

HOW TO SURVIVE IF YOUR CREDIT CARD IS DECLINED

TALK WITH THE MANAGER

- 1 Be subtle.**

After the waiter informs you that your card has been declined, excuse yourself from the table and head for the reception desk. Explain the situation to the manager and show whatever identification you have. Ask him or her what you might do. Call the credit card company and inquire about your card. Speak firmly and sternly to the company. Ask the credit card company to extend your credit temporarily and immediately by the amount that you need.
- 2 Offer collateral.**

Offer to leave something of value until you can return with the payment. Do not use your date as collateral. Offer a watch or a driver's license.
- 3 Provide references.**

If you are known at any other restaurants, ask the manager to check with them, and say the management there will vouch for you. Promise to return immediately with payment.

- 4 Seek funds.**

Order another drink for your date (at the table or the bar) and confess the situation. Dash home for money or to a friend's house for a loan. Alternatively—unless it is the first date—you can ask your date to pay.

DINE AND DASH

- 1 Accept the consequences.**

You will never be able to be seen in this restaurant again if you skip out. Your date may be offended and embarrassed. And if this restaurant is in an area that you frequent, you may be identified and caught later.
- 2 Tell your date the plan.**

You do not want to catch your date off guard. Do not abandon your date, since she will likely be very upset and may help the authorities track you down. Plan to leave together.
- 3 Plan your route of escape.**

The best route is through the front door. However, restaurant staff may give chase. Assume that you will be followed. Visualize where you are going once you exit the restaurant. Head toward crowded or darkened areas.
- 4 Wait until the staff is busy.**

Have your belongings within reach for a hasty retreat. Do not appear anxious or ready to bolt.

5 Pretend to pay the bill with cash.

Place whatever bills you have in the bill holder with the check. The illusion of a cash payment will buy you valuable minutes of escape time; your waiter isn't likely to count the money until he reaches the nearest available cash register.

6 Walk confidently out the door.

Proceed slowly and with authority.

7 As soon as you are outside, run.

8 If you are being followed, do not go directly to your car.

It is very easy for your pursuer to jot down your license number. Wait at least twenty minutes before returning to your vehicle.

Be Aware

Stiffing the restaurant is illegal and may land you in jail, where the food is not very good. Arrange to pay the restaurant, directly or through a third party, as soon as you can. Include a message encouraging them to be more understanding of customers with credit card problems in the future.

WASH DISHES

1 Offer to wash dishes.

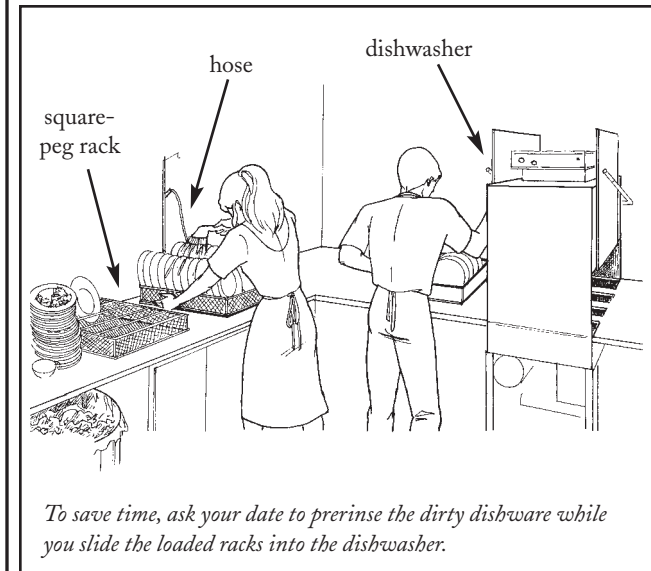
Tell the manager that you are willing to work to cover the cost of your meal. Explain that you have experience with the technology involved.

2 Prepare to get wet.

Take off your jacket, your watch, and any jewelry. (Men should also remove tie and long-sleeve shirt, if wearing an undershirt). Take off your glasses (unless you have a major problem seeing without them). It is hot and wet in the kitchen. Ask for an apron, if available.

3 Prerinse the dirty dishware.

Remove the dirty dishes from the bus tub. Load the dishes into a square peg rack (a 20-by-20-inch plastic tray with holes in the bottom), place the peg rack over a slop sink, and rinse with a hose.



4 Lift the door to the dishwasher and slide in the rack.

5 Close the dishwasher door and begin the wash cycle. Most machines begin automatically when locked, but you may need to press the start button. When the cycle is done, raise the door on the opposite side of the machine and remove the peg rack. Some systems utilize a conveyor belt that has claws to grab onto and pull the peg rack through the wash cycle.

6 Place the peg rack with the clean dishes in a drying rack.

The drying rack may be a wheeled racking system that holds many peg racks. Or it could be a slanted rack mounted on the wall. When the rack is placed on the angled wall unit, the excess water drips onto the stainless steel shelving. The dishes are now ready for use.

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