"Don’t ever be afraid to try a thing just because you’ve never done it before."
We been living in the apartment over the Silver Dollar Check Cashing Service five years. But I never had any reason to go in there till two days ago, when Mom had to go to the Wash-a-Mat and asked me to get some change.

And man! Are those people who come in there in some bad shape.

Old man Silver and old man Dollar, who own the place, have signs tacked up everywhere:

**NO LOUNGING, NO LOITERING**
**THIS IS NOT A WAITING ROOM**

and

**MINIMUM CHECK CASHING FEE, 50¢**

and

**LETTERS ADDRESSED, 50¢**

and

**LETTERS READ, 75¢**

and

**LETTERS WRITTEN, ONE DOLLAR**

And everybody who comes in there to cash a check gets their picture taken like they're some kind of criminal.

After I got my change, I stood around for a while digging the action. First comes an old lady with some kind of long form to fill out. The mean old man behind the counter points to the “One Dollar” sign. She nods. So he starts to fill it out for her.

“Name?”

“Muskogee Marie Lawson.”

“SPELL it!” he hollers.

“M, m, u, s—well, I don’t exactly know, sir.”

“I’ll put it down ‘Marie,’ then. Age?”

“Sixty-three my last birthday.”

“Date of birth?”

“March twenty-third”—a pause—

“I think, 1900.”

“Look, Marie,” he says, which makes me mad, hearing him first-name a dignified old gray-haired lady like that, “if you’d been born in 1900, you’d be seventy-two. Either I put that down, or I put 1910.”

“Whatever you think best, sir,” she says timidly.

He sighs, rolls his eyes to the ceiling, and bangs his fist on the form angrily. Then he fills out the rest.

“One dollar,” he says when he’s finished. She pays like she’s grateful to him for taking the trouble.

Next is a man with a cane, a veteran who has to let the government know he moved. He wants old man Silver to do this for him, but he doesn’t want him to know he can’t do it himself.

“My eyes are kind of bad, sir. Will you fill this thing out for me? Tell them I moved from 121 South 15th Street to 203 North Decatur Street.”

Old man Silver doesn’t blink an eye. Just fills out the form, and charges the crippled man a dollar.

And it goes on like that. People who can’t read or write or count their change. People who don’t know how to pay their gas bills, don’t know how to fill out forms, don’t know how to address envelopes. And old man Silver and old man Dollar cleaning up on all of them. It’s pitiful. It’s disgusting. Makes me so mad I want to yell.

**lo•ter•ing** (lo’ tar’ ing) n., act of lingering in a place for no particular reason

**dig•ni•fied** (dig’ na frd) adj., respectable; poised
And I do, but mostly at Mom. “Mom, did you know there are hundreds of people in this city who can’t read and write?”

Mom isn’t upset. She’s a wise woman. “Of course, James,” she says. “A lot of the older people around here haven’t had your advantages. They came from down South, and they had to quit school very young to go to work.

“In the old days, nobody cared whether our people got an education. They were only interested in getting the crops in.” She sighed.

“Sometimes I think they still don’t care. If we hadn’t gotten you into that good school, you might not be able to read so well either. A lot of boys and girls your age can’t, you know.”

“But that’s awful!” I say. “How do they expect us to make it in a big city? You can’t even cross the streets if you can’t read the ‘Walk’ and ‘Don’t Walk’ signs.”

“It’s hard,” Mom says, “but the important thing to remember is it’s no disgrace. There was a time in history when nobody could read or write except a special class of people.”

And Mom takes down her Bible. She has three Bible study certificates and is always giving me lessons from Bible history. I don’t exactly go for all the stuff she believes in, but sometimes it is interesting.

“In ancient times,” she says, “no one could read or write except a special class of people known as scribes. It was their job to write down the laws given by the rabbis and the judges.\(^1\) No one else could do it.

“Jesus criticized the scribes,” she goes on, “because they were so proud of themselves.

But he needed them to write down his teachings.”

“Man,” I said when she finished, “that’s something.”

My mind was working double time. I’m the best reader and writer in our class. Also it was summertime. I had nothing much to do except go to the park or hang around the library and read till my eyeballs were ready to fall out, and I was tired of doing both.

So the next morning, after my parents went to work, I took Mom’s card table and a folding chair down to the sidewalk. I lettered a sign with a Magic Marker, and I was in business. My sign said:

**PUBLIC SCRIBE—ALL SERVICES FREE**

I set my table up in front of the Silver Dollar and waited for business. Only one thing bothered me. If the people couldn’t read, how would they know what I was there for?

But five minutes had hardly passed when an old lady stopped and asked me to read her grandson’s letter. She explained that she had just broken her glasses. I knew she was fibbing, but I kept quiet.

I read the grandson’s letter. It said he was having a fine time in California but was a little short. He would send her some money as soon as he made another payday. I handed the letter back to her.

“Thank you, son,” she said, and gave me a quarter.

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1. the rabbis and the judges. Teachers and leaders of Israel in ancient times

*fib* (fib) v, tell a lie about something unimportant

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THE SCRIBE 89
I handed that back to her too.

The word got around. By noontime I had a whole crowd of customers around my table. I was kept busy writing letters, addressing envelopes, filling out forms, and explaining official-looking letters that scared people half to death.

I didn’t blame them. The language in some of those letters—“Establish whether your disability is one-fourth, one-third, one-half, or total, and substantiate in paragraph 3 (b) below”—would upset anybody. I mean, why can’t the government write English like everybody else?

Most of my customers were old, but there were a few young ones too. Like the girl who had gotten a letter about her baby from the Health Service and didn’t know what immunization meant.

At noontime one old lady brought me some iced tea and a peach, and another gave me some fried chicken wings. I was really having a good time when the shade of all the people standing around me suddenly vanished. The sun hit me like a ton of hot bricks.

Only one long shadow fell across my table. The shadow of a tall, heavy, blue-eyed cop. In our neighborhood, when they see a cop, people scatter. That was why the back of my neck was burning.

“What are you trying to do here, sonny?” the cop asks.

“Help people out,” I tell him calmly, though my knees are knocking together under the table.

“Well, you know,” he says, “Mr. Silver and Mr. Dollar have been in business a long time on this corner. They are very respected men in this neighborhood. Are you trying to run them out of business?”

“I’m not charging anybody,” I pointed out.

“That,” the cop says, “is exactly what they don’t like. Mr. Silver says he is glad to have some help with the letter writing. Mr. Dollar says it’s only a nuisance to them anyway and takes up too much time. But if you don’t charge for your services, it’s unfair competition.”

Well, why not? I thought. After all, I could use a little profit.

“All right,” I tell him. “I’ll charge a quarter.”

“Then it is my duty to warn you,” the cop says, “that it’s against the law to conduct a business without a license. The first time you accept a fee, I’ll close you up and run you off this corner.”

He really had me there. What did I know about licenses? I’m only thirteen, after all. Suddenly I didn’t feel like the big black businessman anymore. I felt like a little kid who wanted to holler for his mother. But she was at work, and so was Daddy.

“I’ll leave,” I said, and did, with all the cool I could muster. But inside I was burning up, and not from the sun.

One little old lady hollered “You big bully!” and shook her umbrella at the cop. But the rest of those people were so beaten down they didn’t say anything. Just

2. substantiate. Support with proof or evidence that is considered to be trustworthy

immunization (/ɪˈmuːnəˌzaʃən/) n., medicine given to a patient to protect against illness
nuisance (núˈsæns) n., annoyance; pest
shuffled back on inside to give Mr. Silver and Mr. Dollar their hard-earned money like they always did.

I was so mad I didn’t know what to do with myself that afternoon. I couldn’t watch TV. It was all soap operas anyway, and they seemed dumber than ever. The library didn’t appeal to me either. It’s not air-conditioned, and the day was hot and muggy.

Finally I went to the park and threw stones at the swans in the lake. I was careful not to hit them, but they made good targets because they were so fat and white. Then after a while the sun got lower. I kind of cooled off and came to my senses. They were just big, dumb, beautiful birds and not my enemies. I threw them some crumbs from my sandwich and went home.

“Daddy,” I asked that night, “how come you and Mom never cash checks downstairs in the Silver Dollar?”

“Because,” he said, “we have an account at the bank, where they cash our checks free.”

“Well, why doesn’t everybody do that?” I wanted to know.

“Because some people want all their money right away,” he said. “The bank insists that you leave them a minimum balance.”

“How much?” I asked him.

“Only five dollars.”

“But that five dollars still belongs to you after you leave it there?”

“Sure,” he says. “And if it’s in a savings account, it earns interest.”

“So why can’t people see they lose money when they pay to have their checks cashed?”

“A lot of our people,” Mom said, “are scared of banks, period. Some of them remember the Depression, when all the banks closed and the people couldn’t get their money out. And others think banks are only for white people. They think they’ll be

3. Depression. The Great Depression was a period of high unemployment and slow business activity in the United States that began after the stock market crashed in 1929 and lasted through the 1930s.
insulted, or maybe even arrested, if they go in there.”

Wow. The more I learned, the more pitiful it was. “Are there any black people working at our bank?”

“There didn’t use to be,” Mom said, “but now they have Mr. Lovejoy and Mrs. Adams. You know Mrs. Adams, she’s nice. She has a daughter your age.”

“Hmmm,” I said, and shut up before my folks started to wonder why I was asking all those questions.

The next morning, when the Silver Dollar opened, I was right there. I hung around near the door, pretending to read a copy of Jet magazine.

“Psst,” I said to each person who came in. “I know where you can cash checks free.”

It wasn’t easy convincing them. A man blinked his red eyes at me like he didn’t believe he had heard right. A carpenter with tools hanging all around his belt said he was on his lunch hour and didn’t have time. And a big fat lady with two shopping bags pushed past me and almost knocked me down, she was in such a hurry to give Mr. Silver and Mr. Dollar her money.

But finally I had a little group who were interested. It wasn’t much. Just three people. Two men—one young, one old—and the little old lady who’d asked me to read her the letter from California. Seemed the grandson had made his payday and sent her a money order.

“How far is this place?” asked the young man.


“Aw shoot. I ain’t walking all that way just to save fifty cents.”

So then I only had two. I was careful not to tell them where we were going. When we finally got to the Establishment Trust National Bank, I said, “This is the place.”

“I ain’t goin’ in there,” said the old man. “No sir. Not me. You ain’t gettin’ me in there.” And he walked away quickly, going back in the direction where we had come.
To tell the truth, the bank did look kind of scary. It was a big building with tall white marble pillars. A lot of Brink’s armored trucks and Cadillacs were parked out front. Uniformed guards walked back and forth inside with guns. It might as well have a “Colored Keep Out” sign.

Whereas the Silver Dollar is small and dark and funky and dirty. It has trash on the floors and tape across the broken windows.

I looked at the little old lady. She smiled back bravely. “Well, we’ve come this far, son,” she said. “Let’s not turn back now.”

So I took her inside. Fortunately Mrs. Adams’s window was near the front. “Hi, James,” she said. “I’ve brought you a customer,” I told her.

Mrs. Adams took the old lady to a desk to fill out some forms. They were gone a long time, but finally they came back.

“Now, when you have more business with the bank, Mrs. Franklin, you bring it to me,” Mrs. Adams said. “I’ll do that,” the old lady said. She held out her shiny new bankbook. “Son, do me a favor and read that to me.”


“That sounds real nice,” Mrs. Franklin said. “I guess now I have a bankbook, I’ll have to get me some glasses.”

Mrs. Adams winked at me over the old lady’s head, and I winked back.

“Do you want me to walk you home?” I asked Mrs. Franklin.

“No thank you, son,” she said. “I can cross streets by myself all right. I know red from green.”

And then she winked at both of us, letting us know she knew what was happening.

“Son,” she went on, “don’t ever be afraid to try a thing just because you’ve never done it before. I took a bus up here from Alabama by myself forty-four years ago. I ain’t thought once about going back. But I’ve stayed too long in one neighborhood since I’ve been in this city. Now I think I’ll go out and take a look at this part of town.”

Then she was gone. But she had really started me thinking. If an old lady like that wasn’t afraid to go in a bank and open an account for the first time in her life, why should I be afraid to go up to City Hall and apply for a license?

Wonder how much they charge you to be a scribe?

Imagine what life would be like if you could not read or write but you still had to do everything you do in a typical day, including go to school. What would be the hardest thing to do? Why might some people be reluctant to learn how to read as adults?