

# Pay Too Much On Your Card Debt & DHS Notified!

By Bob Kerr  
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**PROVIDENCE, R.I.** -- Walter Soehnge is a retired Texas schoolteacher who traveled north with his wife, Deana, saw summer change to fall in Rhode Island and decided this was a place to stay for a while.

So the Soehnges live in Scituate now and Walter sometimes has breakfast at the Gentleman Farmer in Scituate Village, where he has passed the test and become a regular despite an accent that is definitely not local.

And it was there, at his usual table last week, that he told me that he was "madder than a panther with kerosene on his tail."

He says things like that. Texas does leave its mark on a man.

What got him so upset might seem trivial to some people who have learned to accept small infringements on their freedom as just part of the way things are in this age of terror-fed paranoia. It's that "everything changed after 9/11" thing.

But not Walter.

"We're a product of the '60s," he said. "We believe government should be way away from us in that regard."

He was referring to the recent decision by him and his wife to be responsible, to do the kind of thing that just about anyone would say makes good, solid financial sense.

They paid down some debt. The balance on their JCPenney Platinum MasterCard had gotten to an unhealthy level. So they sent in a large payment, a check for \$6,522.

And an alarm went off. A red flag went up. The Soehnges' behavior was found questionable.

And all they did was pay down their debt. They didn't call a suspected terrorist on their cell phone. They didn't try to sneak a machine gun through customs.

They just paid a hefty chunk of their credit card balance. And they learned how frighteningly wide the net of suspicion has been cast.

After sending in the check, they checked online to see if their account had been duly credited. They learned that the check had arrived, but the amount available for credit on their account hadn't changed.

So Deana Soehnge called the credit-card company. Then Walter called.

"When you mess with my money, I want to know why," he said.

They both learned the same astounding piece of information about the little things that can set the threat sensors to beeping and blinking.

They were told, as they moved up the managerial ladder at the call center, that the amount they had sent in was much larger than their normal monthly payment. And if the increase hits a certain percentage higher than that normal payment, Homeland Security has to be

notified. And the money doesn't move until the threat alert is lifted.

Walter called television stations, the American Civil Liberties Union and me. And he went on the Internet to see what he could learn. He learned about changes in something called the Bank Privacy Act.

"The more I'm on, the scarier it gets," he said. "It's scary how easily someone in Homeland Security can get permission to spy."

Eventually, his and his wife's money was freed up. The Soehnges were apparently found not to be promoting global terrorism under the guise of paying a credit-card bill. They never did learn how a large credit card payment can pose a security threat.

But the experience has been a reminder that a small piece of privacy has been surrendered. Walter Soehnge, who says he holds solid, middle-of-the-road American beliefs, worries about rights being lost.

"If it can happen to me, it can happen to others," he said.

Bob Kerr is a columnist for The Providence Journal.  
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