



CASH DISTINCTIONS



BRIAN AUHAR

MY FATHER NEVER owned a regular wallet, the kind you stuff inside your back pocket. He carried a billfold, an item that is rarely seen nowadays, which he secured in his inside jacket pocket along with his pens. For a gentleman, which my father very much was, that was the proper place for money – held close to the chest, yet secreted behind a curtain of flannel or tweed.

His billfold was the size of a slender paperback with pagelike cloth dividers on the inside for separating the denominations of his bills and a leather exterior that must have been pale brown once, but as the decades passed, turned as dark, hard, and shiny as an old baseball mitt. Although I never asked, I suspect that he bought it at Brooks Brothers, since that is where he got most of his personal items: his red suspenders, billowing white shirts, and the twin hairbrushes he used to brush his hair with both hands simultaneously. He made one billfold last a lifetime. When it started to tatter about 10 years before he

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died, he took it to the cobbler to be repaired as if it were an old pair of shoes.

I can't help thinking my father's attitude toward his billfold reflected his feelings about the money inside. Though money was valued, the actual bills were not to be seen. One can easily whip out a wallet; light, loosely hinged, it is designed for that gesture. A billfold can only be produced with a banker's deliberation. On those many occasions when as a youngster I asked my dad for cash, he would look down at me darkly, remove his billfold, and then tease the money out one bill at a time.

Natural Disdain

My father wasn't tight so much as he was wary. He distrusted the power of money – the having of it often led to the spending of it. He would be distressed by the vigor and openness with which so many Americans chase a buck today. He must have felt this way partly because he was a practical man and knew that dollars, like dreams, can never be grasped. But he also had an aristocrat's natural disdain for money no matter how much it has done for him.

A woman I know remembers being im-

pressed as a child by the way her mother slipped a \$5 tip into the hand of a maitre d' for giving her the best table at La Côte Basque. She never let the money show. The bill passed from palm to palm by a sleight of hand that magicians spend years trying to master. And only by the slightest nod would the maitre d' acknowledge receipt. British royalty continue to separate themselves so totally from the coin of the realm that even today they are known not to carry money on their persons. And U.S. presidents likewise leave the burdens of petty cash to the Secret Service. Even before John F. Kennedy was President, he was rich enough that he rarely had any money on him.

Nothing gives away one's lowly origins so readily as pulling out a wad of cash. It goes no better if you use a money clip to bind the bills all together – even one adorned with your initials. A wellborn friend who has traveled for years among millionaires tells me the only time he ever saw a money roll was when he worked in the advertising department of a local newspaper and the operator of a strip joint came by to pay his bill. The man's wad was as big



around as a rolling pin. Paper money will probably never be able to shake its associations with gangsters, pimps, drug peddlers, and other lowlife on the criminal side of the cash economy. Sometimes, however, the dollar bill can reveal the limitations of its possessor more endearingly — like the one that you sometimes see framed and hung proudly over the cash register at the corner store.

It is curious that the well-to-do should find money so offensive, especially considering how much — deep down — it means to them and how hard they, or their ancestors, have worked for it. But despite the Latin mottoes, its portraits of our most revered presidents, and the nearly religious symbolism with which it is festooned, money is indeed regarded by the highest ranks of society as unspeakably crude, raw, naked. It is beneath them, down there somewhere around the order of things that includes chewing tobacco, linoleum, and plastic cups.

There is, after all, something faintly odorous about a crumpled greenback. Most of us like to think that the money we hold in our wallets is our own private possession, printed fresh for us like the morning newspaper, but the truth is that the bills have passed through a thousand hands before coming into ours. Nothing else would we think of grasping so intimately knowing so little about its history.

Sensitive Nostrils

Although class comparisons are always invidious, I suspect that the lower classes don't particularly care where the money comes from so long as it works to pay their bills. Money is scarce enough that they can leave the refinements to others. But the upper classes' nostrils are more sensitive. Besides, the rich have an alternative — charge accounts. To them, cash is hopelessly common.

Not that they don't appreciate wealth. Far from it. No classes care about wealth more, for it has put the upper classes on top. The ruling elite ascribes to money the power to buy status, peo-

ple, even power itself. Yet to deal in cash would be as unnerving to the upper crust as to handle live explosives, quite aside from the danger of having the money stolen.

A \$1, \$10, or \$50 bill is so specific, too. In high society, where so many financial details are fudged and faked, dollars alone retain their clarity. It isn't right to be too exact about one's holdings, or to say how much something cost. Under the heading "Answers to Perplexing Remarks," Emily Post notes that "inquiries about money matters are usually in poor taste and should be given short shrift." Money is ruthless in the way it reduces everything to a number that is correct to two decimal places.

One Credit Card

In shifting to a credit economy, however, a social climber doesn't get ahead by accumulating an imposing number of credit cards. In excess they are nothing more than the plastic version of the old money roll. A single American Express Card suffices very nicely. Not long ago I was on an airplane when the stewardesses tried to amuse the travelers by auctioning off a bottle of champagne to the holder of the greatest number of credit cards. The winner held 47. He had them all in plastic sleeves in a special book that looked like a schedule organizer. But his reward fit his accomplishment: The champagne was pink André.

I can understand the impulse: Who doesn't want to grab onto the dollars or their plastic equivalents? Few things in life are so intensely desirable. The middle-class wage earner is just being straightforward to prize his hard-earned dollars, and the upper-class gent fools nobody but himself in disdaining something so delightful. As squeamish as the well-to-do might feel about showing money, they hold few qualms about possessing it in quantity. Even so stately a man as my father tucked away his share of the green stuff. And, as I recall, peering into his aged and tattered billfold I did see a number of large-denomination bills buried deep inside. ♦

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