



# Do You Need ‘The Machine’? Tipping in Canada Is Unconscious (Part I)

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**Abstract** Constantly on the lookout for Canadian mathematics education matters, I recently experienced a major personal tipping point. The juxtaposition of two different customer service situations was simply too much for me to handle. Now through the looking glass, it was abundantly clear that tipping in Canada is unconscious, and the evidence was everywhere. The current state of financial literacy education in Canadian schools, the opportunity that COVID-19 has provided for us to renew Canada’s implied gratuity guidelines, and an investigation into pre- and post-tax bill totals all supported my assertion that the tipping culture in Canada is a habit in many senses of the word. A look back at how tipping in Canada has evolved from parting with a few coins every once and a while, and a look at the evolution of the point of sale terminal, which I refer to as ‘The Machine’, helped me realize that I am unable to move on and start looking for other Canadian mathematics education matters just yet. After all, if Canadian mathematics education matters, then Canadian mathematics education matters. As such, Part II of this article follows in the next issue. Stay tuned.

**Résumé** Toujours à l’affût en ce qui concerne l’enseignement des mathématiques au Canada, j’ai récemment atteint personnellement un véritable point de bascule. La combinaison de deux expériences différentes vécues en matière de service à la clientèle a tout simplement fait que je n’en pouvais plus. Vu de l’autre côté du miroir, donner un pourboire était de toute évidence un acte inconscient au Canada, un état de fait dont on peut voir des preuves partout. L’état actuel du programme d’éducation en littératie financière dans les écoles canadiennes, la possibilité que nous a donné la COVID-19 de renouveler les lignes de conduite tacites en ce qui a trait au pourboire ainsi qu’une enquête portant sur le total affiché sur les factures avant et après l’application de la taxe soutiennent tous mon affirmation selon laquelle la culture du pourboire est à bien des égards une habitude au Canada. Quand je regarde l’évolution de l’acte de donner du pourboire au Canada, passé du sacrifice occasionnel de quelques pièces de monnaie au terminal de point de vente, ce que j’appellerai «La Machine», je réalise que je ne peux pas encore passer à autre chose dans le domaine de l’enseignement des mathématiques. Après tout, si

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l'enseignement des mathématiques compte, celui-ci est donc important. À cet effet, lisez la deuxième partie de cet article dans le prochain numéro. À suivre.

**Keywords** Canadian mathematics education matters · Mathematics education · Finance education · Financial literacy · Financial numeracy · Percentages · Popularization · ‘The Machine’ · Tipping · Tipping culture

## Math Ed Matters in Ontario

Over the past few years, changes to the Ontario mathematics curriculum were splashed across Canadian media outlets. While mainly focused on “streaming” and “subjectivity”, the articles did reveal other changes to the mathematics curriculum, such as the addition of coding and mathematical modelling to the existing algebra strand, and the introduction of a financial literacy strand. Peering a bit into the future here in Canada, I do see coding and financial literacy permeating mathematics curriculum across our country, eventually. Personally, when it comes to coding, I will definitely have to brush up on my C++ and Objective-C programming skills; and, with respect to financial literacy, it is about time that math class in Canada moved beyond money, taxes, and calculating interest.

Reasons for not furthering financial literacy (or financial literacy education or financial numeracy or whatever term eventually takes hold in the future) in Canadian math classrooms, to date, have caused me consternation. As a person who spends much time wandering the campus of a Canadian university, the number of times that I have seen a university student decide whether to get their first ever credit card based on the frisbee or tee shirt being used to seal the deal, no matter the interest rate that they are presented, is more than I would like to admit. My conversations with new homeowners, which, on more than one occasion, has included some variation of the statement, “Amortization, never heard of it”, does not inspire me with tremendous fiscal confidence for our country. Beyond credit cards and amortization, students in Canadian schools should also be given the opportunity to learn more about the basics of financial literacy: banking, budgeting, spending, debt management, credit health, investing, interest rates, taxes, insurance, planning, risk management, and on and on. With so many topics, perhaps, one day, financial literacy, with its humble beginnings in Ontario math classes, will become a subject, in and of itself, in our Canadian schools. I would warmly welcome this development.

With the basics of financial literacy covered for all young Canadians, debates over more controversial financial topics, such as buying or leasing a used or new vehicle, when to pay off student loans, whether (or not) to use credit cards, purchasing life insurance, buying or renting a home, and many others will, hopefully, be better informed. Even juicier topics, such as predatory loans, investing in the lottery, gambling, sports gambling, short selling, algorithmic trading software, decentralized digital currency, and many others could become the feedstuff for future water cooler conversations.

Not only do I imagine this financial future for Canada, but I also hope, one day, it comes to fruition, because many controversial topics related to financial literacy are currently going unscathed. Sports gambling is rapidly being introduced into Canada without much discussion, for example. Insane, and I mean insane, interest rates from “alternative” lenders never seem to get addressed, by way of another example. I am not without hope.

There are signs that things are changing. If you are like me, you were sent a fat envelope from your credit card company, which, arguably, has made it easier for you to understand how much interest you are paying and how long it will take to pay off the amount you have been microlending, in addition to other easier to read details. There has also been a renewed discussion, thanks to COVID-19, about the tipping culture here in Canada. For the most part, articles focus on whether (or not) to abolish the practice. A good question, indeed, but one of only many when it comes to tipping and tipping culture here in Canada.

## Tipping In (and After) The Time of COVID-19

COVID-19 has opened and reopened many debates. While the debate over vaccines stole the spotlight during the pandemic, other related, heated topics, for example, the origin of COVID-19, masks, “freedom”, vaccine passports, and many more, also garnered much media attention. Other, still-important debates were, by and large, pushed into the background, like tipping.

Not so much on TV and radio, but print and electronic media (e.g., *The Conversation*, *Vox*, *Wall Street Journal*, *National Post*, *CNBC*, and many more) were awash with COVID-19-inspired debates and discussions over tipping. Me, having developed a curiosity with tipping culture here in Canada ever since my stint as a bartender at the Birchwood Motor Hotel in the early ‘00s (an hour north of Winnipeg on Highway 59), I read each article with interest.

Whether or not to abolish tipping is not a cut and dry answer, as reflected in the many articles I read. Despite reports, in some articles, of more generous tipping during the pandemic, other articles reported that the pandemic-related rise in food costs has resulted in reduced tipping. In Ontario, for example, changes to the minimum wage, which occurred during the pandemic, opened a door for discussion about the role of tipping when calculating a living wage for Essential Workers. Potential ways forward, such as eliminating tipping and adopting a service fee in restaurants, for example, are immediately met with reasons and justification that counter against mandatory service charges. No matter the article I read, and no matter the specifics of said article, there was one clear message that ran through them all: The COVID-19 pandemic, more specifically, our entering a post-pandemic world, gives us the opportunity, whether personally or collectively, to renew Canada’s gratuity guidelines, which I will do in what follows.

### My Tipping Point (A Long Aside)

Whether it was reading all those tipping articles, reflecting on my time as a bartender, being stuck in my house for two years, or something else entirely, I was definitely triggered for what happened next: I hit a personal tipping point. “Yes, I agree, it is a cultural expectation, but how did we get here”, I said to my wife while driving to the pub on one of the coldest, darkest, stormiest days that I have ever experienced on the Canadian prairies. “Her Majesty Queen Elizabeth II is on the back of each and every Canadian coin”, I continued, “yet Canadians are supposed to tip like Americans... Tipping is not expected in Britain, Kristen”. To which my wife replied, “I am paying the bill tonight, you get out and fill the gas”.

Some Sundays, to beat the cold, the dark, the wind, the winter, we head to the pub to pass the time while our winter food, roasts and the like, cooks in the oven, which also helps to heat our home (but not much). This particular time, also making sure that the gas tank was full for, what we call, our Monday-mornings-minus-50-commute, we stopped in for gas at a Saskatoon Co-op, which is a locally owned cooperative serving Saskatoon and surrounding areas. The most interesting thing, to me, about Saskatoon Co-ops, is that they, to this very day, have full-service gas bars.

Even though the price is the same for full-service and self-service, me, for whatever reason, I fill up at the self-service pumps. There I was, standing in minus 40 degree Celsius temperatures (with the wind chill, according to my frozen phone it “felt” like minus 51 Celsius), pouring gas into my car, watching the full-service gas attendants, dressed like they are on the moon, with bewilderment, empathy, and awe. “An 8 hour shift in these conditions”!? I thought to myself. With my job over, I hopped back into the car and asked for the heat to be turned up, way up. Perhaps I would thaw out by the time we got to the pub.

While it is hard getting out of the house in the middle of the winter, you do not have to get out for that long for it to have an impact on your day. A beer or two, coupled with fun conversation and laughing with some close friends looking to do the same thing as us, and, soon enough, the cold, the dark, the wind, whether or not the car will start, and all other winter worries melt into the background, if only for a bit. The location for this winter gathering, of course, is also a key component to the outing.

Our rotating cast of characters in this particular Sunday group is not looking to spend time on the sports bar side of Boston Pizza when getting out of the house. Actually, the group decided on something ever more cliché: A brew pub. Wood furniture, of course. Exposed ventilation duct work painted black for “ambiance”, naturally. Dim lighting, board games, hardly any food on the menu (maybe pickled eggs and meat sticks), the list goes on. You know the place. The place where one finds a young gentleman, sporting a full, well-groomed beard, clad in plaid and Blundstones (of course), leaning on the bar, reading a book (like *Dune*) while waiting, just waiting to be interrupted, bothered to pour a patron a beer. This person, let’s call him Holden, yes, is a bartender. Being a bartender can be a difficult job, in certain circumstances. On this occasion, however, Holden, for the whole time we were there, quietly read *Dune* and poured a few beers for us, the very people who were holding him up from closing the pub extremely early.

Needing to get home because of the roast in our oven, it was becoming time to settle our tab. Sitting long enough with empty beer glasses on our table, I came to the realization that Holden, under no circumstances, would be coming to the table. Perhaps it was beneath him. Nevertheless, I made my way to the bar and stood there. While standing there, I noticed two things. First, despite me standing right in front of him, I would have to say something to get Holden’s attention. Second, there was a space-heater blaring behind the bar. “Hi there”, I said politely as the rage associated with my impendent tipping point began to well up inside of me. It would be on the ride home that I could actually express the details of what I had just experienced.

“Are you kidding me”!? was the response I gave when my wife told me how much money she thought Holden had just made in tips. “Think about it”, she continued. She then proceeded to detail the number of people in our group, the number of beers, any food that anyone had, and everyone’s station in life. “For what”!? I responded. “For standing next to a parabolic space heater, leaning on the bar, reading *Dune*, only to be bothered when he had to pour a beer or two. That is flat out ridiculous”. “Wait, I thought you were a bartender”, my wife replied. “That is more money than what two of those full-service gas attendants will make during their entire 8 hour shift. The word ‘service’ is even in their job title”!! I disparaged. “Holden is also making a salary”, my wife noted. The juxtaposition was simply too much for me to handle, I had hit my personal tipping point. Right then, right there, I pronounced that *tipping in Canada is unconscious*. It was now time to start further supporting my assertion.

## Tipping on the Pre- or Post-Tax Total

A quick look at any of the reputable travel websites (e.g., Expedia, Lonely Planet, and others) reveals that those travelling to Canada should be expected to tip, that’s a foregone conclusion, and the amount should be anywhere between 15 and 20% of the total bill before tax. The phrase, “When in Rome, do as the Romans do”, would suggest, with some loose logic, that Canadians, by and large, are tipping anywhere from 15 to 20% of the pre-tax bill when visiting restaurants and bars. However, I simply wish to point out that, technically, that is not what is happening here in Canada. At least in all of the recent instances I have examined.

I should be clear, what follows is not going to be some long diatribe about Canadian numeracy levels; however, what follows will definitely support my contention that tipping in Canada is unconscious. To start, let us be honest, nobody is tipping 17%. As for 16%, 18%, or 19%, similarly, nobody is tipping

these amounts, even though they fall within the 15 to 20% range. Those amounts are hard to calculate, and it is just not happening. The same argument applies for those of you dabbling in the 20–25% range. Sure, you might stumble into a different, non-round percentage if you are given a very old version of a point of sale (POS) Terminal, hereafter referred to as ‘The Machine’, the one where they let you decide if your tip will be entered as a percentage or a dollar amount, and you pick some odd dollar amount. Perhaps, for example, you choose to tip \$14 on your \$66 because it tidies things up nicely at \$80, which equates to around 21%. Those decisions, though, are not dictated by rough percentages, rather does the dollar amount seem reasonable. From what I have gathered, Canadians are working with round numbers when it comes to percentages for tipping: 10%, 15%, 20%, or 25%. As an individual that has decided to emphasize prime birthday years (e.g., 41 and 43 as opposed to the more traditional 40 and 45, which is where things are for me at the moment), I have found round numbers are more prominently presented in our society and, arguably, easier to calculate.

Despite the 15 to 20% recommendation for travellers to Canada, I have found the option to tip 10% on various versions of ‘The Machine’. Mentally, the 10% option should be used to cement the amount of the tip you might make. Without getting into a sidebar about how the decimal does not actually move, calculating 15% of the bill is doable in your head because you can just move the decimal point over a bit to calculate 10% of your bill. For example, 10% of a \$66.00 total is \$6.60, and then take half of that amount ( $1/2$  of \$6.60 is \$3.30) you just calculated to get the 5%, and then smooch those two numbers together to get your 15% tip (\$6.60 and \$3.30 is \$9.90). Calculating 20% would happen in a similar fashion, that is, find the 10% by moving the decimal over a bit and then doubling that amount. Nevertheless, I do not think any of this is happening for many individuals when it comes to tipping, at least consciously. If some version of this calculation were happening, that is, people were getting a sense of 10% of their bill, people would also realize, perhaps even point it out on various social media platforms, that the restaurants and bars that they frequent here in Canada are not proposing a tip based on the pre-tax total of the bill, but the post-tax total of the bill, as seen in the “Tip Guide” that is presented at the bottom of Fig. 1.

For those of you accusing me of splitting hairs or nitpicking (or being a cheapskate), I am simply pointing out that, very discreetly, very subtly the percentages you are presented when given ‘The Machine’ are based on the post-tax total of the bill. Tipping in Canada is unconscious: Time after time, I see Canadians presented with a bill; then, a button, one of the four buttons, with predetermined percentages and/or dollar amounts or both, based on post-tax bill totals, is pressed; then, a card gingerly touches ‘The Machine’; then, everyone is on their merry way. The alternative to this unconscious approach to tipping is rarely witnessed in the wild, but you know it is happening as soon as you see it because it looks a little funny. And, if you have never done it before, it is a little awkward. As soon as you start pressing more and more buttons, digging deeper and deeper into the menu of ‘The Machine’, it gets harder and harder to navigate. More often than not, you end of making some sort of mistake and have to start from scratch with the server wondering how you could have possibly screwed up such a simple transaction. Awkward!

Let us say, for the sake of argument, that you have a friend visiting from another country, say England. The two of you have gone out for drinks and some food, and then the bill comes. In one scenario, you decided to pay for the bill. A bill for \$74.02 comes (as seen in Fig. 2), you casually press the 15% button on ‘The Machine’ (equating to \$11.10) then place or tap your card and the total comes to \$85.12 (as seen in Fig. 3). With a simple placement of your credit card on ‘The Machine’, your post-tax tip of 15%, in this particular Saskatchewan-based scenario, equates to a pre-tax tip of 16.88%, but your friend would be none the wiser, that is, they would just think you tipped 15% if they saw you interact with ‘The Machine’. In the other scenario, your friend, whose money is worth more than yours and comes from a place where workers don’t rely on their tips to earn a living, decides to pick up the bill. Having diligently read about the culture of the country they are visiting, they look at the pre-tax total of the bill—which excludes the \$3.39 GST

**Fig. 1** Post-tax tip guide found in the wild

Tunnersmans Westminster Brown	\$7.50
+ \$7.50: 1 - 20oz	
Kingpin	\$6.75
+ \$6.75: 3 - 16oz	
Naked Fox	\$6.75
+ \$6.75: 3 - 16oz	
<hr/>	
Draft Beer Total	\$21.00
<hr/>	
Sub Total	\$21.00
GST	\$1.05
Liquor Tax	\$2.10
PST	\$0.00
<hr/>	
<b>Total</b>	<b>\$24.15</b>
Thanks for visiting us!	
GST #81736 2668 RT0001	
Tip Guide:	
15%=\$3.62	18%=\$4.35
20%=\$4.83	
<hr/>	
Printed from iPad using TouchBistro Pro	

and \$2.58 LCT and \$2.40 PST (here in the province of Saskatchewan continuing with my example)—for the amount of \$65.75, then looks at ‘The Machine’ looking for the options of 15% or \$9.86 or 20% \$13.15 (or something higher or lower) they are expecting, to no avail. Rather, they see options of 15% or \$11.10 or 20% or \$14.80. They think to themselves, perhaps ‘The Machine’ is broken, perhaps they are confused by currency conversion when combined with percentages, or there is an issue with the calculation of the bill. Maybe they are not sure what to think. At least they are thinking about it. With everyone at the table staring at them, recognizing their money is worth more than ours, they decide, instead of making a fuss, to just tap their card after picking a particular percentage while making a joke of it all, “As Jack Donaghy once said, ‘Lemon, rich 50 is middle class 38, okay?’”, to cut the tension. Great, now we are infecting tourists with not only our tipping practice, but our unexamined, inconsistent tipping culture. I blame ‘The Machine’ and, getting a bit more specific, the continual evolution of ‘The Machine’.

### The Evolution of ‘The Machine’ (or Old Man Yells at Cloud)

Canadians that I have asked, in one sentence, will tell you that there really are no hard and fast rules when it comes to tipping here at home. Then, in a follow-up sentence, those same individuals will provide a hard and fast rule that, for them, just must be abided. “I do not care how bad the service is”, a colleague once told me, “I never, ever leave a restaurant without leaving 10 percent”. When I asked whether the 10 percent was based on the pre- or post-tax total of the bill, they responded with, “I do not know, I use ‘The Machine’”. In that moment, in that exchange, a few things further snapped into focus for me.

If you go back far enough, a sea change in Canadian tipping culture *has* taken place, I contend. I also contend that said sea change has largely flown under the radar. Back in the day—which I have been

**Fig. 2** Post-tax \$74.02 is pre-tax \$65.75

EMP: KELCY		
Table# 4 Order# 19		
1	WINTER ALE	\$7.75
1	BB IPA	\$9.00
1	SMOKED WINGS	\$6.00
1	BURGER	\$17.00
1	BURGER	\$17.00
1	BB IPA	\$9.00
	Sub Total	\$65.75
	GST	\$3.29
	LCT	\$2.58
	PST	\$2.40
<b>Total</b>		<b>\$74.02</b>

POST# 05810000

told by those older than me that I am old enough to say now—tipping in Canada looked nothing like it does today.

I remember my Dad buying a small, styrofoam cup of coffee from the concession stand, not for taste, rather to keep warm while sitting in the stands of the Kamloops Memorial Arena while my brother played hockey in the mid '80 s. Spilling some coins from the stretched-out change pocket of his wallet into his other hand, he would pay the other parent manning the concession counter 25 or 30 or 35 cents for the coffee; and, should a repurposed, styrofoam cup with the word "TIPS" crudely written in blue ink be sitting on the counter, he would throw anywhere from a nickel to the full price of the coffee he just purchased into the cup. To be clear, the example presented is not some elaborate set up, by me, to establish, in print for the rest of time, that my Father is some amazing tipper. I mean, yes, tipping 25 cents on a 25 cent purchase, from a tip-percent-perspective, is a very nice tip, but percent was not part

**Fig. 3** Canadian post-tax tipping evidence

02/03/22		
DALCIN# 001024		
19:43:57		
Ref#: 000030988936		
Inv #: 045008 Appr Code: 02465J		
Amount:	\$	74.02
Tip:	\$	11.10
=====		
Total:	\$	85.12

Customer Copy

of the calculation back in the day. Tipping, back then, was more along the lines of: You bought a cup of coffee with some change you had in your purse or pocket or wallet and, if you had some extra coins, you might throw a few of them into the tip jar or not. The notion of tipping being a strict percent of your purchase not as prevalent as it is today.

For those of you accusing me of living too far in the past with my example, I should point out that the same thing used to happen in Starbucks in the '90 s and the '00 s. Tip-based prices for coffee, for example, \$2.75 for a cup of coffee would nicely result in a quarter (almost 10%) being thrown in the clearly labeled, clearly visible, permanent tip jar. The same situation would occur at the curling rink or the bowling alley. If you went up and bought a beer or a soft drink, then you would examine the change that resulted from the transaction and assess whether and how much you would tip. If you went up and placed a big order from a bunch of people and your change had a few single bills (which used to be a thing), then those might be considered in your tip calculation as you assessed your new coin carrying scenario. Yes, back then people were, still, predominantly paying in cash. And then, almost overnight if you look back at it, thank you to technology, thank you to convenience, thank you to the proliferation of credit for all (especially credit cards), everything, arguably, got “better”.

The amount of money that Canadians spend on tips is different than in previous decades. There are many reasons for such an assertion, for example, inflation. However, there are three particular reasons that I wish to highlight. First, Canadians “go out” much more than in the past. The latté factor was never a thing because the idea of spending money each and every day on a coffee (and a treat, of course) was not part of the culture. Similarly, and recognizing there are exceptions to the general comments I am making, families were not eating out at restaurants three to five times a week. Talking to colleagues of a particular age, I hear story after story about how, maybe once or twice a year, maybe on Mom or Dad’s birthday, the family would go out for a meal (at Mr. Mikes). Other instances for tipping were not a part of everyday life; after all, not everybody could afford to go out all the time.

It should be pointed out, as my second reason, that not everybody can afford to go out all the time, but that does not stop us like it did in the past. Buying groceries used to be strategic. Times were different. Your Mom, for example, would line up the food for the house on the check out belt from most necessary to least necessary. Cereal at the back, of course. Your Mom would then tell the cashier to let them know when they were getting to a particular dollar amount and when the amount was hit then all remaining food was put back. You simply could not afford it this time. Now, using credit cards for all our purchases, budgeting for groceries looks entirely different. Similarly, the idea of going without is not the same, which brings me to my third reason we all spend more on tips than we ever have.

The notion of tipping has been fundamentally intertwined with our trend towards a cashless society. If you start looking for it, the opportunity to tip is nearly everywhere, which is thanks in large part to the evolution of ‘The Machine’. I remember it like it was yesterday: in a hotel room, on a trip, with just enough money to order a pizza and give the delivery driver a modest tip. Verbally expressing that I felt bad about the money amount for the tip, the driver casually mentioned, “Ok, let us use ‘The Machine’”. That’s right, ‘The Machine’, which used to be tethered to other pieces of technology in the restaurant was now on the loose! Quite surprised by the advance in technology, I agreed, pressed a lot of buttons, stuck my card inside ‘The Machine’, waited for what did not feel like that long given the majesty or what was happening, and a bill started spouting out the back side.

Mobility, yes, was an important development in the evolution of ‘The Machine’. However, it is the subtle refinements to ‘The Machine’ itself that have rendered tipping more and more unconscious. They are subtle, but they are there. For example, previous versions of ‘The Machine’ required many, many buttons to be pressed. One used to be prompted if you wanted to leave a tip, but ‘The Machine’ evolved. It got “better”. No longer do you need to press buttons to *opt in* to leave a tip, rather you now need to press a series of buttons to *opt out* of leaving a tip. Clever! As another example, instead of having to press a series of buttons and confirmations to leave 20%—for example: “Y” (to opt in to



leave a tip) then “2” (for 2) then “0” (for 0) then “%” (for percent amount not dollar amount) then “Y” (next to the 1) for confirmation of the amount entered then “Y” (again, next to the 1) for confirmation for the “Are you sure”? prompt—a single button with 20% next to it was developed. No confirmation needed! Sure, you could, today, still be presented with a long sequence of buttons on ‘The Machine’ but that only gets prompted when you decide *not* to agree with what has been presented in front of you on the screen. As a third example, on certain machines, the dollar amounts were replaced with dollar amounts and percentages, which were subsequently replaced with only percentages—with the equivalent dollar amount you actually spent only presented once the final transaction has already gone through (if you did not do the mental calculation). A pretty slick move on somebody’s part!

Based on the paperwork presented these days, it would appear, as in the example presented in Figs. 4 and 5 that some patron went with the 15% tip option that was presented to them by ‘The Machine’. Unless, of course, the patron presented with ‘The Machine’ decided, rather, to utilize the raw dollar total of \$74.87 and round up to, what they considered, a decent dollar total. For example, they wanted to take \$74.87 and add \$11.13 to make a total of \$86; or, they wanted to add \$10.13 to \$74.87 for a tip of \$10 and to clean up the pennies and dimes portion of the bill with a total of \$85. No matter which option they were going for, it would appear that they made a slight error in arithmetic, which is understandable under the circumstances, and tipped \$11.23. Alternatively, the patron was looking to add \$11.23 to a bill of \$74.87 because the digits 8610 are important to them (e.g., perhaps 8610 is the brand number of their favourite computer printer). The other alternative, that the patron decided to tip some weird percentage of the pre-tax total of the bill, seems the least likely of all the options presented. Just think of all the buttons you would have press to pull that off. In the end, it does not matter because what happened between being presented the bill for \$74.87 and the credit card transaction receipt for \$86.10 is lost to the ether for all of time. It would appear the “Important—retain this copy for your records”, would apply to the total and not for information regarding the tip. In this sense, that one bill that made the rounds on various social media platforms (recreated in Fig. 6), the one where the patron writes “MATH” on the tip line and everybody has a good laugh because of the social

**Fig. 4** Pre-tax \$68.35 is post-tax \$74.87 in British Columbia

Table:17	
Server:David #13	
12/30/21	08:01pm
---[Seat 1]---	
1 RCAST LAMB	\$18.95
1 LG-CHICKEN SOUVLAKIA	\$18.45
1 PICCINI FIASCO	\$30.95
<hr/>	
Subtotal:	\$68.35
GST (E):	\$3.42
LQT (E):	\$3.10
Sub w/Tax:	\$74.87
Total:	<b>\$74.87</b>
<hr/>	
"WE ARE HERE TO SERVE YOU"	

**Fig. 5** A 15% post-tax tip

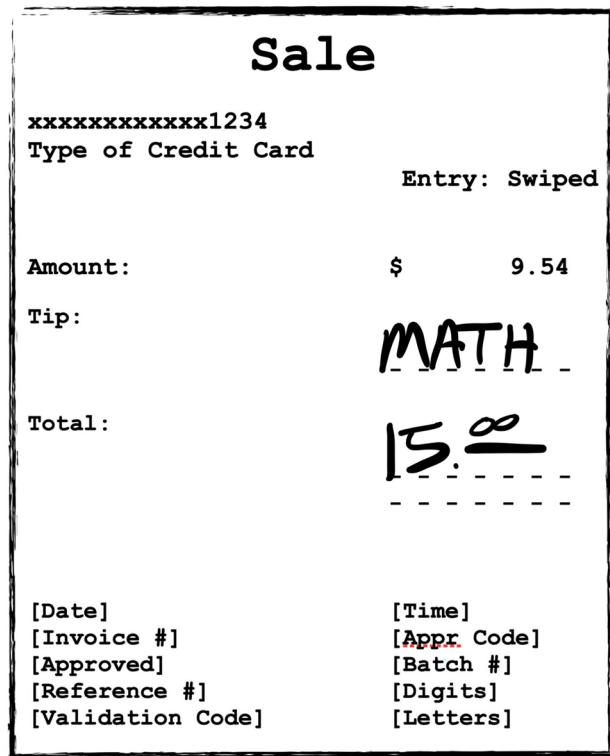
perception of the subject, to me, became less and less funny and more and more evidence that tipping is done with little to no thought.

Eventually, your card (credit or debit or gift) did not even have to be inserted into ‘The Machine’, which meant you do not even have to remember and enter your pin code—more buttons to press, after pressing a bunch of buttons I guess. On and on, the evolution of ‘The Machine’ is making it easier and easier to leave tips on more and more of the transactions that people encounter on a daily basis. Me, I feel sorry for ‘The Machine’ though, it needs to evolve as best it can because it too may, one day, become a relic of the past.

As impressed as I was the first time I used a mobile version of ‘The Machine’, I was even more impressed the first time I encountered the Square Terminal, which is a credit and debit machine that used to plug into the headphone jack of say, an iPhone or iPad. Visiting my parents in Kamloops usually involves a trip to the Farmer’s Market. While there, I caught my Mom purchasing some loose rhubarb by signing her name on the screen of an iPad. Even more surprising, when I asked her if she normally did that, her reply was, “No, I usually used my debit card”. Mind. Blown. It would appear that the technology associated with ‘The Machine’ might even eat ‘The Machine’ itself one day. Case in point, more and more transactions are occurring via apps.

While discussions concerning a cashless society continue, conversations of a cardless society should also be taking place. As Apple Pay and other mobile payment and digital wallet services get adopted, our credit and debit cards are making their way into our phones. As said trend continues, certain apps are their own versions of ‘The Machine’, albeit specific for their specific business. Once again, I am looking at you, Starbucks.

**Fig. 6** A recreation of a receipt that went viral



In a relatively short period of time, coffee purchases have radically evolved. The days of standing in line, ordering a coffee, paying in cash, and throwing change into a tip jar, yes, still exist. What also exists, standing in line, ordering a coffee, being presented ‘The Machine’, using whatever card you wish to make your purchase and, just as conveniently, leaving a percentage or dollar tip of whatever amount you wish. Even better, arguably, you could use the Starbucks app on your phone, which is conveniently preloaded with a monthly top-up (because you have provided the company with your banking information), find a store, pay in the store or order ahead to skip the line, keep track of your “rewards,” save time, customize your drink, balance your Starbucks account, and even find out which music is playing in the store at the time of your visit. Fear not, yes, you can use the Starbucks app to tip your barista, the one you never saw when picking up your coffee. What progress, now the business you frequent can keep track of your tipping habits for you. They can even suggest tips for you. How great! No longer do you need to monitor whether surge pricing is in effect, you will just be told that you should be tipping more in a particular moment. Ahh, technology.

[Please stay tuned for Part II].

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