



TONYA'S TALES

By Tonya Sprague

A few weeks ago, I was getting ready for work, as I do most mornings. Before I ran out the door, I realized I had forgotten to get cat food at the grocery store the previous evening. Not wanting my two kitties to starve until I got home from work, I decided I would run down to the convenience store a short distance from my house and buy them a couple of cans to hold them over for the day. When I got there, I realized that in the rush of making this unscheduled trip, I had left my purse at home. I didn't want to be late for work, so instead of going back home for my purse I thought I'd just use the \$1.50 in pennies in my car's console that I had rolled up in

As I proceeded to the cashier with the two cans of cat food, I told him I left my purse at home and I only had pennies. He then informed me that he couldn't take my pennies in rolls. When I asked why, his answer was because some people put slugs in the rolls or don't have the right amount in each roll. So, I did what I thought was the next necessary step... I opened one of the penny rolls and began to count them out to ensure the cashier that there were exactly fifty pennies in each roll. As I began to count... 2, 4, 6, 8...he stopped me and said, "Ma'am, I can't take these pennies." As you have probably guessed by now, I was beginning to get a little aggravated with the situa-

tion. So I said to the cashier, "what do you mean you can't take these pennies? The Last time I checked they were still considered to be a legal form of payment in this country, unless something changed while I was sleeping!" He said, "Look ma'am, I don't have room in my register for 150 pennies." Angry at this point, I said, "If they were 150 quarters or dimes you'd have room for them! Forget it! I don't have time for you to waste. I grabbed my pennies from the counter and left. Keep in mind I was the only one in line. No one else was in the store at the time. I went directly across the street to another convenience store and before I was even two feet in the door, I told the lady behind the counter I only had pennies to pay her with because I'd left my purse at home and asked her if she accepted them as pay- ment. I was relieved to hear

her say "Pennies are money too; they spend just as easy as the rest of them." I told her "Well, someone needs to tell that guy across the street that, because he wouldn't take my pennies." Eventually, I fed my cats their penny bought food and made it to work with a couple of minutes to spare. I couldn't stop thinking about that situation all day. So much so, I began to research whether or not that guy had the right to refuse penny payments. It turns out, he did. Title 31 (Money and Finance), Subtitle IV (Money), Chapter 51 (Coins and Currency), Subchapter I (Monetary System), Section 5103 (Legal Tender) of the



United States Code states: *United States coins and currency (including Federal Reserve notes and circulating notes of Federal Reserve banks and national banks) are legal tender for all debts, public charges, taxes, and dues. Foreign gold or silver coins are not legal tender for debts.* In the words of the United States Treasury, what this statute means is that "all United States money is a

valid and legal offer of payment for debts when tendered to a creditor. There is, however, no Federal law mandating that a person or organization must accept currency or coins as for payment for goods and/or services." So basically, if the cashier at that convenience store doesn't want to take pennies at all, or they want to be paid in nothing but quarters or nickels, they are entitled to do so, but they should specify what their payment policies are before entering into transactions with their customers. For example a sign that states: We do not accept payments made exclusively in pennies. It would conveniently fit right next to the sign that states: We do not accept bills larger than \$20. *Do you have a question or comment about Tonya's Tales? E-Mail Tonya at: people4news@aol.com.*



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