

# **Enhanced Economic Management Skills**

## ***Moving Beyond Survival To Sustainability!***

### **Dining Out!**

I, like most Canadians, enjoy dining out. It's great to relax and visit with friends over an exquisitely prepared entree two or three times a month. But, the problem with dining out is that it often extends beyond the two or three times a month to a frequent, uncontrolled and expensive dynamic.

Consider the changes in this area since 1970 to present. Now, as compared to then, most workers, including factory workers and professionals, no longer 'brown bag it'. Instead, they visit employer provided cafeterias, fast food chains, and/or restaurants and cafe for a quick, somewhat satisfying meal. On average, today's 'work lunch' costs individuals eight to ten dollars daily (if coffee is included) or one hundred eighty dollars monthly or approximately one thousand three hundred dollars yearly. I concur that the money spent is not wasted - an essential and welcome meal has been provided! However, despite this, I conjecture that an extravagant amount of money could be saved and, possibly, be used more beneficially if one managed his/her eating out more prudently.

Here are a number of stewardship suggestions:

#### **1. Minimize the amount of eating out you do**

In the hurriedness and busyness of life, when one feels the pangs of hunger throbbing, grabbing a meal from the closest restaurant seems the easiest thing to do. But, as stated earlier, it could also become a disastrous thing financially. Minimize your need to eat out by:

- a) having a snack or a meal before you leave home
- b) packing a lunch to take with you, even if it is a simple sandwich, energy bar, and a drink
- c) arrange with a friend that before or immediately after you've done your errands you'll stop by for a short visit and coffee.
- d) pack yourself a delicious, balanced lunch for work. Most employment centres have a lunch room with a microwave and stove and oven. Take some of last night's delicious supper for lunch; sure it's left overs, but it'll be great nourishment for you.
- d) after a social function, be it church, club, school, etc., instead of going out for coffee and dessert, invite the group over for cookies and coffee. You'll be surprised how many would appreciate the invitation.

Unless the occasion necessitates eating out, avoid it. You have a choice - your food or their's. Yours is less expensive; you'll get more for the bang!

#### **2. Unless EXTREME CIRCUMSTANCES demand it, eat out only when you**

## have **CASH** to pay for the meal!

As rational and prudent managers of our financial resources, sometimes we need to set **BOUNDARIES** on our expenditures. Since dining out may easily side track us from stewardship management, limit it by doing so **ONLY WHEN YOU HAVE READY CASH** in your pocket to pay the tab, instead of using your credit card.

I make this suggestion so that the 'pain of visually parting with your money' will impress upon the cost of the meal, and incite within you this basic question - "could the money have been spent in a better for a better return?"

### 3. Make yourself aware of restaurant **EARLY BIRD** and **SENIOR'S TWO FOR ONE** specials.

A number of family restaurants offer 'early bird' specials Monday to Thursday between four and five thirty PM. Meals purchased during this time may have a twenty percent discount or, a free coffee and dessert may be included in the regular, full price. The savings can be considerable - coffee usually costs between \$1.85 to \$2.40, while desserts can cost anywhere from \$3.50 to \$4.65. Take advantage of these specials by adjusting your supper hour.

Other restaurant chains of Senior's two for one meals which can be a tremendous savings. These two for one offers include a large, delicious, well prepared meal, coffee, and dessert. What's great about the Senior's two for one offer is that differing restaurants hold similar offers on different days of the week; IHOP usually on Tuesday, while The Pantry holds its on Wednesday. Watch the community papers for coupons, enjoy a great meal and **save money!**

### 4. If you have a choice between a fast food restaurant, (**MacDonalds, A&W, Wendy's, Burger King, etc.**), and a family restaurant choose the 'family restaurant'.

Both the cost and the nutritional value of the meal served at the 'family restaurant' will be of greater benefit than that of MacDonalds.

Two weeks ago a friend of mine and I stopped at MacDonalds for lunch. I had a quarter pounder with cheese (\$4.39), a senior's coffee, (\$.79) and medium side of fries, (\$1.49), while my friend had two double cheese burgers, (\$2.65), a regular coffee, (\$1.35) and a carrot muffin, (\$1.41). The cost of the meal - \$12.08 plus GST of 5% which brought the total to \$12.68. When we walked out, I said to my friend, "I've still got room for more."

Not too long after this I met a client for lunch at a restaurant not too far from the MacDonalds. Both of enjoyed a bacon & egg breakfast with toast and coffee for \$9.84 plus the 5% GST which brought the

total to \$10.28. When walking out of this restaurant I knew I had been fed; I didn't desire even another cup of coffee, the food was so good!

To dispell any thought that I am prejudice against MacDonalds, I patronize these restaurants at least three or four times a week for a coffee and blue berry muffin. I like the muffins and I even like the price - \$1.29 for two cups of coffee and the muffin.

#### **5. Bypass costly bars, diners and restaurants when considering dining out; pay for the MEAL, not for the AMBIENCE!**

When dining with special friends, colleagues or business associates, one can easily be tempted to choose the exclusive and expensive restaurants, instead of family restaurants, in order to impress them. These exist by the hundreds within Vancouver and the Lower Mainland and they provide a great atmosphere for dinner. The problem with these restaurants is simply this, they add an exorbitant 'up charge' to the meal for the fireside table and the decorative amenities you enjoy for the evening. The meal one eats usually costs no more to prepare here than it does at the local family restaurant, but the tab is usually two to three times the cost. Further more, the portions are considerably smaller. Safeguard yourself from these by eating at fancy restaurants **ONLY ON VERY SPECIAL** such as birthdays, anniversaries, graduations or promotions, and watch for and use the Entertainment Discount Coupons when available.

Two years ago Donna and I went for dinner at the Cannery Restaurant downtown for our tenth anniversary. Each meal ordered was twenty-three dollars; we saved the cost of one because we had an Entertainment Coupon. Outsmart the restaurant; use their discounts and enjoy their meals!

#### **6. Discriminate between a coffee and coffee.**

As stated above, I stop for coffee often during the week; my patronage usually goes towards MacDonalds because I get coffee for my money; that is, I get more than one cup for the same buck, and it's usually cheaper here than at other chain restaurants.

#### **7. If possible, avoid purchasing a drink with your meal**

Restaurants profit greatly off drinks their clientel drink. This is probably the reason that most restaurants stipulate on their two for one coupons that each person benefiting from the coupon must purchase a drink. Your cup of coffee, for example, will cost you an additional \$2.50, but it will only cost the restaurant \$.43 to \$.51 to produce it. The restaurant entrepreneur knows that you will most like drink no more than three cups of coffee; this will max out his costs at no more than \$1.15 - \$1.20 so he will still make \$1.30 - \$1.50 profit.

The restaurant's mark up on sodas, fruit drinks, Perrier, and other non-alcoholic drinks can also be burdensome to your tab; bypass ordering the drink at the restaurant; you can survive until you get home, and you'll **save considerably**.

In 2007, on my way to Regent College, Vancouver, I stopped at the White Spot on 41st and Earls for toast and coffee to 'fill in time' before my Introduction To Theology class with J.I.Packer started. Through this experience I learned that bypassing coffee in restaurants, which can cost \$2.65, is the easiest way to live within the budget.

## **8. Share the meal!**

If you're going out for a 'carry over' snack, lunch or supper, share the meal. Neither the owner or host/waiter will be offended if you ask for a second plate so you can share it. In one or two instances recently, when Donna and I said, "We're sharing", the waitress split the meal before it reached our table.

When sharing the meal, the restaurant may charge a one or two dollar sur charge for the second plate. This happened to us once in our almost twelve years of marriage at a restaurant in North Vancouver. Even with this sur charge, you'll be saving your cash!

Often, when Donna and I are 'pressed for time' we will visit the Rickshaw Restaurant, and order a five item combination plate for supper. The one plate serving is so large that it provides three substantive servings; two for supper at the restaurant, and one for lunch at home the next day. The total cost is \$12.40 including taxes, so each meal actually costs only \$4.15. You can't beat that anywhere!

Restaurants prefer you to share the meal, rather than ordering two large meals, and then throwing out the extras.

## **9. If dining out with others, ask for SEPARATE TABS.**

Unless, prior to arriving at the restaurant, you have committed yourself to picking up the whole tab, you are under no obligation to pay for the other guest's meals. Upon the waiter's arrival at the table, kindly say, "We'd like separate bills indicating which couple is needs to be billed separately." If, perchance, the waiter presents the group with a single bill, don't become obligated to pay it. Simply remind the waiter regarding your wishes by saying, "We need separate bill, please; would you mind breaking this down for us?"

Asking for a separate tab is the polite way by which you notify friends that you've chosen to be responsible for your expenditures, while they accept responsibility for theirs. If a friend becomes offended because of the request for separate tabs, it is highly probable that your friendship is not

very deep, or that they have been embarrassed because you have set the bar higher than they expected for stewardship responsibility of resources!

#### **10. Use discount coupons whenever possible.**

Regularly within community newspapers, and/or via the mail, restaurant two for one, or one half meal discount coupons are distributed. Use them; you won't be considered cheap by the restaurant; you'll be considered as a hopeful client testing their food and service.

Read the fine print on the coupons; there may be an exclusion clause which limits the hour of the day or the day of the week during which the coupon can be used, or there may be an inclusion clause stating that a beverage must be purchased along with the meal.

Always inform the host/waiter that you're going to use a discount coupon prior to ordering your meal. That way if the restaurant has any added, unstated, but practiced restriction pertaining usage of the coupon, you will be adequately informed before paying the tab.

If three people are dining out together, and you wish to use the coupon, place the two more expensive meals on one tab, and the least expensive on another, singular tab. Entertainment coupons always deduct the **LOWEST PRICED MEAL** of the coupon, and, therefore, your savings will be minimized.

If you're single, you can still benefit from the coupons. Order one meal for supper, and a second meal in a 'doggy bag' for a meal later during the week. If refrigerated properly in a zip lock bag, and microwaved, you'll have a great meal later on with little work, and at no extra charge!

Before paying the check, ensure that the coupon value for the meal purchased has been deducted; sometimes the waiter forgets to do so!

#### **11. Purchase senior's portions**

Family restaurants always offer a senior's menus. The difference between the regular menu is the size of the portion, and the tab. If you are guarding the amount you eat, or if you are a senior with smaller diet, choose this. You will not be disappointed, and you will not be throwing out cash if you're unable to finish the regular serving portion.

Purchasing the regular sized portion at the regular price, instead of purchasing the senior's portion, may be a better option if there is a two dollar or less difference in the menu prices. You can always take the remaining portion of your meal for a later snack or as the foundation for your next lunch or supper!

#### **12. Use the Fifth Meal FREE BONUS CARD**

Restaurants desperately need your business, but know that pressuring you to return would not be a good idea. So, they've come with a better, some what sweeter plan - bribing you with the **FREE MEAL BONUS CARD**

which guarantees you a free meal if you purchase four meals at the regular price.

The purchasing public knows that the fifth meal is not FREE, but using the card can bring you excellent savings if there is no maximum meal charge stated, and if you know how to use it skillfully to your benefit.

As Donna and I attend to church demands in Maple Ridge, we often find ourselves having lunch at the Home Restaurant. In 2009 one of our parishioners informed us that the restaurant had the FREE MEAL promotion on. For the next four Sundays we had lunch at the restaurant at the cost of \$6.25 each, and had our cards stamped.

Two weeks after our cards were filled we were invited to supper, and then to a musical in The Act Theatre. Having our 'cards' in my wallet, went to the Home Restaurant and had the Jumbo Spareribs, which cost \$16.95 for supper.

Despite the fact that we had spent money on other meals earlier, it still felt great to walk out without paying a cent after we had feasted on a tremendous feed of spareribs. Use the **FREE MEAL BONUS CARD** if offered at your favourite restaurant, and you'll receive the same thrill with no realizable threat to your cash!

### **13. Check out local Secondary, and Technical Schools for inexpensive, yet, delicious meals.**

Often local secondary or technical schools operate after hour restaurants in which delicious and nutritional, yet inexpensive meals are prepared and served by the home economic or culinary arts students. Since provincial education legislation prohibits schools from making an exorbitant profit on products sold, meals purchased here are always between fifteen to thirty-five percent cheaper here than at local restaurants.

The Samuel Robinson Technical School Culinary Arts program offers aforementioned senior's meals Tuesday to Friday from five to six PM. In late January Donna and I visited the centre with John and June Scott. Both of us ordered the chicken dinner; not only was the meal delicious, it was also filling. The total cost of the meal, including coffee, was \$7.00 each, which we regard as a great saving compared to the same meal offered at the Maple Ridge Pantry priced at \$11.99 without coffee. But the bonus goes further; the school offers a Fifth Meal Free Loyalty Card. Within the next month we'll be enjoying that great meal **FREE!**

If you intend to enjoy benefits from academic institutes, arrive about fifteen minutes before the restaurant opens. Dining rooms open and close on time; if you don't get your meal by 5:15, you'll probably be taking it home as a 'doggy bag' because the custodian will begin locking down the cafeteria.

Take out orders are accepted at institutions offering discount meals; phone one hour before desired pick up so it will be ready for you. And don't forget, cash is the only tender accepted; if you don't bring cash, you'll end up going hungry no matter how much room you might have on your VISA or Master Card!

**14. Seniors - don't forget to visit your local Senior's Community Centre for an inexpensive, yet wholesome lunch!**

For seniors this is a great alternative to local, rather expensive restaurants for lunch. Instead of paying \$2.50 for coffee, get your fill for a one time charge of \$.50, purchase a bowl of soup and a sandwich for \$1.75, and, then throw in a great, tasty, large dessert for another \$.75. When every thing is added up, your total cost is less than \$5.00.

And along with the great meal, you'll find opportunity to talk with others who think exactly as you do; they know the value of money, how to save it, and they spend it wisely.

Getting to your community centre is easy if you remember to book a ride with HandiDart.

**15. Frequent the same restaurant(s) often**

Do you best to develop a strong, personal and trusted relationship with the owner and staff of the restaurant by visiting and revisiting it often. You never know the residual benefits that could come your way in savings on meals, or on providing needed service for it.

For approximately nine years I printed for La Masia Restaurant and Bristo in Langley. Maurice and I became great friends over they years. Often he would add a package of steaks to the payment of the printing I did for him; he knew I appreciated him as a friend and a client.

In 1999, when Donna and I were married, we held our reception party at his restaurant. Not only did he give us an excellent price on the banquet, he let us leave for our honey moon without paying the bill saying, "I know you well, you're my trusted friend so pay me when you get back!"

Not wanting to presume on his goodness, Donna and I returned the next day and paid him the tab. Even then, because we had developed a strong, unshakable trust relationship he wanted to throw in an extra discount!

A second example to emphasize my point:

My friend, Jim, and I have been meeting for years at the Meadows Restaurant in Delta for coffee. The waitress knows our names, our birthdays, and our discount numbers well. Two years ago, on my birthday, Debbie, our regular waitress heard Jim wish me 'happy

birthday'. Immediately, and unexpectedly, she turned to me and said, "Well, Gordon, if it's your birthday lunch is on the house."

**16. When celebrating a SPECIAL OCCASION, if the waiter inquires what it's all about, tell him. You never know he might throw in a discount or a special dessert FREE!**

Don't be afraid that you're being presumptuously cheap; an inquiry has been made and your obligation is to be truthful. A gesture of unexpected gesture of kindness may cross your path. If it does, take it graciously!

In August 2009 Donna and I took out a great friend for her ninety-fourth birthday to a restaurant in White Rock. The waiter, after supper, said to our guest, "My you look great, what's the celebration?"

Donna replied, "It's her ninety-fourth birthday, and we thought we should celebrate it with fish and chips."

Without saying a word, the waiter excused himself, and within a couple minutes he returned with a large, warm portion of double white chocolate dessert fully covered with whip cream large enough to feed the three of us!

I can't guarantee results for you, but I know what worked for us. Why not try it so you, too, can have a tale to tell?

**17. Be wary of 'COVER CHARGES' or 'MINIMUM TABLE CHARGES'**

A 'cover charge' is better known as a minimum tab cost restaurants may charge during the busier times of the day. So, if you, like many people do, desire to stop for just coffee, before you are seated, ask the waiter if there is a cover charge. If you don't inquire, and there is a minimum table charge, you will not be impressed with the bill you get. I know from experience!

Some years ago a Realtor and I visited a restaurant in Coquitlam for a coffee while we discussed an upcoming printing job he wished to have done. Upon entering the restaurant, I inquired of the waitress if there was a minimum table charge. Her response was, "No, sir, there won't be a minimum charge is you sit at the back, and if your meeting will be less than twenty minutes."

Upon hearing this, we sat down and ordered two coffee at a cost of \$1.25 each. Within fifteen minutes we were finished our discussion, and so quickly we made our way to the till to pay the costs. Upon receiving the tab, I noticed the charge had jumped from \$2.50 to a whopping \$5.50. Being somewhat set back with what I had handed, I said to the manager, "We've only had two coffee, and we were told by the waitress that there would be no minimum table charge." In response he said, "Management, and not the waitress, sets the table charge; you sat at a table, and the table charge applies!"



**18. Purchase the WHOLE PIE, instead of individual pieces, if you're with a group for coffee.**

As I've stated earlier, I like my coffee. Along with it, at times, I also like to enjoy a piece of banana cream or blueberry pie. I'm sure you, too, have the same passion!

Saving money, as well as enjoying the coffee and pie, is not a difficult task if you remember to purchase the whole pie instead of individual pieces if you're out with a group for coffee. Restaurants always charge extra for cut pieces of dessert!

At the Home Restaurant in Maple Ridge, a piece of banana cream pie is \$4.59, while the price of a whole pie is \$10.69. If four guests enjoy coffee and pie, the charge will be \$20.00 for the pie, and approximately another \$10.00 for coffee which brings the bill to over \$30.00.

Now, suppose you purchase the whole pie for \$10.69, and then invite your guests home for coffee and pie, you've saved yourself \$20.00. The difference in the pie and coffee is the location; instead of being at a restaurant, you're now at home!

But, consider the savings; instead of only having one feast of pie, you're now able to have three just because you bought the whole pie and changed locations.

**19. When tipping your waiter, use the regulated, equalized tipping format regardless of the cost of the meal.**

Payment of fifteen to twenty percent of the tab, before discounts and/or taxes, is the commonly accepted protocol for tipping in Canada. However, since tipping should be a 'grace gift' demonstrating thankfulness towards service rendered, and not a stipulated amount I recommend using the 'regulated, equalized tipping format'. This program works as follows:

- for meals under \$5.00 I recommend a tip no more than \$1.00
- for meals \$5.00 up to and including \$10.00 I recommend a \$2.00 tip,
- for meals \$11.00 up to and including \$20.00 I recommend a tip of \$4.00
- for meals \$21.00 up to and including \$50.00 I recommend a tip of \$5.00

This provides two stewardship controls. Firstly, you now have a consistent budgeted amount which you know you will set aside as the tip if and when you should dine out, and secondly, the tip still remains within the accepted protocol of tipping, without putting you under shame or duress when others tip more. When tipping becomes an obligation, rather than a 'grace gift', it no longer comes from the heart, and, so, even though we don't like to admit it, it has now be called a 'grudge gift'.

It has been suggested by some that Christians should tip above and beyond the expected fifteen or twenty percent as this could influence the waiter to come to a personal relationship with Christ. Not only is this suggestion unscriptural, it also an unstructured and unwise stewardship act. We need to remember that whatever we do, "in word, thought, or deed, it is to be to the glory of God", and not to bribe individuals to a faith relationship with God!

\*\* - if you should stop for only a coffee or two with a friend or with a client to discuss a business contract, a tip for service is not expected.

Some years ago a friend and I visited a Ricky's Restaurant in Vancouver for coffee, costing a total of \$1.70, just before heading for work. As we left the table he quickly placed \$1.50 as a tip for the waitress.

Undoubtedly, leaving a tip was a kind act. But, the question that needs to be asked is this: does leaving a seventy percent tip demonstrate godly stewardship of financial resources?