But log-structured tables make locking hard...

Because any new row added can change the total,

we'd have to lock the entire BalanceTransfer table to prevent concurrent processes from adding new transfers that change the total.

How else can we prevent concurrent writes from changing a user's balance?

Store a total separately from the log, require they be updated together

```
class UserBalance(models.model):
user = models.OneToOneField(User)
total = models.DecimalField(max_digits=20, decimal_places=2)
```

A single-row lock must now be obtained on the **total** before adding new BalanceTransfer rows for that user.