since this would be our fourth car purchase in ten years, and five of my six children were already too old to qualify for any kind of teenage deal, this did not seem the appropriate package for us; but it was difficult for me to explain my age and credit history in the UK to the car salesman by then, lodged as I was firmly on the show room ceiling. But I shouted loud enough about being 52, bald, and nearly impotent that he eventually got the message. Give us back our deposit, or we won't give you the keys. We then discussed in turn (and at length) the ethics of corporate blackmail, the politics of the gunfight at the OK Corral, and the possibilities that any of our parents had ever been married; before eventually retreating car-less and bloody, but at least in possession of a note explaining that their Mastercard machine couldn't do credits, only debits; but that they would repay the deposit on Monday. I now knew why the Spaniards had been so horrid to poor old Montezuma. He had obviously tried to hold on to their car deposit over the first long weekend, and they had simply lost their rag. I spent the next two days fantasizing about a return to the dealership on Monday, with a small team of conquistadores. They wanted their car back. I would give them their car back!

Go to the bank, the family said. You can't expect car dealers to liaise between you and US credit companies. Car dealers are the lowest form of humanity, worse even than lawyers. So, come Monday, off we go to the bank, armed with an application form for a bank-based credit card. Don't use that, the bank lady said, they'll turn you down, you don't have a credit history. Eileen knew enough by now to throw herself bodily across my knees at moments like this, to protect the ceiling; and calmly asked how we might get such a thing. The bank lady didn't know. After all, she was only a bank lady, and what could bank ladies possibly know about credit. She tried her computer – under 'c' for credit rating, Coates, Christopher Columbus, Catch 22 – but the computer didn't know either. It was a rather parochial computer. But then, and quite by chance, the bank lady found that she and we shared credit card companies, that her credit card company and mine was actually the same, that global finance was genuinely global after all. Who would have thought it. We had a happy twenty minutes comparing the icons on the front of our credit cards while her colleague gathered a set of 1-800 numbers for us to ring. Go directly to each credit card company in

turn, she said, and ask them to transfer your credit card history with them in the UK to the sister company in the US. What could be simpler than that!

Well, virtually anything actually. Walking on the moon. Pre-programmed projectile vomiting. Finding an honest politician. Locating a 1-800 number that doesn't give you 48 options, none of which you want. Type in your credit card number, the disembodied voice said, so we did. But of course, our credit card numbers were UK ones, not recognised in the US. Please type your credit card number in again, the disembodied voice said, slightly more exasperated, but this time do it correctly. It is correct, I shouted back. (I always know I am close to losing it when I start shouting at automated voice machines.) Please hold for one of our service personnel. Twenty minutes of Beethoven's 5th later, interrupted only by repeated explanations of how much they valued our custom, and at last we were talking to Claire. She, of course, had never met this problem before, and didn't have a screen to which she could turn to help us. Perhaps we could get the UK company to fax a letter of support. But it is your company too – by now I was sufficiently weakened by the struggle to have become temporarily polite - can't they simply do an internal data transfer. Claire didn't know. She'd ask. More Beethoven. More valuing of our custom. Then Claire again, with the number to ring – their international office, she called it. No Claire, that is not the international office. An office with a number beginning 01144 is a UK office. Oh, maybe you should speak to them. Try it from the UK end. Why not.

By now Christopher Columbus must have been wishing he'd stuck to the day job – I certainly was - but nothing ventured, nothing gained Let's try an English voice for a change. Some change! Same music, same concern for our custom, and then eventually the English Claire - actually Kevin. No, sir, we don't divulge that sort of information, even within the company. I know it's your data, sir, but the Data Protection Act stops us releasing it. Yes, sir, even to you. Yes, sir, the data is very well protected; and No, sir, the spare port on the back of my computer is not for me to stick my head up. There is no need to be vulgar, sir, I'm just doing my job. Yes, sir, my job does involve refusing to release your credit rating to you, even though it is yours. But sir, please calm down sir, help is at hand. Sir, there is just no need to scream like that when, for two pounds sterling and a self-addressed envelope, you can write to the credit-rating company in Nottingham that we use, who will happily supply you with your credit rating. Yes, sir, the information that the credit card company cannot internally transfer nor the car dealer's bank ring up to discover, you can get for just two pounds, and no ID required. Anybody can get it, by just writing in. Why can't I get it for you sir, and send it across? Let's not go back over that again, sir. No, no, please don't start shouting again sir, No in the meantime, sir, do feel free to carry on using your UK-based card, with its small conversion charge on each transatlantic transaction. Yes, yes sir, I'm sure it is time to shit or get off the pot, but I don't see how profanities help us at moments like this. Oh they help you. I see, I see, they help you cope. Well in that case, swear away, sir, say whatever you like, we always like to be of service to our customers. But no sir, you can't have your credit rating transferred. We're happy to be sworn at – it happens all the time – but no, not even if you're crying sir – are you crying sir – sir, just calm down, get a grip sir, be English, think of the Empire and all it stands for. Don't let the Americans see you crying sir. Don't, whatever you do, do that.

I think that Kevin now understands that using a UK-based credit card is no help in building up a US credit history. I certainly explained it to him at some length, and at considerable volume, and he seemed genuinely interested. He certainly cut off the Beethoven pretty quickly, and remained totally silent throughout the rest of my tirade. And when I was through shouting at Kevin I couldn't help thinking that, although I still had no US credit rating, I had at least transformed one beleaguered Englishman's understanding of pre-colonial American history. For when next they tell Kevin about the iniquities of the Spanish galleons slipping back to Cadiz with all that Inca gold, he at least will understand why the Spanish captain felt the need to carry so much specie with him. He at least will know that it was really Claire's fault.

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