

AGENDA FAPL Board of Trustees
April 20th, 2021

Meeting called to order 6:35. Present were Laura Walizer, Mackenzie Weaver, Carin Milesosky, Lee Turner, Daniel Hoch, Heidi Luckenbill, Lois Geist, Marsha Anderson, Diane Dreibelbis.

Guests- No guests were in attendance

Approval of Consent Agenda Items - A motion was made by Lois Geist with a second by Lee Turner to approve the March minutes, Treasurer's and Library Reports. Motion carried.

Approval of January Minutes Addendum - Lois Geist made a motion and Heidi Luckenbill with a second to approve the addendum to the January 2021 Minutes.

Correspondence - no correspondence

BCPLS Meeting Report - The next meeting will take place on May 19th on Zoom, Lois Geist will attend.

Old Business

- Sign Pros - Fleetwood Bank approved the sign and printing has begun. The Bank would like to know when the sign is installed. Drawings will be sent soon for the Donor Wall.
- Fundraising update - Fiore's Grill and Chill Dine and Donate Summer Reading kick-off fundraiser will occur on Thursday, June 10th. A flyer will be made for people to show on their phones or with a paper copy.

New Business

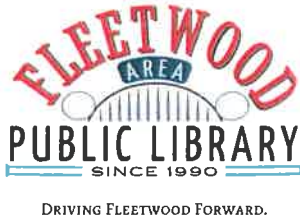
- Review Accounting Policy/By Laws - A motion was made by Lee Turner to revise accounting policy and bylaws to reflect that 3 of the 4 signers should be executive officers and have signature authority to sign checks for the Library accounts with a second by Marsha Anderson. Motion carried.
- Personnel Policy - A motion was made by Mackenzie Weaver with a second by Lois Geist to approve new wording regarding Library Director hours/no benefits/personal day hours. Also additional wording was added to other job descriptions clarifying no benefits. Motion carried.
- A motion was made by Marsha Anderson with a second by Lee Turner to revise the Volunteer Policy to include volunteers should not be behind the circulation desk and volunteers 18 years and older will be required to get clearances.
- A motion was made to adopt the Fine Free Pilot Program by Lois Geist with a second by Alexa Cooney. Reading Public Library is starting a pilot program starting June 1st through 2021 that won't charge any overdue fines. Exeter, Muhlenburg, Schuylkill Valley are participating as well.. It will increase accessibility and equity to people using the library services. Lost and damaged

items will still be fined. Items that aren't returned after 30 days after the due date will then go into the "Lost" category.

- The Borough is partnering with the Summer Program in the park. The schedule is as follows:
Mondays - Locust Street Playground, storytime from 10am-11am, 11-12 free play time.
Wednesdays - Fleetwood Community Park - entertainer 10am, 11am-12 stations, Friday - tentative field trips: Andrew Maier, Conservation area, Blandon dog park K-9, Carnival week - field trip to Willow Run Farm.
- Where is Forward program - We are currently waiting on the grant.

Meeting adjourned at 7:56 with a motion by Lois Geist and a second by Mackenzie Weaver.

Respectfully submitted, Alexa Cooney.



Library Director's Report

Month: April 2021

Circulation

- March 2021 Circulation: 5,921 items (15% increase from March 2019)
- Computer usage is starting to rise. We have allowed people to stay a bit longer. Our Wi-Fi usage also increased. Possibly linked to Volleyball tournaments in the building on the weekend. We placed signs all around the building letting people know how to access the free wi-fi.

Programs

- 5 recorded Book Readings for families, 7 Live Zoom sessions for preschoolers,
- 7 Teen/Adult Grab and Grow Kits (130 taken), 26 Kids Grab and Grow Kits (446 taken)

Outreach

- Stacy was chosen to present at the Office of Commonwealth Libraries "Facilitating Energetic Online Programs" on April 13th.
- Stacy was the "Mystery Reader" in Ms. Huls class at Andrew Maier.
- 3 private visits from UCC St. Paul's Preschool
- Books provided to FAHS Book Club
- New partnership with the Fleetwood Borough on a Summer Program. Will explain in detail at the meeting.

Long Term Goals/Mission Statement Accomplishments

Mission Statement Accomplishments:

- Bring library resources out into the community through visits from library staff and satellite library collections. Continue to serve FASD in our weekly satellite visits to provide faculty with library resources. Stacy has "visited" classrooms virtually as well.

- Partner with the Fleetwood Area School District and other local organizations on successful ways to share resources to provide better access to all within our community. We have added a teacher to our “Tiger Picks” area in the library. Teachers pick out their favorite books so their students can come to the library and see what their teacher recommends. This is geared mostly to the virtual only students who don’t get a chance to visit their school library.

Long Term Goals Accomplishments

- Objective: Maintain our Gold Star Status in the PA Forward Initiative. We have successfully completed all the requirements to maintain our Gold Star status for one more year!
- Objective: Create a community resource center where patrons can search for, acquire, and share a variety of information on local organizations and resources. The FAPL has submitted a grant request for a new library initiative called “Where is Forward?” The culmination of

BCPL Uniform Requirements/Responsibilities

- Annual Report completed and received by Stephanie Williams
- Annual payment to Access PA/POWER Library sent April 5th.

Other Items to Mention

- Sat in on a virtual call with Amy Resh regarding the 2023 Funding Formula. The BCPL Advisory Board is gathering data from BCPL Library Directors on our thoughts of using 2021 data in the 2023 Funding Formula. Some library directors have expressed concern using the 2021 data because of reduced hours and social distancing making some of the data lower than normal. Fleetwood is seeing an increase in circulation and computer usage continues to increase. Using 2021 would be in our favor. Decisions will be made in August at the BCPL Advisory Board Meeting.
- We are up to FULL hours of operation and comply with state standards.
- Friends is having a book sale on April 29, 30 and May 1st.
- Friends is having a Fiore’s fundraiser on April 21 (Wednesday)

Items to add to the agenda:

- Accounting Policy/By Laws - how do we want that to read regarding Board Members as signers on bank accounts?
- Personnel Policy - approve new wording regarding Library Director hours/no benefits/personal day hours. Also add wording to other job descriptions clarifying no benefits.
- Volunteer Policy - Revise
- Fine Free Pilot Program @ RPL - Do we want to join?
- Borough partnership on Summer Program Announcement

11:21 AM

04/12/21

Cash Basis

Fleetwood Area Public Library Profit & Loss Prev Year Comparison March 2021

	Mar 21	Mar 20	\$ Change	% Change
Income				
109 Local Govt County	18,428.92	17,026.92	1,402.00	8.2%
Total 109 Local Govt	18,428.92	17,026.92	1,402.00	8.2%
112 Interest Income				
114 Fund Drives	0.36	23.04	-22.68	-98.4%
Capital Campaign - Individuals	1,500.00	12,417.00	-10,917.00	-87.9%
Capital Campaign - Others	1,000.00	2,300.00	-1,300.00	-56.5%
114 Fund Drives - Other	50.00	0.00	50.00	100.0%
Total 114 Fund Drives	2,550.00	14,717.00	-12,167.00	-82.7%
116 Donations				
Community corporate	75.00	100.00	-25.00	-25.0%
personal	160.00	0.00	160.00	100.0%
116 Donations - Other	0.00	2.07	-2.07	-100.0%
	252.55	40.00	212.55	531.4%
Total 116 Donations	487.55	142.07	345.48	243.2%
119 Fines	199.09	316.03	-116.94	-37.0%
120 Lost/damaged Books	5.00	28.95	-21.95	-81.5%
121 Library Use Chg Copies	58.50	88.45	-31.95	-36.1%
Fax	32.00	44.00	-12.00	-27.3%
Total 121 Library Use Chg	88.50	132.45	-43.95	-33.2%
123 Misc Income	0.00	47.00	-47.00	-100.0%
Unrecognized Gain or (Loss)	704.71	-3,017.40	3,722.11	123.4%
Total Income	22,464.13	29,414.06	-6,949.93	-23.6%
Gross Profit	22,464.13	29,414.06	-6,949.93	-23.6%
Expense				
136 Salaries	6,692.66	7,028.66	-135.87	-1.9%
138 Benefits				
138 Unemployment tax	255.33	259.67	-4.34	-1.7%
140 Soc Sec Tax	1,226.66	1,247.50	-20.84	-1.7%
141 Medicare Tax	286.86	281.75	4.87	-1.7%
Total 138 Benefits	1,768.87	1,798.92	-30.05	-1.7%
150 Collection				
160 Books adult	702.95	175.01	527.94	301.7%
juv	266.73	1,709.70	-1,442.97	-84.4%
150 Books - Other	43.79	0.69	43.10	6,246.4%
Total 150 Books	1,013.47	1,885.40	-871.93	-46.3%

11:21 AM
04/12/21
Cash Basis

Fleetwood Area Public Library Profit & Loss Prev Year Comparison March 2021

	Mar 21	Mar 20	\$ Change	% Change
152 Audio books on tape	109.97	0.00	109.97	100.0%
Total 152 Audio	109.97	0.00	109.97	100.0%
152 Videos adult	153.92	235.41	-81.49	-34.6%
juv	-1.75	0.00	-1.75	-100.0%
Total 152 Videos	152.17	235.41	-83.24	-35.4%
Total 160 Collection	1,275.61	2,120.81	-845.20	-39.9%
165 Furniture & equipment	33.99	0.00	33.99	100.0%
Equipment				
Total 165 Furniture & equipment	33.99	0.00	33.99	100.0%
166 Supplies cleaning	0.00	38.93	-38.93	-100.0%
Office	73.00	2.07	70.93	3,426.6%
Total 166 Supplies	73.00	41.00	32.00	78.1%
171 Insurance	0.00	143.00	-143.00	-100.0%
174 Postage/Shipping	55.00	72.66	-17.66	-24.3%
postage				
Total 174 Postage/Shipping	55.00	72.66	-17.66	-24.3%
175 Printing	0.00	3,173.00	-3,173.00	-100.0%
176 Telephone	72.17	96.70	-24.53	-25.4%
178 Program Expense	132.19	390.00	-257.81	-86.1%
179 Contracted Services	4.69	0.00	4.69	100.0%
180 Trg/Travel/Conf	0.00	128.34	-128.34	-100.0%
Travel				
Total 180 Trg/Travel/Conf	0.00	128.34	-128.34	-100.0%
162 Professional Fees	0.00	128.34	-128.34	-100.0%
Cleaning Services	0.00	105.30	-105.30	-100.0%
Payroll Service	60.88	60.88	0.00	0.0%
Total 182 Professional Fees	60.88	166.18	-105.30	-83.4%
183 bank charges	0.00	500.00	-500.00	-100.0%
186.1 Rent Expense	0.00	400.00	-400.00	-100.0%
196 Cost of Raising Money	125.00	30.00	95.00	316.7%
Interest Expense	248.89	0.00	248.89	100.0%
Reconciliation Discrepancies	132.19	-25.00	157.19	628.8%
Total Expense	10,875.17	16,062.17	-5,187.00	-32.3%
Net Income	11,588.96	13,351.89	-1,762.93	-13.2%

\$ 2,550.00
 - 248.89

 2,301.11
 - 2301.11

 9282.85

 2307.89

Capital Campaign Income
 Capital Campaign Expense
 Month Income w/o Capital Campaign

Fleetwood Area Public Library Profit & Loss Prev Year Comparison January through March 2021

	Jan - Mar 21	Jan - Mar 20	\$ Change	% Change
Income				
109 Local Govt County	41,124.92	37,855.61	3,269.31	8.6%
Total 109 Local Govt	41,124.92	37,855.61	3,269.31	8.6%
112 Interest Income	0.98	66.04	-65.06	-98.5%
114 Fund Drives				
Capital Campaign - Individuals	3,585.15	20,362.00	-16,776.85	-82.4%
Capital Campaign - Others	1,050.00	54,972.86	-53,922.86	-88.1%
114 Fund Drives - Other	50.00	0.00	50.00	100.0%
Total 114 Fund Drives	4,685.15	75,334.86	-70,649.71	-93.8%
116 Donations				
Community Corporate	75.00	1,217.50	-1,142.50	-93.8%
Personal	257.80	406.40	-148.60	-36.8%
116 Donations - Other	775.00	154.57	620.43	401.4%
116 Donations - Other	1,234.98	195.00	1,039.98	533.3%
Total 116 Donations	2,342.78	1,973.47	369.31	18.7%
119 Fines	284.19	776.67	-492.48	-63.4%
120 Lost/damaged Books	-184.42	-80.95	-113.47	-140.2%
121 Library Use Chg				
Copies	148.15	332.15	-184.00	-55.4%
Fax	64.00	135.00	-71.00	-52.6%
New Cards	2.00	0.00	2.00	100.0%
Total 121 Library Use Chg	214.15	467.15	-253.00	-54.2%
123 Misc Income	0.00	63.44	-63.44	-100.0%
Fund Raising Activities	0.00	25.00	-25.00	-100.0%
Unrecognized Gain or (Loss)	1,250.14	-4,207.00	5,457.14	129.7%
Total Income	49,707.99	112,274.29	-62,566.40	-55.7%
Gross Profit	49,707.99	112,274.29	-62,566.40	-55.7%
Expense				
136 Salaries	19,784.59	20,121.00	-336.41	-1.7%
138 Benefits				
139 Unemployment tax	259.33	259.67	-4.34	-1.7%
140 Soc Sec Tax	1,226.88	1,247.50	-20.84	-1.7%
141 Medicare Tax	286.88	281.76	4.87	-1.7%
Total 138 Benefits	1,768.67	1,798.92	-30.05	-1.7%

Fleetwood Area Public Library Profit & Loss Prev Year Comparison January through March 2021

	Jan - Mar 21	Jan - Mar 20	\$ Change	% Change
160 Collection				
160 Books				
adult	1,982.86	1,425.59	557.27	39.1%
juv	1,104.93	4,133.06	-3,028.13	-73.3%
150 Books - Other	145.29	137.84	7.45	5.4%
Total 160 Books	3,233.08	5,696.49	-2,463.41	-43.2%
161 Periodicals	0.00	4.00	-4.00	-100.0%
162 Audio				
books on tape	485.89	139.49	346.40	248.3%
152 Audio - Other	0.00	67.50	-67.50	-100.0%
Total 162 Audio	485.89	205.99	278.90	134.7%
162 Videos				
adult	518.53	927.80	-409.27	-44.1%
juv	15.23	27.72	-12.49	-45.1%
Total 162 Videos	533.76	955.52	-421.76	-44.1%
164 Elec Format	94.88	0.00	94.88	100.0%
167 supplies	23.86	0.00	23.86	100.0%
Kits	16.99	0.00	16.99	100.0%
160 Collection - Other	0.00	0.00	0.00	0.0%
Total 160 Collection	4,385.46	6,863.00	-2,477.54	-36.1%
166 Furniture & equipment				
Decor	478.03	0.00	478.03	100.0%
Equipment	33.99	0.00	33.99	100.0%
Total 166 Furniture & equipment	512.02	0.00	512.02	100.0%
166 Supplies				
cleaning	21.98	76.61	-54.63	-71.3%
Computer	0.00	28.88	-28.88	-100.0%
Office	248.38	313.28	-64.90	-20.7%
Total 166 Supplies	270.36	419.87	-149.51	-35.6%
169c Maintain Of Equip	130.87	175.45	-44.78	-25.5%
171 Insurance	0.00	143.00	-143.00	-100.0%
174 Postage/Shipping				
postage	55.00	1,555.73	-1,500.73	-96.5%
shipping -other	63.50	0.00	63.50	100.0%
Total 174 Postage/Shipping	118.50	1,555.73	-1,437.23	-92.4%
176 Printing	0.00	3,528.00	-3,528.00	-100.0%
176 Telephone	283.90	288.82	-4.92	-1.7%
176 Program Expense	289.14	405.55	-116.41	-28.7%
179 Contracted Services	7.93	5.06	2.87	56.7%

11:17 AM

04/12/21

Cash Basis

Fleetwood Area Public Library Profit & Loss Prev Year Comparison January through March 2021

	Jan - Mar 21	Jan - Mar 20	\$ Change	% Change
180 Trg/Travel/Conf Travel	0.00	158.54	-158.54	-100.0%
Total 180 Trg/Travel/Conf	0.00	158.54	-158.54	-100.0%
182 Professional Fees	0.00	421.20	-421.20	-100.0%
Cleaning Services	264.50	67.13	197.37	294.0%
Legal Fees	311.84	550.64	-238.80	-43.4%
Payroll Service				
Total 182 Professional Fees	576.34	1,038.97	-462.63	-44.5%
183 bank charges	0.00	500.00	-500.00	-100.0%
188.1 Rent Expense	800.00	1,200.00	-400.00	-33.3%
196 Cost of Raising Money	146.51	120.68	25.83	21.4%
Interest Expense	830.00	0.00	830.00	100.0%
Reconciliation Discrepancies	128.66	-35.56	164.25	461.9%
Total Expense	30,035.98	38,287.03	-8,251.05	-21.6%
Net Income	19,871.91	73,987.26	-54,316.35	-73.4%

Y-T-D Capital Campaign Income
 Y-T-D Capital Campaign Expenses
 Y-T-D Income w/o Capital Campaign

\$4,685.15
 -1,377.35
3,307.80

\$75,334.86
 -5,546.75
69,788.11

419.15

Fleetwood Area Public Library Balance Sheet Prev Year Comparison As of March 31, 2021

	Mar 31, 21	Mar 31, 20	\$ Change	% Change
ASSETS				
Current Assets				
Checking/Savings				
Capital Campaign Money Mkt Acct	0.00	17,696.33	-17,696.33	-100.0%
Checking - FI	28,025.16*	14,186.86	13,838.30	97.5%
County Co-Op	-4,096.76	-3,176.59	-920.17	-29.0%
Investment Account - Money Mar	43,865.09	54,571.02	-10,705.93	-19.6%
Regular Money Market Acct. - FI	0.00	39,444.05	-39,444.05	-100.0%
Total Checking/Savings	67,793.49	122,721.67	-54,928.18	-44.8%
Other Current Assets				
Investment Account	0.00	245,206.68	-245,206.68	-100.0%
Total Other Current Assets	0.00	245,206.68	-245,206.68	-100.0%
Total Current Assets	67,793.49	367,928.35	-300,134.86	-81.6%
Fixed Assets				
101.5 Construction Work in Prog	684,767.33	128,768.00	535,999.33	416.3%
Accum Depr - Furn & Equip	-36,681.21	-36,681.21	0.00	0.0%
Accum Depr - Leashold Impr	-36,365.68	-36,365.68	0.00	0.0%
Furniture & Equipment	37,676.51	37,676.51	0.00	0.0%
Leasehold Improvements	69,607.95	69,607.95	0.00	0.0%
Total Fixed Assets	699,004.80	163,005.57	535,999.33	328.8%
TOTAL ASSETS	766,798.39	530,933.92	235,864.47	44.4%
LIABILITIES & EQUITY				
Liabilities				
Current Liabilities				
Other Current Liabilities				
Fleetwood Bank Line Of Credit	80,000.00	0.00	80,000.00	100.0%
Payroll Liabilities	-244.92	0.01	-244.93	-2,445,300.0%
Total Other Current Liabilities	79,755.48	0.01	79,755.47	797,554,700.0%
Total Current Liabilities	79,755.48	0.01	79,755.47	797,554,700.0%
Total Liabilities	79,755.48	0.01	79,755.47	797,554,700.0%
Equity				
Retained Earnings	667,371.00	456,946.65	210,424.35	46.1%
Net Income	19,671.91	73,987.26	-54,315.35	-73.4%
Total Equity	687,042.91	530,933.91	156,109.00	29.4%
TOTAL LIABILITIES & EQUITY	766,798.39	530,933.92	235,864.47	44.4%

* Balance in Checking Acct. Attributable to Capital Campaign \$2,298.76

VANGUARD - VALUES AS OF March 31, 2021

FEDERAL MONEY MARKET ACCOUNT - VMFXX \$ 1.00/share
LIFE STRATEGY GROWTH FUND - VASGX \$ 41.73/share

VMFXX

8859.38 shares @ \$ 1.00/share = \$ 8,859.38

VASGX

838.862 shares @ \$ 41.73/share = \$ 35,005.71

VALUE AS OF END OF CURRENT MONTH \$ 43,865.09

VALUE AS OF END OF PRIOR MONTH \$ 43,160.38

CHANGE IN VALUE SINCE END OF PRIOR MONTH \$ 704.71

VALUE AS OF END OF CURRENT MONTH \$ 43,865.09

VALUE AS OF JANUARY 1, 2021 \$ 42,614.95

CHANGE IN VALUE SINCE JANUARY 1, 2020 \$ 1,250.14

VALUE AS OF END OF CURRENT MONTH \$ 43,865.09

VALUE AS OF INCEPTION DATE - SEPTEMBER 4, 2014 \$ 249,624.60

CHANGE IN VALUE SINCE SEPTEMBER 4, 2014 \$ (205,759.51)

Fleetwood Area Public Library
2021 Operating Budget (Full Funding)

Income		Budget Yr-to- Date 25%	Income Yr-to- Date 03/31/2021	+Over/ -Under Budget	
	Federal Income				
	Total	\$			
103	State Income (State and County Distribution)				
	State Aid	\$ 86,363.00	21,590.75	41,124.92	+19,534.17 *
109	Local Government Income				
	Fleetwood Borough	\$ 20,000.00	5000.00	-0-	-5,000.00
	Maidencreek Township	\$ 11,408.00	2852.00	-0-	-2,852.00
	Richmond Township	\$ 4,000.00	1,000.00	-0-	-1,000.00
	Total	\$ 35,408.00	8852.00	-0-	-8,852.00
	Income From Other Local Source				
112	Dividend and Interest	\$ 400.00	100.00	.98	-99.02
114	Fund Drive - Capital Campaign	\$ 12,500.00	3,125.00	4685.15	+1560.15
116	Monetary Gifts and Donations	\$ 11,000.00	2,750.00	2342.78	-407.22
119	Fines	\$ 2,100.00	525.00	284.19	-240.81
120	Lost Book Charges	\$ 200.00	50.00	-194.42	-244.42
121	Library Use Charges (Copy/Fax/New Cards)	\$ 1,200.00	300.00	214.15	-85.85
123	Board Fundraisers	\$ 13,000.00	3250.00	1250.14	-1999.86
	Total	\$ 40,400.00	10,100.00	8582.97	-1517.03
	TOTAL INCOME	\$ 162,171.00	40,540.75	49,752.89	+9165.14

* - State/County funding check for 2nd Quarter of 2021 was received prior to March 31, 2021. Also, State/County funding for 2021 was increased to \$90,784.01. (2nd, 3rd, and 4th Quarter funding checks are reduced to provide for County Co-Op purchases, estimated to be \$12,500.00 for 2021.)

Fleetwood Area Public Library
2021 Operating Budget (Full Funding)

Operating Expenditures			Budget Yr 12-20 0-16	Spent Yr 1-20 0-1-21 To	- Over + Under Budget
135	Salary and Wages	\$ 84,750.00	21182.50	19734.59	+ 1402.91
138	Benefit Expenditures				
139	Unemployment Tax	\$ 770.00	1925.00	255.33	- 62.83
140	Social Security Tax	\$ 5,250.00	1312.50	1226.66	+ 85.84
141	Medicare Tax	\$ 1,230.00	307.50	286.58	+ 20.62
	Other				
	Total	\$ 7,250.00	1812.50	1768.97	+ 43.63
	Collection Expenditures				
150	Books	\$ 17,376.00	4344.00	4388.46	- 44.46
151	Periodicals				
152	Audio				
152	Video				
154	Electronic Format				
	Other Collection (Kits, etc.)				
157	Collection Supplies and Maintenance				
	Total	\$ 17,376.00	4344.00	4388.46	- 44.46
	Other Operating Expenditures				
165	Furniture and Equipment	\$ -		512.00	- 512.00
166	Office Supplies	\$ 1,000.00	250.00	399.05	- 149.05
169c	Maintenance of Equipment (S.O.S Fees)	\$ 650.00	162.50	130.67	+ 31.83
171	Insurance	\$ 3,800.00	950.00	-	+ 950.00
174	Postage	\$ 100.00	25.00	115.50	- 93.50
	Printing	\$ -	-	-	-
176	Telephone	\$ 900.00	225.00	283.90	- 58.90
178	Programming	\$ 1,200.00	300.00	289.14	+ 10.86
179	Contracted Services (Source Fees)	\$ 40.00	10.00	7.93	+ 2.07
180	Training, Travel, and Conferences	\$ 700.00	175.00	-	+ 175.00
181	Dues and Memberships	\$ 125.00	31.25	-	+ 31.25
182	Cleaning Services	\$ 1,200.00	300.00	-	+ 300.00
182	Payroll Services	\$ 1,400.00	350.00	311.84	+ 38.16
182	Consulting Services	\$ -			
182	Legal Services	\$ 80.00	20.00	264.50	- 244.50
182	Accounting Services (Audit or Review)	\$ 5,500.00	1375.00	-	+ 1375.00
188	Rent	\$ 28,800.00	7200.00	800.00	+ 6400.00
195	Cost of Raising Money (Mail Campaign)	\$ 4,300.00	1075.00	146.51	+ 928.49
	Interest Paid on Loans and Mortgages	\$ 3,000.00	750.00	830.00	- 80.00
	Total	\$ 52,795.00	13195.75	4094.06	+ 9104.69
TOTAL EXPENSE		\$ 162,171.00	40,542.75	30,035.98	+ 10,506.77

Net Income \$ - 19,671.91 + 17,071.91