

From Your Servant Leader

September 21, 2017

I'm convinced that the fattest squirrels in St. Louis live on my street. We have one very large oak tree in the front yard and another out back. This year they are both dropping acorn projectiles at an alarming rate of about a thousand every few days.

We are pelted with them dropping from the higher elevations. I think that our cat, who normally loves to sit around our yard, now has multiple concussions. But she's a cat so who can really tell?



While in most fall seasons the squirrels eat a few nuts and carry off so many more for winter storage, this year they are confused about the early over-supply. The uncommon abundance of food has them fat and happy, but maybe lazy as well. Why store so much when food is lying around everywhere? Can't the storing be left until new acorns surely arrive tomorrow?

Perhaps the neighborhood squirrel association needs a hoarding policy.

I am often asked if a Conference or Council is hoarding funds. Maybe the Council received a big bequest, or the Conference has been saving funds over a long period of time. What's the dollar limit?

There isn't one, and I don't suggest that the Rule include any dollar figures when it must consider many countries and their relative economies as well as time measured in many Society decades. The hoarding statements are more of a philosophy about how we as Vincentians should consider our funds in terms of donors, needs and plans.

First let's consider our generous funders, usually local people and groups who fund the Conference or Council. Most see a local need and expect us to apply the gifts right now to poverty needs. Few donors think about savings, investments and sustainability. They want to help right now and expect us (and all their gift recipients) to put their contributions to immediate use.

Secondly, we know we have friends in need right now as well. They are hungry, and need money to pay their rent or face eviction and to pay utilities before they are shut off. They also don't think about Conference sustainability or long-term needs when they are in the tyranny of the moment brought on by their poverty.

Yet the third factor somewhat mitigates the first two. Yes, a Conference can often operate fairly nicely on cash in, cash out basis with this month's donations buying this month's food and checks to pay the bills. But just as in our families, extraordinary things happen that require a little bit of money put aside. We may need to buy a new pantry freezer, pay a fee to attend a training course, or God forbid replace furniture or goods after a fire or flood in the facility. A Conference living "paycheck to paycheck" with donor funds faces many of the same challenges as our neighbors in need.

Councils meanwhile, as well as some larger Conferences, have additional planning needs that require some money to be saved and used differently. If you have a store, then you have cash flow requirements to keep up with the bills when sales are soft. If you have employees then you need money put aside to provide for a steady payroll. If you venture forth with a strategic plan, start new programs, grow current ones and otherwise meet long-term opportunities and challenges, budgeting cash quickly turns into financial management.

Investments may be an added bonus as money is earned from these funds put aside plus other needs such as saving for a new building. At the Council and Conference levels, investment income is not a goal. It is a tool as described here, but the Rule's principle is that we operate with current funds to meet current needs, not to save a lot and work off of the earnings such as done with foundations. Again, our donors and those we serve expect us to use these contributions as soon as possible.

So when is it hoarding? I use this rule of thumb: If you have an active plan for proper Society use of the funds, then it isn't hoarding. It is hoarding if the funds are sitting idly and just collecting interest with no clear purpose actively known and shared among Council/Conference members. Yes, there can be exceptions, such as having a huge (undefined, don't ask me) amount of funds in the bank and a plan to use them someday while doing little in the neighborhood. Proper Vincentian leadership, discernment and financial planning should make this an unlikely occurrence.

Squirrels don't have much use for policies, but we can prepare for our own giving season with some forethought about hoarding, saving and spending. How much do we need to save? It may still be warm today but winter is surely coming. As we encounter the face of Christ in the person we serve this winter, how do you think He wants us to use the gifts we have received?

Yours in Christ,

A handwritten signature in black ink, appearing to read "Dave B.", with a stylized flourish at the end.

Dave