Narrative for 2019 whole year
2018 was the best year we have ever had. We may not be able to do that again. We also lowered prices of BB & 12 & 12 by $1 each on the hard covers and others as well for 2019. For the year:
Overall:
For the year: This year wages were paid equally month. Last year wages were lower during the year with a larger sum in Dec. The federal and state withholding for Dec of 2018 was paid in 2019. This increased wages by $2103 for 2019. This bump will not happen in 2020. The year was positive by 199.

### Yearly Financial Comparisons 2015 - 2019

#### Income
- Donations: $42502
- Bookstore Sales: $50081
- Total Income: $92583

#### Expenses or Outgo
- Bookstore Purchases: $31828
- Overhead: $25858
  - Wages: $34447

#### Overall Total Is
- Income Minus Outgo: $92583 - $92384 = $199

Compared to this period last year:
Income: Sales were up a little, Donations were way down so we started with $4620 less than last year.

Expenses (Outgo): Bookstore purchases were up by 3839 mostly due to more books being bought for sales due to lowering the prices of BB's and 12 & 12's as well as sales increasing. Wages were up by 2103 from withholding we had to pay from 2018.

#### Expenses or Outgo

<table>
<thead>
<tr>
<th>Year&gt;&gt;&gt;&gt;&gt;&gt;</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2019</th>
<th>Diff</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL Donations</td>
<td>38347</td>
<td>42239</td>
<td>41248</td>
<td>48651</td>
<td>42502</td>
<td>-6149</td>
</tr>
<tr>
<td>TOTAL Sales</td>
<td>41989</td>
<td>48387</td>
<td>44790</td>
<td>48552</td>
<td>50081</td>
<td>1529</td>
</tr>
<tr>
<td>TOTAL INCOME</td>
<td>80337</td>
<td>90626</td>
<td>86038</td>
<td>97204</td>
<td>92583</td>
<td>-4620</td>
</tr>
</tbody>
</table>

#### EXPENSES
- Cost of Goods Bookstore: $20017
- Overhead: $31828
  - Overhead: Accountant: $1800
  - Overhead: Activities & Events: $1070
  - Overhead: Bank Charge: $256
  - Overhead: Business Meeting - F: $0
  - Overhead: Conventions: $569
  - Overhead: Ins. Work Comp & Pr: $1036
  - Overhead: Internet ISP: $425
  - Overhead: Meeting Supplies: $1095
  - Overhead: New Equipment: $391
  - Overhead: Office Supplies: $1819
  - Overhead: Refund Debbit Card: $-38
  - Overhead: Rent Building: $10536
  - Overhead: Repair-Maintenance: $136
  - Overhead: Sales Tax & Penalties: $3443
  - Overhead: Telephone: $1857
  - Overhead: Workshops: $22
  - TOTAL Overhead: $24418
- Wages: $92583
  - Wages: Federal Withholding De: $6090
  - Wages: Salary-Paychecks: $26155
  - Wages: State Withholding: $623
  - TOTAL Wages: $32868
  - TOTAL EXPENSES: $77303

#### OVERALL TOTAL
- 2014 = 19965
- 2015 = 15535
- 2016 = 16283
- 2017 = 16333
- 2018 = 16303
- 2019 = 19085

#### Coin inventory and AA books could go down to 1000 each.

#### Banking Balances for last month
- General Checking: Beginning Balance $7729.96 Ending Balance $5878.29 Fees $0
- Reserve Account: Beginning Balance $5105.49 Ending Balance $5105.49 Fees $0
- PayPal Account: Beginning Balance $1797.56 Ending Balance $5272.35 Fees $139.15
- Iberia Bank CD: Balance $4000.00 Maturity date 7-2-2020 Interest 2.37% 
- First Security CD: Balance $4000.00 Maturity date 9-6-2021 Interest 2.20%
- First Financial CD: Balance $4000.00 Maturity date 8-2-2022 Interest 2.60%

The bank balances are the actual in the bank and are unaffected by outstanding checks
Note: The master information and all the Central Office information is available anytime.
Please let the director know if you would like to look it over.