

LUNCH MONEY

"I see the Kingston 200 is well represented today."

My friend makes this observation as we settle in for lunch on a Kingston patio.

"The Kingston 200," I ask. "What's that?"

"They're the people you see at the symphony, at the theatre, at concerts at the Isabel. The people who show up for fundraising galas for museums and art galleries and serve on charitable boards."

"So it's people with money."

"People with money who are willing to give it away. They're the core group who keep the social and artistic and cultural life of Kingston ticking."

"How do you join?"

"You don't. There's no application process. It's not an official group. There are no formal meetings. It's just there. Some people who are members may not even know they belong."

"Are they the same as Old Stones?" I ask.

"Not exactly, but I'm sure there's some overlap."

"And it's only 200 people?"

"That's a guesstimate. But it's a pretty small group. I see a couple of them here today." He gives a discreet nod towards a distinguished looking older gent at a corner table. "You know who that is. He's a life member."

"Of course. That's --" (I say a name.)

"He's got it figured out."

"How to make money?"

"Well, that, obviously. But I'm talking about how to give it away."

"How to give money away? How much figuring does that take?"

"A lot. Giving money away, meaningfully, can be a challenge. And maybe the more you have the harder it is."

"That seems counter intuitive. Anyway, it's a problem I'd be happy to have."

"Actually, talking about money is a bit of a taboo. But instead of yammering about the Leafs for the umpteenth time - I thought maybe I could pick your brain a bit --"

"About money? Slim pickings there. But go ahead."

"You have to understand one thing," he says. "I'm not rich. I'm not in the same universe as Elon Musk or Lady Gaga or our Kingston 200 friend over there. What I have is a drop in the ocean. But it's still more than I need. More than I know what to do with."

"So let me understand this," I say, trying not to roll my eyes. "You're telling me that you have more money than you know what to do with --"

"In a nutshell."

"And you define this as a 'problem'."

"Well -- yes. In a way."

"You realize this is a 'problem' that the vast majority of people would love to have. It's like saying oh woe is me - my wife is just too beautiful and my kids are just too smart and it's such a drag having to get the Rolls Royce detailed so I'm stuck driving the Jag."

"Now you're just being sarcastic. You know perfectly well I drive a Tesla."

"And finding a charging station is such a nuisance. How can you stand it?! It's a wonder you can get out of bed in the morning - with these burdens you have to bear."

"It's not a burden but it's an issue. If you have any sort of social conscience and a bit of spare money -"

"'Spare money'. A phrase I don't hear often. How can I help? Can I take some of that nasty spare money off your hands?"

"Now you're just being silly - and not helpful at all."

"Sorry. I'm just finding it hard to relate to your 'problem'."

"I'm not asking for sympathy. I'm asking for input. I have more money than I actually need. I'd like to do something constructive with it. I consider you a thoughtful person with at least a hint of a social conscience. I thought you'd understand."

"I understand completely - with great wealth comes great responsibility."

"I don't have great wealth! I have a teensy weensy bit of wealth. And with that comes a teensy weensy bit of responsibility."

"So you want to give it away."

"Not all of it. I'm not a fool. But I'd like to put it to some sort of use. Not just have it sit there and accumulate until I --"

"Kick the bucket."

"You're so eloquent."

"So, write a cheque. Ease your conscience."

"But to whom? There are 86,000 registered charities in Canada. I'm sure most of them are doing good things. But how can I possibly choose? I don't want to just close my eyes and throw a dart. So I give my ten dollars a month to UNICEF, WWF, Canadian Cancer Society, Alzheimer Society, Friends of Canadian Broadcasting, Nature Conservancy, University Hospitals, United Way, Kingston Literacy, Heart and Stroke, Salvation Army, Feed the Children, Kingston Community Foundation, Amnesty International --"

"All right. I get the point."

" -- and a few others I've forgotten. But does my ten dollars make one iota of difference? Or does it just vanish in the ocean? I'd rather put my little nest egg somewhere where it

will make a difference. I'm just not sure where." He suddenly looks at me suspiciously. "Are you taking notes?"

"Notes? Of course not." I slide my pen under my napkin. "I'm just - doodling."

"You're taking notes! You're not going to write about this are you?"

"Well ... I have this column to fill and it's hard to keep coming up with fresh ideas. And complaining about having too much --"

"I'm not complaining! I'm wrestling with a dilemma!"

" -- complaining about having too much money is definitely, well, different. In fact, I'll bet at this very minute that I'm the only person in Canada who's writing about someone with your so-called 'problem'. You're unique. I'll make you famous."

He reacts as if hit by lightning. "*Don't use my name!!!* I don't want long lost relatives and total strangers turning up on my doorstep with their hands out!"

"OK. OK. Don't have a conniption. I'll call you ... Phil. Philanthropy Phil."

"Thanks for nothing. And I'm not unique. Don't you think all sorts of people have more money than they really need?"

"I don't know. I've never really thought about it."

"Well, maybe you should. Did you see that story about the guy from Kingston who's giving 250 million to create a research centre in Australia to develop new drug treatments to combat pandemic diseases like Covid?"

"I saw it but I had a hard time believing it. Nobody from Kingston has 250 million dollars! Maybe it was a hoax."

"It wasn't a hoax. It was in Canada's National Newspaper. The point is he could have just given his ten dollars a month - or in his case maybe several hundred a month - to each of the 86,000 charities and that would have started to eat up his

millions right there. But would it have made a real difference? Instead he obviously gave this a lot of thought and did his research and put his whole shipping container of money where it could have a transformational effect. Imagine actually stamping out pandemic diseases. That could change the world."

"So you've got 250 million dollars?"

"Of course not. But I could follow the same model. In my own modest little way."

"So what would you stamp out?"

"Probably nothing. But there must be some Little Charity Who Could out there for whom my money would be a godsend. I just don't know how to figure out who. I can't vet 86,000 charities."

"How much money are you actually talking about?"

"None of your business. But more than I need. Or my children need."

"Even if you live to be a hundred?"

"I'm allowing for 95. One less than the Queen. She had impeccable health care. But I can see you're a philistine. I'm wasting my breath."

"No, no," I say. "Keep going. You're actually giving me something to think about."

"Fine. It doesn't get much attention but charities are hurting. People aren't donating the way they used to. Only .5% of household income was given to charity last year. Down from .72% a few years earlier. The median donation in Canada per year is only about \$350."

"Really? That would hardly cover a couple of nice dinners at a place like this."

"Exactly. Only 19% of tax filers even claim a charitable donation at all. It dropped another 12% during Covid."

"How do you know all of this?"

"I've done some research. Read up on a bunch of charities. Only 85,000 or so to go."

"Where do you find the time?"

"I've sworn off watching the Leafs."

"Smurfff!!" That's the sound of me snorting in my beer.

"What did you say?"

"I'm going cold turkey," says Phil. "Joining Leaf Fans Anonymous. I'll never get back all those years I've wasted. But I've suddenly got a huge whack of spare time on my hands."

"Boy, this feels like a watershed moment. Dumping the Leafs and dumping your money - all in one day."

"It's liberating. Opened up whole new Leaf-free vistas. You should consider it. You'll feel better. I guarantee it."

"So what prompted this?" I ask. "Why now?"

He shrugs. "Age maybe? Don't we all want to do something meaningful? Leave a bit of a legacy?"

"Well, good luck. I hope you resolve your 'problem'."

"We'll see. My research continues. And you haven't been any help at all."

"Sorry. But thanks, 'Phil'. It's good to talk about something meaningful for a change. Maybe you've tweaked something in my mercenary little brain."

"You're welcome. Same time next week?"

"Who knows. By then you'll probably be in the Kingston 200. You'll be too important to have lunch with me. How will you know by the way? Is there a secret handshake?"

"Don't ask. If I show you I'll have to kill you."

Doug Bowie is a playwright and screenwriter who lives - and lunches - in Kingston.

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