

AREA 28 TREASURER'S REPORT

October 15th, 2025 (Fall Assembly Report)

Account Balances (As of October 15th, 2025) Camden National Bank:

Primary Checking	\$ 14,948.46*
Round-up	\$ 4,000.00
Prudent Reserve	\$1,004.21 plus \$7K CDs
Total Cash on Hand (Including Prudent Reserve/CDs)	\$ 26,952.67
A year ago (9/6/2024) our Balance Sheet was:	\$ 33,637.35

***Includes approximately \$1,400 PayPal deposits for meal tickets Fall Assembly**

Report to the Fall Assembly October 17th-19th, 2025

This 4th and final Panel 74 Treasurer's Report consists of the following documents:

- Year-to-date (YTD) Statement of Activity (Profit and Loss)*
- Current Bank Statements (SEP) No Copies
- Documents related to purchase of Certificates of Deposit No Copies
- Statement of Account Balances (Above)
- Final audited Spring Assembly Financial Report with CPA Statement
- Proposed 2026 Budget with Budget-to-Actuals for 2025
- Comparison P and L 2024*
- Analysis of Trends in Revenues and Expenditures with recommendations for adjustments and listing of changes and accomplishments. See Below.

**Note: There is an unresolved problem with the way QB handles STRIPE transactions. It causes the RU data in QB to be underreported. It is a known anomaly we are working to fix. Still, we have the correct numbers, and you will see them in the Budget to Actuals report.*

Since early this summer, both Jason and I have become concerned about the decrease in revenues and increase in expenditures. Our analysis was delayed in part due to the complications around understanding the Final Profit and Loss statement from the Spring Assembly, but the suggestion early on was that Assembly revenues, usually in the range of net \$1500, have fallen. The final audited statement confirmed the net profit for the Spring Assembly was just over \$700. The projected Fall Assembly revenues will also likely be meager. This is due to high facility costs and increased food costs. However, neither of these concerns are paramount; rather the cost of lodging this time of year in the Ellsworth area has proven to be greater than any in the recent past. Meeting all these expenses in a timely way could be problematic

Our year end balances have been decreasing over the past three years:

CNB Primary Checking Account Balances DEC 31st

2023	\$ 24,495.00
2024	\$ 19,266.25
2025	\$ 20,295.29
2026	\$ 14,000 (projected)

AREA 28 TREASURER'S REPORT



Analysis of Fiscal year 2025 YTD Actuals (See 2026 Proposed Budget Document and YTD Actual column (in gray)).

Early this summer we noticed significant decreases in YTD contributions from both groups and districts. That trend has since reversed and improved significantly. Still, while District contributions have neared projections, Group contributions still lag significantly. Profit from Round Up has been a bright spot – matching the \$4000.00 profit we saw in 2024. After Maine State sales taxes are paid, we will net over \$4000.00. (Taxes due: \$676.39)

Trends

One measure of our fiscal health is our Balance Sheet (Total net assets/liabilities). Last year, on October 10th, **2024**, our Balance Sheet showed cash on hand of **\$31,355.20** and now that number has decreased (10/10/**2025**) to **\$ 26,952.67** and that figure includes nearly \$2K in PayPal meal ticket sales for the Fall Assembly.

With overall revenues decreasing, we have seen a significant increase in expenditures. Jason and I went back to the start of 2025 and examined every single expense report and check written. We were most interested to discover if the increase in costs was due to any one category or was it a combination of factors.

A major change the Area made in 2024 that carried into 2025 was allowing travel expenses to be reimbursed at \$0.50/mile instead of the prior method of submitting gas receipts. Indeed during 2025, only one expense report was submitted requesting the prior method of reimbursement – the rest were paid per mile and tolls. The analysis of this expense category is hampered by the fact that mileage expense is not allocated in QuickBooks (QB) as an individual item. It is lumped in with other categories such as supplies, assemblies, printing, etc. Still, we were able to roughly categorize travel expenses. We did the same thing for Lodging and Food/Supplies categories.

2025 YTD Major Expenditures:

Mileage (Travel)	\$ 6,829.97*
Lodging	\$ 5,830.92
Food/Supplies	\$ 3,814.18**
Grapevine	\$ 3,620.36
GSO Distribution	\$ 3,000.00
NERASSA	\$ 3,000.00
Prudent Reserve Increase	\$ 1,000.00

*The figure for travel includes all travel - including rental cars, tolls etc.

**Does NOT include food expenses for Assemblies

AREA 28 TREASURER'S REPORT

The above data, while useful, has no prior data for comparison, so its utility is limited. Still, we think it is safe to assume that the significant trend of increased inflation has manifested itself in the diminished financial health of our organization. We see increased costs across all major categories.

Conclusion

Costs have increased --- revenue has fallen. It's not that complicated. Neither is the solution.

Clearly, Area must *take a close look at our spending*, especially our discretionary spending and, at the same time, do whatever we can to increase revenue. A dollar put in the basket 5 years ago is now worth significantly less. The financial firm Morgan Stanley reports that the US Dollar has lost 7% of its value since April of this year!

Recommendations:

- Consider ways to reduce travel and cut lodging costs. The cost of travel/lodging to Assemblies could be significantly reduced if the event is shortened to 1 or 1 ½ days.
- Increase cost for Assembly Meal Tickets and consider charging an admission fee (with hardship scholarships) to help cover facility rentals that have increased.
- Encourage ridesharing and room sharing (as appropriate).
- Consider converting some events to Remote only – Example: Post-Conference Forum
- Reconsider policy for reimbursing Roundup lodging and travel costs for panel members and chairs
- Add new line items to QB to track Travel expenses more closely, and the same for lodging.
- Review Area policy for allowable reimbursements for events such as NERASSA.
- Communicate to all Groups and Districts that the Area requires additional support

As the financial reins of the Area are turning over, let me express my gratitude for the opportunity to serve. I look back at the last 20 months of service and feel very good about our accomplishments. Our bookkeeping has been strengthened. Our budget process has improved; we developed financial reports for the fellowship they have never had before (Budget to Actuals), increased our Prudent Reserve, hired a competent CPA, obtained card readers for Lit/GV sales and introduced a streamlined method of reimbursing for travel. These are for the good of the body,

With deep commitment to the fellowship of Alcoholic Anonymous, respectfully submitted:

Ron S. Area 28 Treasurer Panel 74

Ron Springel
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AREA 28 TREASURER'S REPORT

General Service Area 28

Profit and Loss

January 1 - October 16, 2025

	TOTAL
Income	
400 Contributions	
410 Group Contributions	20,892.53
411 District Contributions	8,903.00
412 7th Tradition	1,129.75
413 Literature Sales	1,269.12
414 Grapevine Sales	809.20
415 Other Income	85.00
416 Interest Income	6.57
417 Spring Assembly Income	1,793.43
Total 400 Contributions	34,888.60
Program Service Revenue	89.13
7th Tradition	338.60
Fall Assembly	
Meals	140.00
Total Fall Assembly	140.00
Round Up Revenue	31,712.33
Total Program Service Revenue	32,280.06
RU Registration	5,349.80
Total Income	\$72,518.46
GROSS PROFIT	\$72,518.46
Expenses	
500 Area Officers	
501 Delegate	693.22
501.10 NERAASA	35.00
501.20 NERD	856.09
501.40 Area Meetings	130.00
501.90 Other Expenses	702.11
Total 501 Delegate	2,416.42
502 Alternate Delegate/Guidelines Chair	1,135.44
502.20 NERD	569.22
502.60 Copies/Printing	855.48
502.90 Other	201.55
Total 502 Alternate Delegate/Guidelines Chair	2,761.69
503 Chairperson	230.11
503.40 Area Mtgs	342.90
503.50 Assembly	4.37
503.8 Supplies	165.06
503.9 Other	276.67
Total 503 Chairperson	1,019.11

General Service Area 28

Profit and Loss

January 1 - October 16, 2025

	TOTAL
504 Alt Chair/Arch Sec	413.40
504.7 Postage	10.85
504.8 Supplies	67.00
504.9 Other	664.79
Total 504 Alt Chair/Arch Sec	1,156.04
505 Secretary	901.29
505.4 Area Meetings	675.78
505.6 Copies/Printing	229.38
505.8 Supplies	361.60
505.9 Other	150.00
Total 505 Secretary	2,318.05
506 Alt Secretary	
506.4 Area Meetings	463.76
506.9 Other	80.00
Total 506 Alt Secretary	543.76
507 Treasurer	119.67
507.1 NERAASA	35.00
507.4 Area Meetings	342.26
507.6 Copies Printing	230.14
507.7 Postage	112.00
507.8 Supplies	40.00
507.9 Other	168.00
Total 507 Treasurer	1,047.07
508 Alt Treas/Finance Chair	592.85
508.4 Area Meetings	101.00
508.5 Assemblies	307.39
Total 508 Alt Treas/Finance Chair	1,001.24
509 Registrar	566.52
509.4 Area Meetings	110.00
509.9 Other	30.00
Total 509 Registrar	706.52
Total 500 Area Officers	12,969.90
600 Committee Chairs	
603 Archivist	478.60
603.1 NERAASA	35.00
603.4 Area Meetings	940.80
603.8 Supplies	803.34
603.9 Other	740.53
Total 603 Archivist	2,998.27

General Service Area 28

Profit and Loss

January 1 - October 16, 2025

	TOTAL
604 Boomerang Editor	464.34
605 Bridging the Gap	811.89
605.4 Area Meetings	92.20
605.9 Other	280.00
Total 605 Bridging the Gap	1,184.09
606 PI/CPC	
606.9 Other	186.23
Total 606 PI/CPC	186.23
609 Grapevine Chair	167.75
609.4 Area Meetings	446.31
609.8 Supplies	435.35
Total 609 Grapevine Chair	1,049.41
611 Literature Chair	838.77
611.4 Area Meetings	97.00
611.5 Assemblies	128.50
Total 611 Literature Chair	1,064.27
612 Love & Service Chair	708.00
612.4 Area Meetings	25.00
612.9 Other	68.10
Total 612 Love & Service Chair	801.10
613 Round Up Chair	132.60
613.8 Supplies	262.37
Total 613 Round Up Chair	394.97
614 Treatment Chair	92.00
615 Website Chair	284.00
615.1 NERAASA	35.00
615.4 Area Meetings	476.82
Total 615 Website Chair	795.82
616 Al-Anon Chair	417.00
618 Alt RU Chair	185.00
619 CSO/Intergroup Liaison Expenses	358.20
619.5 Assembly	585.96
619.9 Other	105.00
Total 619 CSO/Intergroup Liaison Expenses	1,049.16
620 Webmaster	
620.02 IT Expenses	249.49
Total 620 Webmaster	249.49
622 Hybrid Chair	345.00
Total 600 Committee Chairs	11,276.15

General Service Area 28

Profit and Loss

January 1 - October 16, 2025

	TOTAL
700 Other Expenses	
701 Archives Rent/Area Storage Rent	2,000.00
702 Areas Meeting Hall Rental	533.00
703 Area Meeting Coffee Supplies	205.91
705 Delegate Conference	2,200.00
706 Spring Assembly	2,620.00
707 Fall Assembly	1,795.45
708 Grapevine Literature Purchases	1,577.67
710 Area Literature Purchases	2,495.50
712 Post Conference Forum	250.00
713 Struggling District	496.22
715 Insurance	898.16
718 Corp Professional Fees	35.00
719 UPS Box Rental	340.00
720 GSO Distribution	6,000.00
750 Round Up Expenses	12,919.14
752 Round Up Professional Services	21,964.27
753 Round Up Printing, Copies & Postage	1,762.91
754 Round Up Other	7,673.35
Advertising/Promotional	1,622.60
Total 750 Round Up Expenses	45,942.27
Total 700 Other Expenses	67,389.18
In-Kind Donation Expense	169.13
Office/General Administrative Expenses	-323.85
Other Types of Expenses	
Bank Fees	31.53
Total Other Types of Expenses	31.53
Program Services Expenses	
Round Up	507.55
Total Program Services Expenses	507.55
Total Expenses	\$92,019.59
NET OPERATING INCOME	\$ -19,501.13
Other Income	
In-Kind Donation Received	169.13
Interest Income	0.42
Total Other Income	\$169.55
NET OTHER INCOME	\$169.55
NET INCOME	\$ -19,331.58

2026 Budget Proposal									
		2023		2024		8 31 24	2025	10/10/2025	2026
Updated through 10/15/2023		Budget	Actual	Budget	YTD	YTD (2/3)	Budget	YTD ACTUAL**	BUDGET PROPOSED
Income:									
400 Income:									
410	Group Contributions	\$18,733	\$17,482	\$18,733	\$21,867	\$21,867	\$32,000	\$ 21,961.53	\$ 28,000.00
411	District Contributions	\$5,171	\$4,189	\$5,171	\$5,810	\$5,810	\$10,000	\$ 8,903.00	\$ 10,000.00
412	7th Tradition Income	\$1,475	\$4,057	\$1,475	\$350	\$828	\$3,000	\$ 1,129.75	\$ 1,500.00
415	Other Income	\$0	\$2,667	\$0	\$3,589	\$3,474	\$0	\$ 85.00	\$ -
416	Interest Income	\$11	\$6	\$11	\$3	\$5	\$10	\$ 5.95	\$ 250.00
413	Literature Sales	\$500	\$1,384	\$1,000	\$537	\$536	\$1,000	\$ 1,269.12	\$ 1,400.00
414	Grapevine Sales	\$500	\$1,760	\$1,000	\$425	\$425	\$1,000	\$ 809.20	\$ 1,000.00
417	Spring Assembly	\$500	\$1,824	\$2,000	\$1,927	\$1,927	\$2,000	\$ 5,654.28	\$ 5,500.00
418	Fall Assembly	\$500		\$2,000	\$245	\$245	\$2,000	\$ 1,250.00	\$ 2,000.00
	Round Up Income	\$20,000	\$58,005	\$20,000	\$45,000	\$47,009	\$50,000	\$ 58,987.48	\$ 55,000.00
400	Total Income	\$47,390	\$91,374	\$51,390	\$79,753	\$82,126	\$101,010	\$ 100,055.31	\$ 104,650.00
Expenses:									
500 Maine Area Officers:									
501	Delegate	\$4,300	\$3,457	\$4,300	\$3,045	\$4,340	\$4,800	\$ 2,416.42	\$ 3,200.00
502	Alt. Delegate/Guidelines	\$4,500	\$2,963	\$4,500	\$2,319	\$2,319	\$2,300	\$ 2,761.69	\$ 2,300.00
503	Area Chair	\$2,800	\$1,661	\$2,800	\$2,643	\$2,643	\$2,000	\$ 1,019.11	\$ 2,600.00
504	Alt. Chair	\$2,000	\$987	\$2,000	\$318	\$318	\$1,000	\$ 1,156.04	\$ 1,200.00
505	Secretary	\$2,000	\$696	\$2,000	\$2,215	\$2,215	\$2,000	\$ 2,318.05	\$ 2,400.00
506	Alt. Secretary	\$2,200	\$882	\$2,200	\$235	\$235	\$1,000	\$ 543.76	\$ 1,000.00
507	Treasurer	\$2,200	\$3,168	\$2,200	\$1,718	\$1,718	\$2,000	\$ 1,047.07	\$ 2,000.00
508	Alt. Treasurer/Finance	\$2,000	\$1,046	\$2,000	\$1,356	\$1,356	\$1,500	\$ 1,001.24	\$ 2,000.00
509	Registrar	\$2,000	\$410	\$2,000	\$1,748	\$1,748	\$1,500	\$ 706.52	\$ 1,800.00
500	Officer Sub-Totals	\$24,000	\$15,270	\$24,000	\$15,597	\$16,892	\$18,100	\$ 12,969.90	\$ 18,500.00
600 Maine Area Committees:									
616	Al-Anon Liaison	\$1,050	\$235	\$1,050	\$300	\$300	\$600	\$ 417.00	\$ 600.00
603	Archivist	\$2,850	\$1,900	\$3,850	\$2,749	\$2,749	\$3,550	\$ 2,998.27	\$ 3,850.00
604.01-04	Boomerang Reporters (4)	\$1,200	\$0	\$1,200	\$0	\$0	\$800	\$ -	\$ 800.00
604	Boomerang Editor	\$2,100	\$1,178	\$2,100	\$0	\$0	\$1,000	\$ 464.34	\$ 800.00
605	Bridging the Gap	\$1,750	\$0	\$1,750	\$588	\$588	\$1,000	\$ 1,184.09	\$ 1,200.00
607	Corrections	\$1,750	\$619	\$1,750	\$506	\$506	\$1,000		\$ 750.00
619	CSO / Intergroup Liaison	\$1,450	\$156	\$1,450	\$369	\$369	\$800	\$ 418.20	\$ 800.00
609	Grapevine	\$1,750	\$1,341	\$1,750	\$1,163	\$1,163	\$1,250	\$ 1,049.41	\$ 1,750.00
611	Literature	\$1,750	\$1,506	\$1,750	\$604	\$404	\$1,250	\$ 1,064.27	\$ 1,750.00
612	Love & Service	\$1,750	\$0	\$1,750	\$0	\$0	\$800	\$ 801.10	\$ 800.00

617	Parliamentarian	\$0	\$0	\$500	\$0	\$0	\$500		\$ 500.00
606	Public Info/Coop Prof	\$1,750	\$72	\$1,750	\$240	\$240	\$800	\$ 186.23	\$ 400.00
610	Coop Prof Communit								\$ 400.00
601	Accessibility/Special Needs	\$1,450	\$422	\$1,450	\$735	\$735	\$1,000		\$ 750.00
614	Treatment	\$1,750	\$0	\$1,750	\$0	\$0	\$1,000	\$ 92.00	\$ 750.00
620	Webmaster				\$0	\$0	\$1,000		\$ 1,000.00
620.01	Website Expenses	\$0	\$551	\$0	\$0	\$0	\$1,000	\$ 169.49	\$ 350.00
620.02	IT Expenses	\$200	\$337	\$200	\$1,022	\$1,022	\$1,000		\$ 1,000.00
621	Alt Webmaster	\$0	\$0	\$0	\$0	\$0	\$0		\$ 1,000.00
615	Web Chair	\$1,750	\$929	\$1,750	\$293	\$293	\$1,000	\$ 795.82	\$ 1,000.00
613	Round-Up Chair	\$1,450	\$635	\$1,450	\$223	\$223	\$2,000	\$ 394.97	\$ 1,000.00
618	Alt. Round-Up Chair	\$1,450	\$0	\$1,450	\$0	\$0	\$500	\$ 185.00	\$ 500.00
622	Hybrid Chair				\$0	\$0	\$1,000	\$ 345.00	\$ 1,000.00
600	Committee Sub Totals:	\$27,200	\$9,881	\$28,700	\$8,792	\$8,592	\$22,850	\$ 10,565.19	\$ 22,750.00
500+600	Officers & Comm. Totals	\$51,200	\$25,151	\$52,700	\$24,389	\$25,484	\$40,950	\$ 23,535.09	\$ 41,250.00

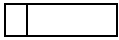
700	Other Expenses:								
701	Rents to CSO/Sahara	\$3,000	\$2,828	\$3,000	\$2,000	\$2,000	\$2,000	\$ 2,000.00	\$ 3,720.00
702	Area Meeting - Hall Rental	\$750	\$568	\$1,000	\$123	\$461	\$1,000	\$ 533.00	\$ 750.00
703	Area Meeting -Coffee	\$0	\$193	\$500	\$0	\$0	\$500	\$ 205.91	\$ 500.00
704	Other Expenses - RU				\$520	\$520	\$500	\$ 500.00	\$ 500.00
705	Delegate (GSC)	\$1,800	\$1,800	\$1,800	\$3,495	\$2,200	\$2,500	\$ 2,200.00	\$ 2,800.00
706	Spring Assembly	\$500	\$2,259	\$1500	\$1,968	1968	1500	\$ 4,941.28	\$ 5,000.00
707	Fall Assembly	\$500	\$552	\$1500	\$500	500	1500	\$ 1,500.00	\$ 1,500.00
708	Grapevine-Lit. Purchases	\$500	\$6,279	\$2,500	\$516	\$717	\$1,000	\$ 2,195.50	\$ 1,000.00
710	GSO Literature Purchases	\$500	\$993	\$500	\$0		\$1,000	\$ 250.00	\$ 1,000.00
711	Love & Service (4	\$400	\$0	\$400	\$0		\$400		\$ 400.00
712	Post Conference Forum	\$250	\$387	\$250	\$0		\$300	\$ 250.00	\$ 300.00
713	Struggling District	\$600	\$0	\$600	\$0		\$1,000	\$ 496.22	\$ 1,000.00
714	Area Inventory				\$362	\$362	\$0		\$ 500.00
715	Area Insurance	\$1,133	\$747	\$1,133	\$1,173	\$1,173	\$1,200	\$ 881.49	\$ 1,200.00
716.01	Bank Charges	\$50	\$0	\$50	\$100	\$100	\$50		\$ 50.00
716.02	Round Up Stripe Charges		\$1,608		\$0	\$0	\$1,600	\$ -	\$ -
716.03	PayPal Charges		\$45		\$0	\$0	\$100	\$ 114.00	\$ 150.00
718	Corp-Professional Fees	\$35	\$35	\$35	\$35	\$35	\$35	\$ 35.00	\$ 35.00
719	UPS Box Rental	\$220	\$0	\$220	\$216	\$216	\$250	\$ 340.00	\$ 400.00
720	GSO Distribution/NEERASA	\$0	\$3,000	\$0	\$0	\$0	\$3,000	\$ 6,000.00	\$ 3,000.00
721	State Sales Tax	\$300	\$252	\$300	\$302	\$302	\$475	\$ 566.39	\$ 600.00
700	Other Expenses Sub-	\$10,538	\$21,546	\$12,288	\$11,310	\$10,554	\$19,910	\$ 23,008.79	\$ 24,405.00

NOTE: Stripe Fees (\$1,363.26) included in Line 750 (Total RU Expenses. Sales tax on \$10,298 NOT included in RU Financial Report. TAXES DUE: (\$676.39)

751	Round Up Rent		\$2,500		\$0	\$23,480	\$0		
752	Round Up Professional		\$31,145		\$0	\$4,193	\$0		

753	Round Up		\$1,197		\$0	\$2,686	\$0		
754	Round Up Other		\$14,357		\$0	\$11,599	\$0		
750	Total Round Up	\$0	\$49,199	\$0	\$41,957	\$41,958	\$42,000	\$ 49,886.28	\$ 50,000.00
700+750	Other Expenses Total:	\$10,538	\$70,745	\$12,288	\$53,267	\$52,512	\$61,910		
Total Income		\$47,390	\$91,374	\$51,390	\$79,753	\$82,126	\$101,010	\$ 100,055.31	\$ 104,650.00
Total Expenses		\$61,738	\$95,896	\$64,988	\$77,656	\$77,996	\$102,860	\$ (96,430.16)	\$ (115,655.00)
Profit/(Loss)		(\$14,348)	(\$4,522)	(\$13,598)	\$2,097	\$4,130	(\$1,850)		\$ (11,005.00)

** NOTE: An accounting change effective 2025 shows Assembly Income as Gross Income, not NET as in previous years. This means comparisons between years should keep this i



n mind.