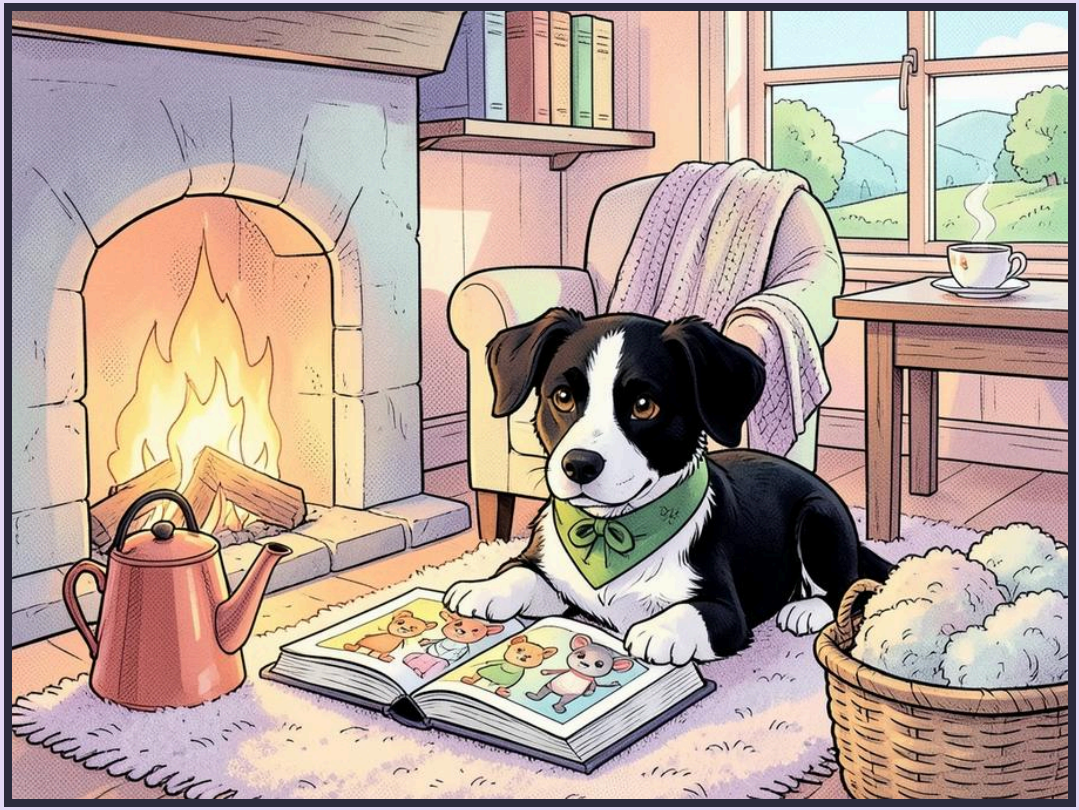
Moss Minds the Gate



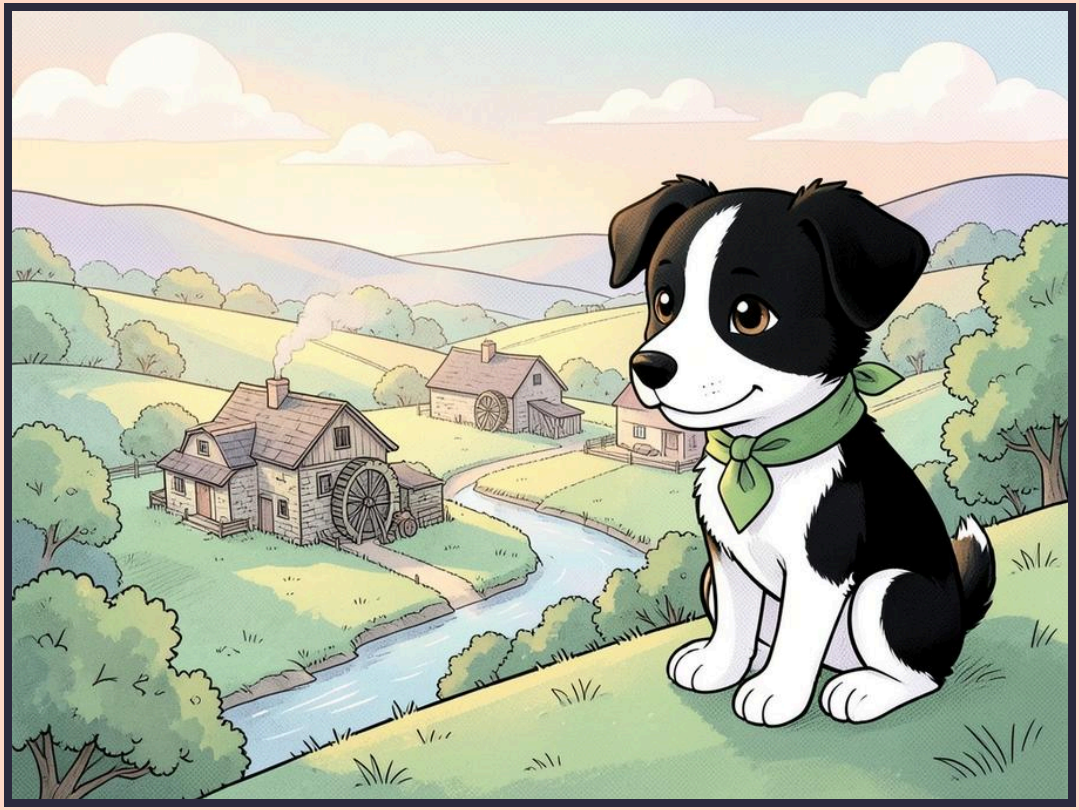
FundOpsHQ

A story about a redemption gate

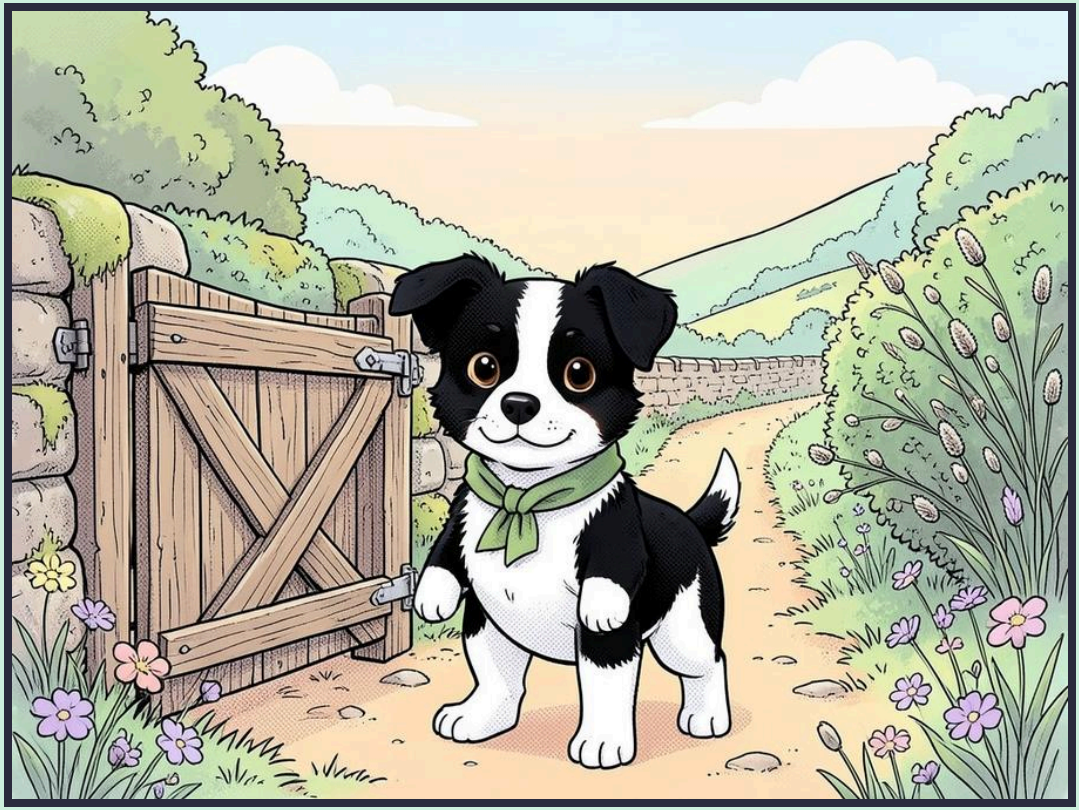


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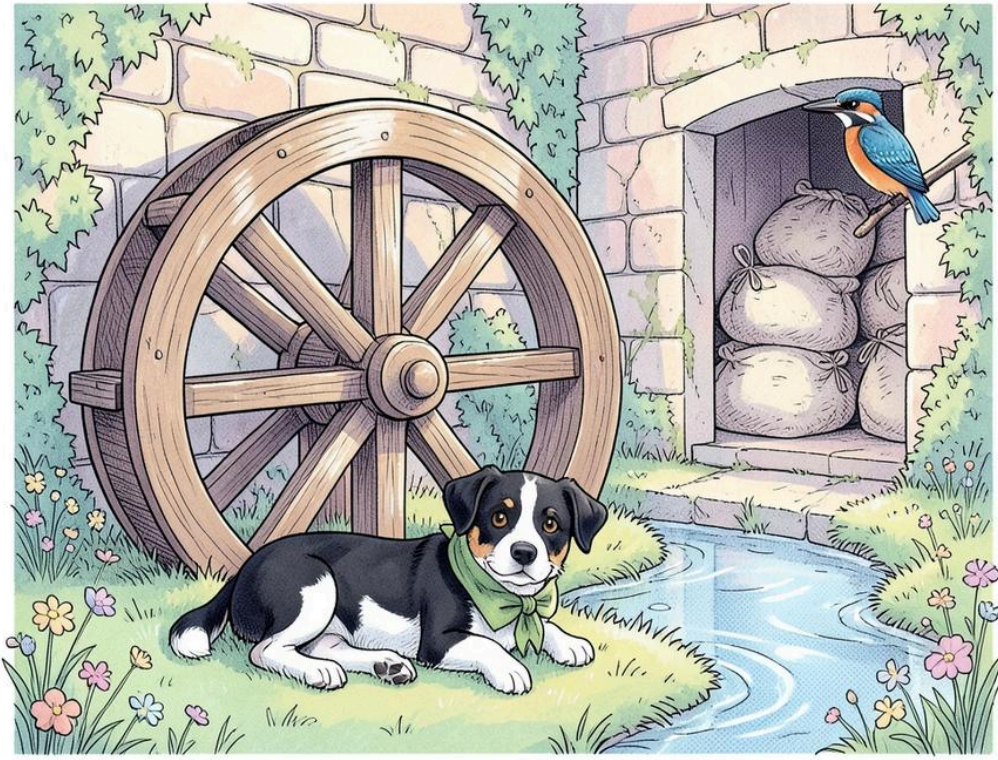
Moss the collie looked after a fund in the hills. It owned good, slow things: a wool mill, three farms and a stone barn by the river.



Many animals had put their savings in. Unlike some funds, this one let them ask for their money back, four times a year.



Most seasons, only a few animals asked. There was always enough in the strongbox to pay them.



But a mill cannot be sold in an afternoon. It takes months to find the right buyer at a fair price. Moss knew this, and so did the agreement.



So the agreement had a gate in it. In any one season, no more than one coin in every ten could leave the fund.



Then came a hard winter, and many animals grew worried. The fund held one thousand coins. They asked for three hundred.



If Moss paid it all, he would have to sell the mill quickly, for far less than it was worth. The animals who stayed would bear that loss.



So Moss used the gate. One hundred coins went out that season. Everyone who had asked got one third of what they asked for. The rest would wait.



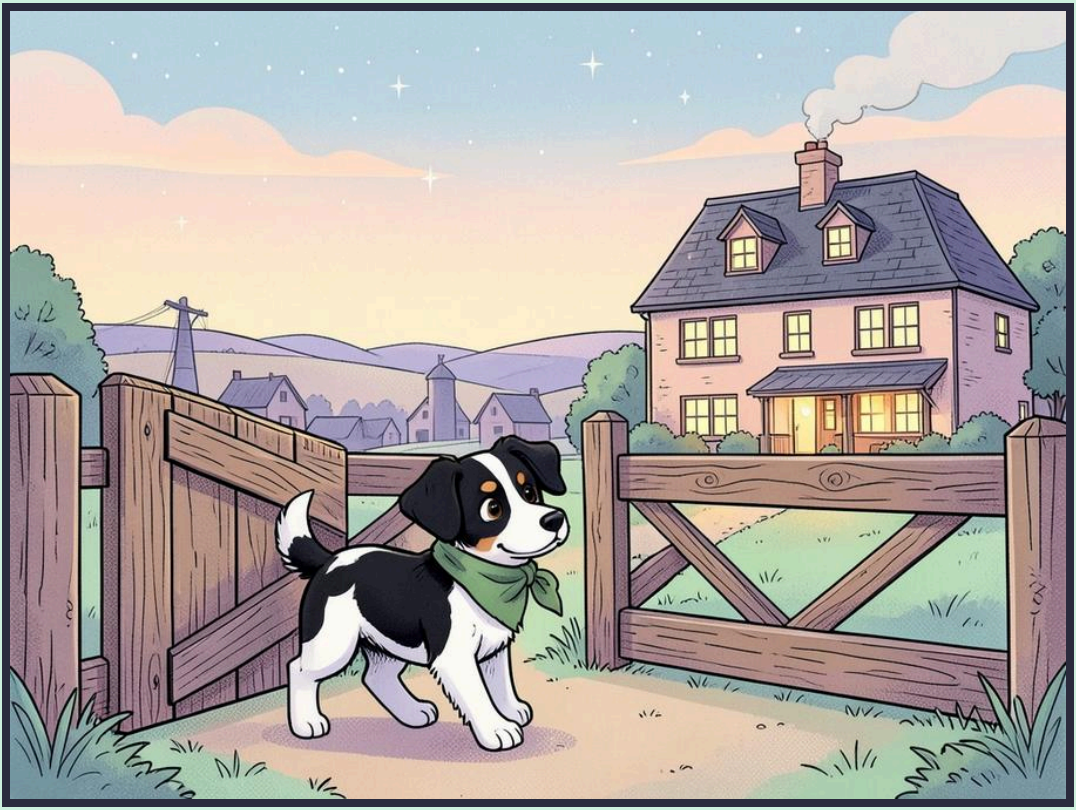
Nobody enjoyed this. Moss wrote to every animal to say what he had done and why. Some wrote back, and they were not pleased. Moss read every letter.



Spring came, and the gate opened again for the next share. Moss took his time, and found a good buyer for the barn at a fair price.



By the next winter, everyone who had asked had been paid. It had taken longer than they had hoped.



Those who stayed still owned a good mill and three good farms. A gate is not a lock. It only makes everyone go through slowly. Moss went in to supper.



A NOTE

The words in this book are real ones, explained simply. The animals and examples are made up, and real terms vary from fund to fund. It is not advice. The pictures were drawn with an AI image model and checked by hand.

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