



The \$20 Theory of the Universe

There is almost nothing on earth that cannot be had for a price. The question is, what is that price? And the answer is twenty dollars.

by Tom Chiarella | Mar 01 '03

WHEN IT COMES TO THE LANGUAGE OF MONEY, credit cards are nouns. Dull, concrete, limited by rules and restrictions and creepy fine print, credit cards have all the élan of aluminum foil. Personal checks—the coward's stand-in for cash—are ugly and static pronouns. But a twenty-dollar bill, now, that's a thing of beauty. Nothing static about a twenty. Used correctly, a twenty is all about movement, access, cachet. Forget the other bills. The single won't get you much more than a stiff nod and, these days, the fin is de reigueur. A tenner is a nice thought, but it's also a message that you're a Wall-Mart shopper, too cheap for the real deal. A twenty, placed in the right hand at the right moment, makes things happen. It gets you past the rope, beyond the door, into the secret files. The twenty hastens and chastens, beckons and tugs. The twenty, you see, is a verb. It's all about action.

\$\$ And me, well, I'm all about action, too, because I am the original twenty-dollar millionaire. Give me a stack of twenties and I'll pass them off as well as any mogul. Maybe better. My fortune rises and falls with the double sawbuck. And because of that, I've always wanted to test myself, to establish the weight and worth of a twenty in the world. So last month I took two grand in twenties, rolled them up, and left for New York. I was going to spend three days greasing palms from gate to gate and see what it got me. \$\$ I'm not talking about buying here, by the way. When it comes to things with a price tag, a twenty doesn't get you much. You could open one of those stores called EVERYTHING FOR \$20, and who the fuck would go in there? Who needs a bunch of art calendars and T-shirts? No one wants to spend a twenty. It's a fair amount of money, for one thing. And it won't get you much, for another. Not in the way of merchandise, anyway. No, you have to give the twenty. Pass it, release it. This is about as much Zen as I can muster: Stuff your pockets full of twenties and doors will open by themselves.

I started right away

At the airport parking lot in Indianapolis, they offered a car-interior cleaning service for thirty-five dollars. As I was waiting for the shuttle, I started bitching to one of the drivers. "I'd rather pay someone twenty bucks straight cash to get in there and spruce it up for me," I said. The driver stood up on his toes. I asked if he was interested. He'd take twenty now, he said, then talk to the guys in the shop, and they'd put my car in line for detailing so long as I'd slip them another twenty when I got back. So I passed the note and shook hands. Detailing normally costs \$120. Fuckin' A. I was making money at this point.

When the gate agent wouldn't help me out with my request for the bulkhead seat on my little commuter plane, I set a twenty on the counter. She iced me. An airport is apparently no longer the best place to use a twenty, not since they started x-raying Chuck Taylors. "What's the issue?" she said. I wanted legroom, I told her. She shrugged and shifted me to an exit row. I told her I wanted the front seat, pushed the twenty forward, and she started to look pissed. "I don't want your money," she said. "But I want the seat," I said. "The front one." She said it was assigned and all I could do was ask to trade.

On the plane, I approached the woman in seat 1A and held out a twenty. She asked if I was serious. I said yes. She took it and ran to 9B like her pants were on fire.

On the next leg—Cleveland to New York—I skipped the ticket counter altogether, walked straight into first class, and announced that I'd give anyone twenty dollars for his seat. There was some laughter, some nervous ass shifting, and

just when I figured no one would bite, a big guy with a beltful of pagers and cell phones took the deal. The flight attendant jumped me when I sat down, asked if money had changed hands. The guy next to me nodded, and she jabbed me with her finger. "I could have you removed from the plane for that," she said, but the flight was crowded and soon she moved on. The guy sitting next to me said he'd never seen that trick before, and he was going to try it next time he didn't get an upgrade. "The FAA would shit their pants if everyone could do that," he said. "you could auction first class away if you had enough time."

I told him that for a forty-seven-minute flight from Cleveland, twenty dollars was probably about market price. "If I can't get it for twenty dollars," I said, "I don't want it."

He wriggled into his seat and turned away. "Man, there's no price tag on comfort," he said.

I decided right there that this could be a kind of rule for passing the twenty: nothing with a price tag.

The flight attendant, still a little pissed, wouldn't get me my free drink once we took off. So I slipped the guy across the aisle from me twenty dollars to get me three little bottles of single malt. I drank one to flaunt it to the stewardess and pocketed the other two for later.

A twenty should not be a ticket so much as a solution. You have a problem, you need something from the back room, you don't want to wait, you whip out the twenty.

I could have stood in line at the airport cabstand for fifteen minutes like every other mook in the world, freezing my balls off, but such is not the way of the twenty-dollar millionaire. I walked straight to the front of the line and offered a woman twenty bucks for her spot. She took it with a shrug. Behind her, people crackled. "Hey! Ho!" they shouted. I knew exactly what that meant. It wasn't good. I needed to get in a cab soon. One of the guys flagging cabs pointed me to the back of the line. That's when I grabbed him by the elbow, pulled him close, and shook his hand, passing the next twenty. I was now down forty dollars for a twenty-dollar cab ride. He tilted his head and nodded to his partner. I peeled another twenty and they let me climb in. As we pulled away, someone in the line threw a half-empty cup of coffee against my window.

That whole event had been too public, too visible. Another lesson learned: The bigger the favor—which is to say, the more visible the favor—the more discreet the pass should be. A security guy elbows his way through the crowd to get you up against the stage at a concert and you slip him the twenty quietly, at belt level. Conversely, the smaller the favor, the bigger the flourish. The bellman brings you a bottle of seltzer on a rainy afternoon, you pass that twenty as if the world were watching.

I always grease Bobby H., the bellman at my hotel, and on my first night, within minutes of the pass, he suggested that I might request a room upgrade. He even gave me a room number to ask for. Another twenty at the desk and I was out of two queens, snug in my one king. The next day, we ran the same drill, and wham, I was in the minisuite. The twenty after that, I was in a full suite with a view of Times Square. We used a different desk guy each day. When you're passing twenties, Bobby H. told me, you have to spread the wealth. "It's a one-time trick," he said. "You don't want anyone to catch on." Somehow he managed to take a twenty each time, having caught on fully some time ago.

In my favorite midtown coffee shop, the Cafe Edison, they maintain VIP seating for a-holes like Neil Simon and August Wilson who supposedly come here to write. They keep the area roped off and generally empty, even at noon while a line stretches out the door. This has always pissed me off. So when I entered at noon one day, I folded a twenty, slipped it to the old lady at the counter, and she waved me into the VIP like she was whacking me with the back of her hand. I paid way over market for that, since the shop was only half full at the time and it was too far away for the waiter to remember to refill my coffee. Still, people left the restaurant peering at me, working hard to figure who in the world I might be.

I wanted to tell them I was the twenty-dollar millionaire. I wanted to tell them how well my twenties were serving me, even in the last few hours. With a bunch of well-placed bills and some fairly precise requests, a maid had left me forty towels neatly stacked in a single tower on my bed, a bellman had carried my laptop on his shoulder for an hour, the janitor had let me into the subbasement where I could see the subway through a large crack in the foundation, and the bartender hooked up the microphone and let me sing in the hotel bar, without accompaniment, all before lunch hour.

At 3:00 that very morning, I had called an Eighth Avenue bodega and told them I'd give them twenty dollars for a pint of milk and a Hustler magazine. The guy who answered the phone had a thick Arabic accent. "You are crazy," he said.

"I'm thirsty."

"Come on, mister," he said. "Come on with that."

"Seriously," I said.

"Mister fucking crazy man, we have no Hustler!" he continued. "What is your room number?"

Twenty minutes later, the guy was at my door with a quart of 2 percent and a shrink-wrapped valu-pack of three Hustlers. He sighed and smiled when I gave him the twenty. "It's snowing," he said, as if to explain his relief. But I understood. The twenty is an important contract and no one, on either end, wants it broken.

A twenty can't buy everything. I failed often enough with my twenties that there were times when I doubted whether they could do anything at all. I tried to get into the Guggenheim when it was closed. I pushed the doorman to let me roll one ball in the Frick museum's secret bowling alley. I asked a stripper for a big wet kiss. I tried to get an ABC security guard to show me Peter Jennings's car. I attempted to jump to the head of the rotation at a karaoke place. I tried to get into the premiere of *Analyze That* by passing a twenty folded in the shape of a ticket. The doorman looked at me like I was a mime.

Then I realized something else: Most people aren't willing to lose their job for twenty bucks, but if they have something they already take for granted—a place in line, a seat, a ticket to a show they've already seen—they'll jump on a twenty like a possum on a wet bag of groceries. It's a matter of opportunity. You have to find your moments.

I never developed any tag lines. I generally presented the bill and asked, "How does this help me?" Though at one point I walked into a one-hour photo place, held out a twenty, and said, "Can I now call this a twelve-minute photo shop?" I needed something better than an hour, having just finished a roll featuring photos of me at the wheel of a street cleaner (requiring one twenty and a promise not to take it out of first gear), but I couldn't get the guy to budge off of sixty minutes. As I was waiting, I asked him if he ever developed dirty pictures.

"Sometimes," he said.

"Do you keep a file?"

He shrugged.

"Does this help me?" I said, whipping out the bill, shooting for as much flourish as I could muster.

"What do you wanna see?"

"You know," I said. "I want to see the file."

He picked up the twenty with two fingers and tucked it in his pocket. "I'll show you what I've got." He pulled a manila envelope from beneath the counter and took out four snapshots. The first three were simple bare asses—in a shower, at a kitchen sink, faceup on a couch. Beneath that was an enlargement of a cat licking a woman's nipple. Pretty cool, but hardly what I expected.

"That's it?" I said.

The guy pursed his lips. "That's all I've got this week. That stuff doesn't stay around here long. The master file would cost a lot more than twenty dollars."

Master file! Damn. Clearly, I had priced myself out of the good stuff by coming forward with the twenty too fast. There

is a trick to meeting the market: You can pass out twenties endlessly while people reel you in, inch by inch.

It is the sort of thing that often happens at the better restaurants and clubs, where the twenty is the common currency of exchange. That night, I went straight to the sold-out dinner show at the Carlyle Hotel, where Woody Allen was playing, and slipped the guy at the door twenty dollars for a seat at the bar. He took it, guided me to my chair, and, with the twenty long gone, informed me that there was a three-drink minimum. Worse, I was behind a pole. I told him I wanted a table. He said he'd see what he could do. (This was the line I most often heard at good restaurants, like Balthazar, where the woman said, "I don't sell seats, but I'll see what I can do," before giving me a three-top next to Fran Tarkenton.)

As the show began, the floor guy at the Carlyle offered me a seat six feet from the bar. Another twenty. He took the money, then told me that the seat had a seventy-five-dollar cover charge. Fuck me. Then, since the rest of the table was open, he seated a beautiful twenty-two-year-old woman in a hard-on-quality red dress across from me. Good twenty, I thought, good, good twenty. Then her Italian boyfriend joined us. "We were right next to the drums," she told me. "It was very uncomfortable. I had to give him twenty dollars just to get this crappy seat." The only other thing I heard her say in English that night was to her boyfriend, during a lull: "You don't know how bad I want you right now." And me with my little whiskey sour.

Finally, with about thirty minutes left in the show, I figured out that the people who really want the twenty would be the people sitting at the other tables. People getting dunned just like me. As there was an open seat at the stage-front table, I offered a woman sitting there twenty bucks. She said sure. So there I was, three feet from the stage, having dropped twenties all the way from the door, with Woody Allen launching spit all over me through his clarinet. Worst of all, when the check came, there was a space to tip the captain.

One afternoon, Bobby the bellman alerted me to a corporate meeting at the dinner club next door. "It's all day," he said. "They have very nice buffets."

I decided to scam a lunch. I walked boldly to the door, leaned toward the doorman—you come face-to-face with a lot of young, large black men when you are passing twenties in New York City—and said, "Is this the lunch?" He raised his eyebrows. "I forgot my letter," I said, holding the twenty pressed flat against the palm of my hand and reaching for the shake. He looked confused; I tried to look equally puzzled and said, "Just give me five minutes." He took my hand and nodded me in. I went in and some wag was talking from a dais to a crowd of about two hundred guys in blue shirts. About six or eight people craned their necks to look at me. I went to the buffet, fixed myself a large plate of tiger prawns. I got a beer out of a bucket of ice and sat, balancing it all in my lap. Good shrimp. I got another plate before I left. Every once in a while some hungry young exec would turn for a look at me, me with the shrimp legs sticking out of my mouth, me with the huge can of Foster's, and I would nod. It took me fifteen minutes to realize I was listening to a symposium on corporate ethics.

I pressed on. I bought my way into a good table at a Les Paul show with a twenty. I got an usher at NBC to hold a front-row seat for Busta Rhymes on the Carson Daly show. I got a seat at Dos Caminos, Manhattan's jumpiest Mexican restaurant, in five minutes despite the two-hour wait. I cut to the head of the line at the half-price Broadway ticket booth in Times Square. I got my shoes resoled in twenty minutes instead of two weeks. I got a little love by shoving a twenty into a homeless guy's coffee cup.

Finally, I found myself headed back to the hotel, exhausted and down to my last twenty. At the corner of Forty-seventh and Seventh, a guy handed me a flyer. "Mistress Sandra will give you your future," it read. Ten minutes later, I was sitting in Mistress Sandra's overheated apartment with her kids watching SpongeBob behind a little fake wall. I felt like dozing, and when I opened my eyes, Mistress Sandra was sitting in front of me. She was a short Mexican woman, mid-forties, wearing a bathrobe. "What are you interested in asking?" she said.

"What can I get for twenty bucks?" I said.

She leaned forward. "What is your real question?"

I repeated myself.

"I do palms for twenty-five dollars," she said.

"Yeah, but I only want to spend twenty dollars," I said, laying the bill on her coffee table.

She shook her head. "Palms must be read together. One palm is no good without the other. Palms Cost twenty-five dollars."

The one-palm thing made sense somehow, but I was out of money.

"I can tell you many things," she said. "For instance, you will live to be ninety-seven, God bless you very much."

I was interested now. I fished around in my pocket, looking for one more bill. When I took my hand out, it was grasping two little airplane bottles of single malt. Mistress Sandra raised an eyebrow. I set them on top of my twenty.

"How does this help me?" I asked, having found my real question one more time.

How to Grease a Palm

IT'S ALL ABOUT ATTITUDE AND NEED. YOU have to have the attitude. You must discern the need. If you are the least bit hesitant or apologetic for offering the money, you are doomed. No one likes to take money if he feels as though the person is stretching himself to give it away. Remember, the more public the favor, the more private the pass. Whip out the bill, move swiftly. Fold it in quarters for discretion. Use the right palm. Smile knowingly. Wave it flat, like a flag, when you're after more favors, more fealty. In this case, use the fingertips. Either way, it's really just a sort of greeting. Treat it like a how-do-you-do and nothing more.

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