

Why keeping the change is just the tip of the iceberg

Deciding on how much, how little or whether to tip at all is a universal minefield and DICK LUMSDEN thinks we'll never get it right

A FEW years ago, while on a working visit to New York, I spent an enjoyable evening with some colleagues in the Union Square Brewery.

We had a few beers, some food and were about to move happily on somewhere else, when the mood was suddenly changed by a seemingly psychotic waiter who chased outside after us, purple with rage because he felt under-tipped.

Although I had left what I thought was a very fair 15% in cash on the table, he made it abundantly clear to us that this was a "20% bar" and we owed him. I made it equally clear to him that he could whistle for any more... but it did put a damper on the evening.

I was reminded of that night last week when I read stories of some *incroyable* French research which showed men will tip more if their waitresses wear red. Really? Are we that gullible?

It got me thinking though, about the whole ethical and moral minefield that tipping opens up.

I think we are all capable of deciding whether we get good service or bad service in a bar or restaurant. So we should all be able to make a judgement on whether we leave a tip or not.

But how much? And should it be in cash or added on your card? Will the owner claim the tips as income or pass them on to the waiting staff? Do you risk the embarrassment of giving it in cash to the server and it not being thought of

as enough? Or do you miscalculate completely and over-tip in a foreign currency? It's a big issue.

Next month, Mrs Lumsden and I and four friends are off on a two week safari to Tanzania.

I kid you not, in the months leading up to this trip, we have devoted hours to the subject of tipping, and how much should we allow.

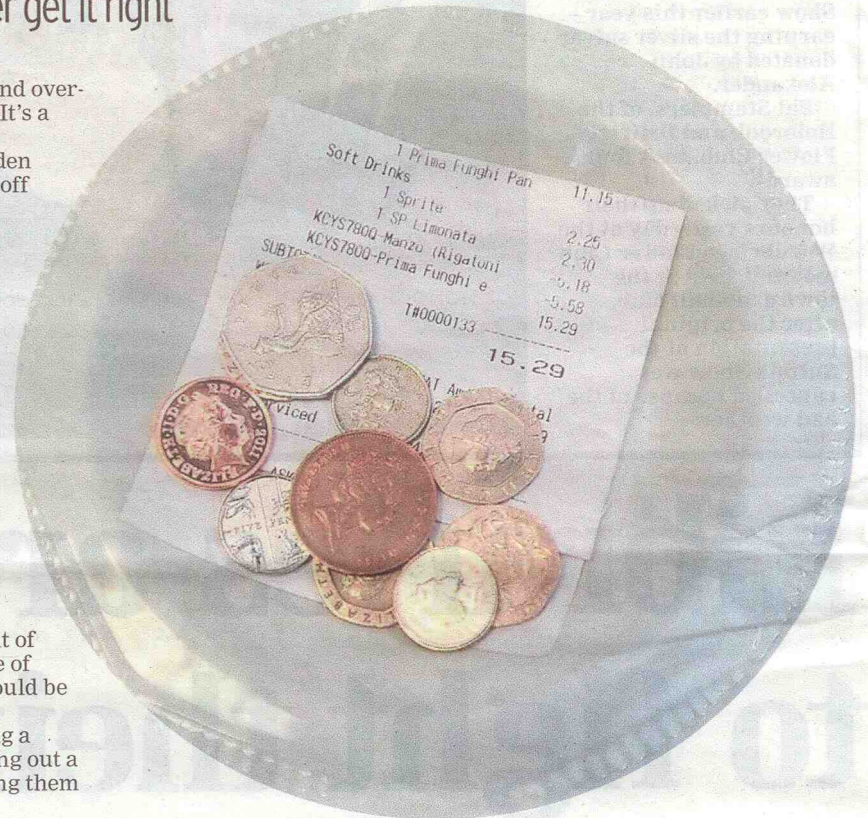
We've finally decided to do our tipping in US dollars and are now each amassing small piles of single dollar notes from wherever we can get them. But even then, how many dollars should we give?

The minimum wage in Tanzania is the equivalent of \$132 a month... so a couple of dollars here and there should be fine... we hope.

I might just end up doing a Clint Eastwood and holding out a fistful of dollars and letting them help themselves.

One of my pet hates – and it happens a lot in London – is where a "discretionary" service charge of 12.5% or 15% has been added to your bill when you get it.

Numerous times I have asked for the bill, glanced at the bottom line and then rounded it up with a tip – only realising afterwards that I have doubled up. It might look mean, but it pays to break off from your conversation and have



TIPPING OVER: Too little; too much. What's the protocol – loose change or something more substantial...?

Photographs: LUCY TAYLOR AND PA

a good read through the bill before you pay.

I'd like to think that we in the older generations are considered to be the best tipppers, but, alas, regular service industry reports suggest otherwise – saying many older customers seem to believe prices are stuck on the fifties and sixties and that leaving a £1 coin is adequate.

Equally though, no-one should be forced to leave a tip if they don't think it is justified. I was amused to read in a "tipping etiquette" website, that you should leave 20% for excellent service, 15% for average service and 10% if the service was "poor".

Why would I want to reward failure? You've kept me waiting over an hour, you were surly; untidy and didn't even have the courtesy to wear a red blouse...and yet you still expect me to give you cash?

In my view, the perfect way to tip is to ask for the bill and to settle that first – either in cash or on plastic. Then, depending on the level of service I've

cash, or the right denominations to get the right percentage tip, is not always possible, so I end up having to ask the waiter to increase the amount on the hand held card reader he's brought to the table. Of course, it's too complicated to work out a percentage, so I just end up rounding it up and its always either too much or too little. I leave feeling embarrassed or cheated, and the waiter goes away happy or unhappy... it's rarely a good outcome for both sides.

There is no easy answer to the tipping dilemma. Sometimes we'll get it right, sometimes we'll get it wrong... but I'll never look the same way again at a waitress wearing red.

■ Dick Lumsden is Managing Director of Owl Marketing Solutions, a specialist in marketing and advertising to older consumers. If you have any views on this article, or are over 50 and would like to take part occasionally in some gentle consumer research, please contact him on the

