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A Holiday Municipal Bond Impact Story.

In this season of giving, it is a reminder that, by-and-large, Americans are a caring and generous people. Whether funding research to fight disease such as cancer or helping those in need because of natural disasters like fire or flooding, Americans consistently open their wallets. These are clear, universal, there-but-for-the-grace-of-God issues. They touch us at our heart. In fact in 2017, for the first time, contributions crossed the \$400 billion mark for the first time.

A Long Way From Home

However, our reaction to the issue of homelessness is more complicated. Anyone who lives in a metropolitan area is likely to have some interaction with a homeless person. Encounters may be as benign as seeing someone on the streets or more directly by being aggressively panhandled for money. It's nearly a daily event for many.

A swirl of emotions and thoughts run through us in the course of the few seconds we take this in. Initially the reaction is compassion. This is another human being, after all. Someone's son or daughter or father or mother. In some ways, this person is a stark reminder of how fortunate we are to have the life and things we have.

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by Barnet Sherman, Contributor

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