

MY QUEER LIFE

Extra credit

Green, gold, platinum: as you step up the Amex ladder the mounting price tag may make you dizzy

by Michael Thomas Ford

I read the other day that the average person in the United States owes \$3,450 in credit card bills. Not me. I've learned my lesson the hard way.

For years I had only one credit card—American Express. The plain old green card. It worked just fine. But then others began wooing me. All of a sudden, a plain old credit card wasn't good enough. The really cool cards didn't just pay for things, they gave you stuff, too: free flight miles for every dollar spent, "bonus credits" that could be traded in for gifts, even cash back at the end of the year. In the face of such temptations, my little green Amex card seemed pale and weak indeed.

I called American Express. "Why can't my card earn me free car rentals?" I demanded.

The operator was cheerful. "What you need," she said, "is the Gold Card."

A Gold Card. It sounded so regal. So chic. Why, it was even capitalized, while the green card, like some obscure East Village poet, had to be content with going about lower cased. I signed up on the spot.

My Gold Card came a few days later. I couldn't wait to use it, so I took my friend Katherine out to dinner. When it came time to pay, I whipped out my shiny new card and placed it gently on the table. "Where'd you get that?" Katherine asked.

"They gave it to me," I said. "All I had to do was ask. Isn't it pretty?"

"But you're poor," she said, shocked. "I thought the Gold Card was for all of those business majors we hated in college, the ones with jobs on Wall Street now."

"They said my credit rating was superb," I answered proudly.

Now, Katherine wasn't as off the mark as you might think. It used to be that things like Gold Cards and \$15,000 credit limits were reserved for people who actually made enough money to buy things worth \$15,000. Not anymore. These days, a mere child can get a \$15,000 limit simply by asking for it.

I happily used my Gold Card for everything. I even took advantage of my "membership privileges," purchasing tickets to an Indigo Girls concert, where I was assured that I would have the absolute best seats at Radio City Music Hall.

They were very good indeed. Very near the stage. But they weren't the best. In front of me, a herd of teenage girls sat chatting, waiting for the show to begin. Certain that they couldn't possibly have Gold Cards of their own, I casually tapped one on the shoulder and asked where she had gotten her tickets.

"Oh," she said, "my father has an American Express Platinum Card."

I felt as though I'd been slapped. A Platinum Card? I'd assumed that a Gold Card was the pinnacle of success. I thought I'd arrived. Now, if the girl was to be believed, I discovered that I still had a ways to go. Distressed, I was completely unable to enjoy the show, even when Amy and Emily encouraged the audience to sing along on the chorus of "Least Complicated."

For weeks I was disconsolate. Then, out of the blue, a large vellum envelope arrived. Inside was an engraved invitation of the sort generally reserved for weddings. "Because you are in the top

1 percent of the financial elite," it read, "we are extending to you our greatest honor."

It was an invitation to accept the Platinum Card. Along with the invitation was a book, an actual book, outlining all of the pleasures the Platinum Card could bring me should I "choose to accept this wonderful distinction." The whole package was more extensive than any of the college prospectuses I'd received in high school.

"You, a Platinum Card?" my roommate said, looking over my shoulder as I read. "What did you make last year, like \$20,000 or something?"

"It doesn't matter," I said, caressing the soft leather cover of the Guidebook. "I'm one of the financial elite."

Ignoring the small print about the \$300-a-year membership fee, I returned my RSVP card and waited. The card arrived a week later, ensconced in a blue velvet box. After washing my hands, I carefully pried the lid off and beheld my new card

in all of its glory. Surely Mary herself had not beheld the baby Jesus with quite the same awe. It was lovely, bearing a gentle silver finish with my own name stamped in sharp relief. I cradled it in my hands and sighed.

If I'd been excited about using my Gold Card, I was orgasmic over the Platinum Card. Once again I took Katherine to dinner. This time we went to a restaurant with a two-month wait for tables.

"How'd you get reservations?" she asked, examining the real silver place settings. "Have you been sleeping with a waiter again?"

"No," I said casually, sliding the Platinum Card out of my wallet. "I just used this."

Katherine's eyes went wide. "Good lord," she whispered. "Is it real?"

"Yup," I said. "Want to touch it?"

Over the next month, I used my Platinum Card often and well. Whenever I handed it to a sales clerk or waiter, I beamed with pride. Then the bill came. All \$2,326.78 of it. I opened the envelope (which disappointingly was not vellum, but the same plain old paper they sent the green card bills in) and nearly fainted. I couldn't believe things had gotten so out of control.

That one bill was enough to knock some sense into me. After taking out a cash advance from another card (at 19.8 percent interest) to pay off Amex, I called and canceled my Platinum account.

"Just give me back the green card," I said sadly.

"The green card?" the operator replied incredulously. "But we're offering Platinum members box seats for the Rangers' games for only \$4,000."

For a moment I was tempted. Then I remembered my 19.8 percent interest. "No, thanks," I said, trying not to cry.

It took me two years to finally pay off the cash advance. With interest, my little Platinum Card party ended up costing me \$3,342.18. Now I'm back to the green card, which is fine with me. I'm still so shaken I can barely take it out of my wallet without weeping. But I still have that Platinum Card, resting in its little blue velvet box. And sometimes, when I'm feeling down, I take it out and remember a time when I was one of the financial elite.



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