

## Etiquette of Gratuity: A Tip on Tipping

A gift is a form of giving, to someone you know, a small piece of your affection for that person. A tip on the other hand is a small present of money given directly to someone for performing a service or menial task; like a gratuity: As in: "He gave the waiter a dollar as a tip". A Tip can also be in the form of some information, from which a person can prosper, like a stock market tip or a tip on a horse race.



Speaking of stock market tips normally by the time an ordinary person hears about a stock market tip, the professionals on Wall Street, or in the various stock exchanges world wide, have heard about it for days, if not weeks. It is normally too late for the average investor to 'buy low and sell high". However, and here's a gift to you, the reader, there may be a way around this problem.

Lawyers have a saying that goes something like this: "Greed has not patience." This means that where greed is concerned, people are not willing to wait until the money comes to them, they want it now. If the professionals on Wall Street know about a specific stock that will go up in value, they will start to accumulate it at once. So if a stock with a small capitalization starts to become one of the most actively traded stocks of the day then it may mean that something is going to happen to that stock. (Small capitalization means that the particular company has not issued gazillions of shares. As such there is more chance of the shares climbing higher than with a large capitalization stock, because there are fewer shares available.)

One example of this would be the XYZ Company, or whatever the name is, whose shares normally trade at, say \$30 each. You



"Online shopping is a diamond in the rough. The longer someone has been online is one of the best predictors of whether they'll shop online or not."

Still, online retail sales figures add up to only a fraction of figures for offline sales. This year, analysts expect online figures to reach just 3 percent of the \$217.4 billion seen in offline sales, according to the National Retail Federation. Online figures are up about 1 percentage point from last year, compared with an expected increase of about 5.7 percent in offline sales, according to the NRF.

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notice that this is one of the most actively traded stocks of the day and want to keep an eye on it. Just ask your broker that if it goes to \$35 then you want to buy some shares. This may sound strange to you as you can buy them today at \$30 so why wait until they are \$35 to buy some shares. Well the fact that they are actively traded may mean that they are on their way down to \$5 per share. If they are on their way up and finally hit \$35 per share and you decide to buy some shares tell your broker that if they drop down to \$31 then please sell them. As the shares go to \$40 then tell your brokers that if they drop back to \$37 then please sell them. This is called a stop loss order. In this way you can ride the stock right up to \$100 or \$200 per share and keep your stop loss orders growing higher and higher as the stock climbs. Eventually it will decline enough for your sell order to kick in and your broker will sell the shares and hopefully send you a check for your profit.

You may be using an electronic computer system as a stockbroker. If you are and can find a practice stock market site, you can practice this technique using virtual money before you invest any of your real money.

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Back to the normal use of the word tip, a tip is a payment to certain service sector workers beyond the advertised price. The amount of a tip is typically computed

as a percent of the transaction minus taxes. These payments and their size are a matter of social custom. Tipping varies among cultures and by service industry. Though by definition a tip is rarely required, and its amount is at the discretion of the person being served, in some circumstances failing to give a tip when one is expected would be considered bad manners. In some other cultures or situations, giving a tip is not expected and offering one would be considered condescending or demeaning. In some circumstances (such as tipping government workers), tipping is illegal. A tip is sometimes called a gratuity, between 10 and 15% is common

Some restaurants pool tips and divide them to include back room support employees. This means that servers pay a certain fixed percentage of their sales to the other staff. Thus when someone leaves a small tip, the server receives less than what you have left them. Tipping is not expected when a fee is explicitly charged for the service.

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When a service charge for all patrons is automatically added to the tab, for example, there is no tipping as a rule. Some establishments forbid their employees to accept tips; professionals are never given tips.

Sometimes a gift is more desirable than a tip. Often when I travel I will take along little plastic pins with my home state or country's flag and give them out in addition to tips or when tips are not allowed. Sometimes a small flower can be an attractive and memorable gift to a particularly pleasant server.