

By KRIS FRIESWICK



“Money often costs too much.”

– RALPH WALDO EMERSON

Put Your Money Where Your Mouth Is

Simple solutions for your stickiest financial etiquette conundrums.

I always thought etiquette was a combination of being polite to people who were polite to me, as well as pointing out to impolite people the error of their ways. A “Mighty Sword of Etiquette” approach, if you will. Apparently, that’s called passive-aggression. Etiquette, it turns out, means making other people feel comfortable even when they’re not making you feel that way, according to California-based Sue Fox, who literally wrote the book (or books) on the subject, *Etiquette for Dummies* and *Business Etiquette for Dummies*.

Here are Fox’s suggestions for how to use proper etiquette in a few tricky financial situations (and her reasons not to wield that Mighty Sword).

Friends get married but then divorce less than a year later, before you’ve had a chance to send a wedding present. Are you still obligated to gift?

Fox says no. And most etiquette pundits believe that if a marriage lasts less than six months, the bride and groom should return any gifts they have received. Asking for your present back under these circumstances would be, however, a Mighty Sword approach and not advised for the future health of your relationship with one or both divorcees.

You’re at lunch with four friends. You order salad and water. They order the foie gras tower and a bottle of vintage Dom. The bill comes and they suggest splitting it equally. Should you pay your quarter?

This is a common and delicate situation, says Fox. The answer depends on the relationship you have with the other diners. If it’s a work function, or if you’re in

In this economy, Lola needs to get over financial guilt trips and protect herself. This piece taught her how to (nicely) say no.

a situation where you're trying to make a good impression, pay the bill and try to avoid having lunch with these folks in the future. If they're good friends, politely and non-defensively ask to pay for your food separately. If they've got any common sense at all, they'll see that they're being idiots to suggest you pay for their indulgence. Don't, however, point this fact out to them.

A friend asks you to make a pledge to his charity-athon effort. He's the eighth person to approach you about the same event. What do you do?

Fox suggests that you simply say that you have one or two specific charities that you support every year, and you can't financially extend the list. Avoid the Mighty Sword approach of also noting what an inefficient fund-raising mechanism charity-athons can be and that your friend would be better off asking people to write a check to the charity directly.

Your best friend asks you to be a bridesmaid at her wedding. You just can't afford it. What do you say?

Let your friend know how much you love her, how happy you are for her, and how deeply honored you are that she asked, says Fox. But don't be shy in telling her that you're simply not in a financial position to fork out for the raft of expenses that come with the job. Many brides are willing to help out a cash-strapped friend whom they want in the wedding party. Others will thank you for your honesty and find another candidate. If your friend turns all Bridezilla and accuses you of ruining her "overall vision" for her "big day," feel free to lay down some Mighty Sword action on her ivory shantung-clad butt. After all, even proper etiquette has its limits.

Kris Frieswick, author of The Cheap Bastard's Guide to Boston, writes frequently about money and is based in Boston.

CORRECTION

Last month's column incorrectly identified Mark Gordon, founder and director of Vantage Partners, a negotiation consultancy. Lola regrets the error.