

DRAFT DRAFT DRAFT
Meeting notes for the
Meeting of the TRUSTEES OF THE HOAG LIBRARY
of the Swan Library Association
November 13th 2024 7:00 PM

"Bad libraries build collections, good libraries build services, great libraries build communities."

R. David Lankes

CALL TO ORDER @

In attendance:

| | | |
|-------------------|-------------------|------------------|
| Jim Babcock | Mary Witkop | Carole Patterson |
| Veronica Morgan | Rachel Hicks | Allyson DeBoard |
| Dawn Squicciarini | Linda Weller | Sandra Walter |
| Betty Sue Miller | Elizabeth Haibach | |

REVIEW and ADOPT AGENDA

Motion

PUBLIC FORUM OPPORTUNITY

REVIEW and POTENTIAL ADOPTION

Motion

Motion to accept minutes from regular Meeting held on October 9th 2024

DIRECTOR'S REPORT

Information

REPORTS and REQUESTS FROM COMMITTEES

Information

FINANCE COMMITTEE

Information

PERSONNEL COMMITTEE

Information

LOCAL HISTORY COMMITTEE

Information

NOMINATIONS and ELECTIONS COMMITTEE

Information

PLANNING COMMITTEE

Information

BUILDING AND GROUNDS

Information

FRIENDS OF THE LIBRARY

Information

OLD BUSINESS

Information

Print all meeting docs for Veronica and Carole

NEW BUSINESS

Reminder: When committees meet a secretary needs to forward minutes from the meeting to the President, Director and Assistant Director as part of official board business. All minutes are sent to committee members and filed.

UPCOMING EVENTS

Items to be added to next agenda:

Action Items for Next Meeting :

Action for next mtg:

ADJOURNMENT @

2024 - 2025

President - Linda Weller
Secretary- Dawn Squicciarini

Vice President- Mary Covell
Treasurer- Rachael Hicks

Carole Patterson - term exp 2028
Dawn Squicciarini - term exp 2025
Rachael Hicks - term exp 2026
Veronica Morgan term exp 2027
Sandra Walter ~ Village Appointee

Jim Babcock - term exp 2028
Mary Witkop - term exp 2026
Linda Weller - term exp 2026
Allyson DeBoard - School Appointee

Committees

BUILDINGS and GROUNDS COMMITTEE

Jim Babcock ~ Rachel Hicks ~ Allyson DeBoard
Chair - Allyson DeBoard
~ This committee meets quarterly or as needed.

FINANCE COMMITTEE

Linda Weller (required) ~ Mary Covell ~Rachel Hicks
Chair - Rachel Hicks
~ This committee will decide when to meet and how frequently.

LOCAL HISTORY COMMITTEE

Veronica Morgan ~Sandra Walter ~ no schedule

NOMINATIONS and ELECTIONS COMMITTEE

Veronica Morgan ~Sandra Walter
Chair ~Veronica Morgan
~ This committee meets January through April.

PERSONNEL COMMITTEE

Dawn Squicciarini ~ Mary Covell ~ Carole Patterson
Chair - Mary Witkop

~ Meets as needed to review Director and job descriptions and develop pay schedule must be done before budget in fall

PLANNING COMMITTEE

Dawn Squicciarini ~ Allyson ~Mary Covell
Chair - Mary Witkop

DRAFT DRAFT DRAFT
Meeting Minutes
Of the TRUSTEES OF THE HOAG LIBRARY
of the Swan Library Association
October 9th 2024 7:00 PM

"Libraries store the energy that fuels the imagination. They open up windows to the world and inspire us to explore and achieve, and contribute to improving our quality of life."

Sidney Sheldon

CALL TO ORDER @ 7:02pm

In attendance:

| | | |
|----------------------------|----------------------------|---------------------------|
| Jim Babcock- excused | Mary Witkop- present | Carole Patterson- present |
| Veronica Morgan- absent | Rachel Hicks- excused | Allyson DeBoard- present |
| Dawn Squicciarini- present | Linda Weller- present | Sandra Walter- present |
| Betty Sue Miller- present | Elizabeth Haibach- present | |

REVIEW and ADOPT AGENDA

Motion

Motion made to accept as is by Mary, 2nd by Carole

PUBLIC FORUM OPPORTUNITY

None at this time

REVIEW and POTENTIAL ADOPTION

Motion

Motion to accept minutes from regular Meeting held on September 11th 2024

Dawn moved to accept as is,
2nd Mary- unanimous

DIRECTOR'S REPORT

Information

Berry Sue asked the board to approve the increase in order to renew a contract for this year/winter season.

Dawn moved to accept the bid from Tim Newton with an increase in the amount of \$1,000 from last for year snow removal and related services,

2nd by Sandra, Unanimous

REPORTS and REQUESTS FROM COMMITTEES

nformation

FINANCE COMMITTEE**Information**

Did not meet this month

PERSONNEL COMMITTEE**Information**

Did not meet this month

LOCAL HISTORY COMMITTEE**Information****NOMINATIONS and ELECTIONS COMMITTEE****Information**

Did not meet

PLANNING COMMITTEE**Information**

Did not meet

BUILDING AND GROUNDS**Information**

Covered in the Director's report

FRIENDS OF THE LIBRARY**Information****OLD BUSINESS****Information**

Print all meeting docs for Veronica and Carole

NEW BUSINESS

Reminder: When committees meet a secretary needs to forward minutes from the meeting to the President, Director and Assistant Director as part of official board business. All minutes are sent to committee members and filed.

UPCOMING EVENTS

October 16 & 23: Trustee Training- board members may work here in the library, as the trainings are only available at those times

Items to be added to next agenda:

- Possibility of having Kevin Doherty come explain the differences of a Free Association Library

Action Items for Next Meeting :

- Betty Sue will reach out to the atty to ask how other libraries handle acquisition policies
 - Board members need to take the NIOGA cyber-security training (as above)
- Linda will reach out to Kevin Doherty about speaking at next month's meeting

ADJOURNMENT @ 7:51

Sandra moved to adjourn,

2nd by Allyson- unanimous

2024 - 2025

| | |
|-----------------------------------|------------------------------------|
| President - Linda Weller | Vice President- Mary Witkop |
| Secretary- Dawn Squicciarini | Treasurer- Rachael Hicks |
| Carole Patterson - term exp 2028 | Jim Babcock - term exp 2028 |
| Dawn Squicciarini - term exp 2025 | Mary Witkop - term exp 2026 |
| Rachael Hicks - term exp 2026 | Linda Weller - term exp 2026 |
| Veronica Morgan term exp 2027 | Allyson DeBoard - School Appointee |
| Sandra Walter ~ Village Appointee | |

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Chair - Allyson DeBoard
~ This committee meets quarterly or as needed.

FINANCE COMMITTEE

Linda Weller (required) ~ Mary Witkop ~Rachel Hicks
Chair - Rachel Hicks
~ This committee will decide when to meet and how frequently.

LOCAL HISTORY COMMITTEE

Veronica Morgan ~Sandra Walter ~ no schedule

NOMINATIONS and ELECTIONS COMMITTEE

Veronica Morgan ~Sandra Walter
Chair ~Veronica Morgan
~ This committee meets January through April.

PERSONNEL COMMITTEE

Dawn Squicciarini ~ Mary Witkop ~ Carole Patterson
Chair - Mary Witkop
~ Meets as needed to review Director and job descriptions and develop pay schedule must be done before budget in fall

PLANNING COMMITTEE

Dawn Squicciarini ~ Allyson ~Mary Witkop
Chair - Mary Witkop

HOAG LIBRARY of the SWAN LIBRARY ASSOCIATION

Account QuickReport

As of October 31, 2024

| Type | Date | Num | Name | Memo | Split | Amount | Balance |
|--|------------|------|-------------------------|------------------|---------------------|-------------------|-------------------|
| 1050 · Community Bank - Steuben Trust | | | | | | | 115,384.65 |
| Check | 10/09/2024 | 5415 | Ryan Plumbing &He... | Inv 46508262 | 6500 · Routine ... | -397.00 | 114,987.65 |
| Check | 10/09/2024 | 5416 | Muriel Anderson | Hoag Music S... | -SPLIT- | -2,000.00 | 112,987.65 |
| Check | 10/09/2024 | 5417 | NYSEG | 1003-6500-337 | 6961 · Heat - 1... | -33.62 | 112,954.03 |
| Check | 10/09/2024 | 5418 | Baker & Taylor, Inc. | L938324 | -SPLIT- | -380.65 | 112,573.38 |
| Check | 10/09/2024 | 5419 | Baker & Taylor, Inc. | L938324 | -SPLIT- | -121.80 | 112,451.58 |
| Check | 10/09/2024 | 5420 | Baker & Taylor, Inc. | L938324 | -SPLIT- | -386.63 | 112,064.95 |
| Check | 10/09/2024 | 5421 | Info Advantage, Inc. | 16-0778804 | 6521 · Comput... | -25.00 | 112,039.95 |
| Check | 10/09/2024 | 5422 | Midwest Tape | 2000014535 ... | 6442 · Hoopla ... | -1,032.26 | 111,007.69 |
| Check | 10/09/2024 | 5423 | Millennium Roads LLC | Inv 11242 | 7200.2 · Accou... | -750.00 | 110,257.69 |
| Check | 10/09/2024 | 5424 | Ricoh USA, Inc. | 17318412 | 6975 · Service ... | -103.99 | 110,153.70 |
| Check | 10/09/2024 | 5425 | Staples Contract & ... | RCH 1007869... | 6550 · Office &... | -171.69 | 109,982.01 |
| Check | 10/09/2024 | 5426 | Nioga Library Syste... | Inv 3511 | 6997 · ALMS U... | -1,109.33 | 108,872.68 |
| Check | 10/09/2024 | 5427 | Albion Ace Hardware | 1183 | -SPLIT- | -99.30 | 108,773.38 |
| Check | 10/09/2024 | EFT | The Hanover Insura... | | 6220 · Insuran... | -1,237.78 | 107,535.60 |
| Check | 10/09/2024 | EFT | First National Bank | EH CC 0467 | -SPLIT- | -337.34 | 107,198.26 |
| Check | 10/09/2024 | EFT | Amazon.com | 1F7V-1J7R-N... | -SPLIT- | -708.64 | 106,489.62 |
| Check | 10/10/2024 | EFT | Community Bank NA | | 1000 · Bank Fee | -32.50 | 106,457.12 |
| Check | 10/11/2024 | 801 | American Funds Ser... | Plan ID 59894... | -SPLIT- | -401.11 | 106,056.01 |
| Check | 10/11/2024 | EFT | Paychex - Payroll Pr... | | -SPLIT- | -13,712.56 | 92,343.45 |
| Deposit | 10/16/2024 | | | Deposit | 4170 · Progra... | 750.00 | 93,093.45 |
| Deposit | 10/21/2024 | | | Deposit | -SPLIT- | 577.99 | 93,671.44 |
| Check | 10/21/2024 | EFT | Paychex | | 6534 · Equipm... | -65.00 | 93,606.44 |
| Check | 10/23/2024 | 5428 | Info Advantage, Inc. | 16-0778804 | 6521 · Comput... | -869.48 | 92,736.96 |
| Check | 10/23/2024 | 5429 | Pens.com | 12961218 | 6985 · Publicity... | -258.40 | 92,478.56 |
| Check | 10/23/2024 | 5430 | Baker & Taylor, Inc. | L938324 | -SPLIT- | -860.07 | 91,618.49 |
| Check | 10/23/2024 | 5431 | Meghan Coyle | 10/8 meeting | 6992 · Contrac... | -50.00 | 91,568.49 |
| Check | 10/23/2024 | 5432 | Village of Albion | 510019170.00... | 6951 · Water &... | -291.96 | 91,276.53 |
| Check | 10/23/2024 | 5433 | Hamilton Enterprises | Inv HO133 | 6992.4 · Hamilt... | -2,835.00 | 88,441.53 |
| Check | 10/23/2024 | 5434 | Daniel Conant | Inv 009 | 6003.3 · GoArt | -400.00 | 88,041.53 |
| Check | 10/23/2024 | EFT | Preston's Lawn Care... | Inv 1945 | 6452 · Landsc... | -325.00 | 87,716.53 |
| Check | 10/23/2024 | EFT | National Grid | 09452-09138 | 6971 · Electrici... | -887.55 | 86,828.98 |
| Check | 10/23/2024 | 5435 | Batavia Daily News | Account 0119... | 6380 · Serials | -312.55 | 86,516.43 |
| Check | 10/23/2024 | EFT | Delta Dental | 94-08371 | 6232 · Insuran... | -89.34 | 86,427.09 |
| Check | 10/23/2024 | EFT | Independent Health | Account # 16... | -SPLIT- | -3,205.76 | 83,221.33 |
| Check | 10/23/2024 | EFT | Wells Fargo | 1486836-372... | 6533 · Equipm... | -209.37 | 83,011.96 |
| Check | 10/25/2024 | EFT | Paychex - Payroll Pr... | | -SPLIT- | -13,487.60 | 69,524.36 |
| Check | 10/25/2024 | 812 | American Funds Ser... | Plan ID 59894... | -SPLIT- | -403.20 | 69,121.16 |
| Deposit | 10/30/2024 | | | Deposit | 4111 · ACS Di... | 664,510.00 | 733,631.16 |
| Check | 10/30/2024 | EFT | Charter Communica... | 142188601 | -SPLIT- | -399.93 | 733,231.23 |
| Total 1050 · Community Bank - Steuben Trust | | | | | | 617,846.58 | 733,231.23 |
| TOTAL | | | | | | 617,846.58 | 733,231.23 |

7:33 PM

11/06/24

Accrual Basis

HOAG LIBRARY of the SWAN LIBRARY ASSOCIATION
Account QuickReport
As of October 31, 2024

| Type | Date | Num | Name | Memo | Split | Amount | Balance |
|--|------------|-----|----------------|---------|-------------------|-----------------|------------------|
| 1125 · Five Star - Daily Receipts | | | | | | | 11,179.19 |
| Deposit | 10/02/2024 | | Library Income | Deposit | 4005 · Fax Fee... | 0.87 | 11,180.06 |
| Deposit | 10/03/2024 | | Library Income | Deposit | 4015 · Copier ... | 0.87 | 11,180.93 |
| Deposit | 10/07/2024 | | Library Income | Deposit | -SPLIT- | 8.47 | 11,189.40 |
| Deposit | 10/08/2024 | | Library Income | Deposit | 4015 · Copier ... | 1.07 | 11,190.47 |
| Deposit | 10/09/2024 | | Library Income | Deposit | -SPLIT- | 12.49 | 11,202.96 |
| Deposit | 10/09/2024 | | Library Income | Deposit | 4015 · Copier ... | 19.22 | 11,222.18 |
| Deposit | 10/11/2024 | | Library Income | Deposit | -SPLIT- | 9.54 | 11,231.72 |
| Deposit | 10/15/2024 | | Library Income | Deposit | 4005 · Fax Fee... | 15.48 | 11,247.20 |
| Deposit | 10/15/2024 | | Library Income | Deposit | 4015 · Copier ... | 11.39 | 11,258.59 |
| Deposit | 10/19/2024 | | Library Income | Deposit | -SPLIT- | 22.67 | 11,281.26 |
| Deposit | 10/21/2024 | | Library Income | Deposit | 4020 · Misc & ... | 0.87 | 11,282.13 |
| Deposit | 10/22/2024 | | Library Income | Deposit | -SPLIT- | 9.63 | 11,291.76 |
| Deposit | 10/23/2024 | | Library Income | Deposit | -SPLIT- | 5.93 | 11,297.69 |
| Deposit | 10/23/2024 | | Library Income | Deposit | -SPLIT- | 14.66 | 11,312.35 |
| Deposit | 10/31/2024 | | Library Income | Deposit | -SPLIT- | 955.08 | 12,267.43 |
| Deposit | 10/31/2024 | | Library Income | Deposit | 4005 · Fax Fee... | 7.69 | 12,275.12 |
| Total 1125 · Five Star - Daily Receipts | | | | | | 1,095.93 | 12,275.12 |
| TOTAL | | | | | | 1,095.93 | 12,275.12 |

HOAG LIBRARY of the SWAN LIBRARY ASSOCIATION

Balance Sheet Prev Year Comparison

11/06/24

As of October 31, 2024

Cash Basis

| | Oct 31, 24 | Oct 31, 23 | \$ Change | % Change |
|---------------------------------------|----------------------------|----------------------------|--------------------------|---------------------|
| ASSETS | | | | |
| Current Assets | | | | |
| Checking/Savings | | | | |
| 1005 · Petty Cash | 58.00 | 58.00 | 0.00 | 0.0% |
| 1050 · Community Bank - Steuben Trust | 733,231.23 | 31,362.84 | 701,868.39 | 2,237.9% |
| 1125 · Five Star - Daily Receipts | 12,275.12 | 1,504.55 | 10,770.57 | 715.9% |
| 1220 · Capital Improvement- Passbk #3 | 0.00 | 0.00 | 0.00 | 0.0% |
| Total Checking/Savings | <u>745,564.35</u> | <u>32,925.39</u> | <u>712,638.96</u> | <u>2,164.4%</u> |
| Total Current Assets | <u>745,564.35</u> | <u>32,925.39</u> | <u>712,638.96</u> | <u>2,164.4%</u> |
| Fixed Assets | | | | |
| 1350 · Intangible Assets | -0.50 | -0.50 | 0.00 | 0.0% |
| 1400 · Fixed Assets | 3,296,699.10 | 3,296,247.95 | 451.15 | 0.0% |
| 1435 · Equipment & Computers | 70,327.69 | 63,012.69 | 7,315.00 | 11.6% |
| Total Fixed Assets | <u>3,367,026.29</u> | <u>3,359,260.14</u> | <u>7,766.15</u> | <u>0.2%</u> |
| Other Assets | | | | |
| 45000 · Investments | 217,435.28 | 204,926.71 | 12,508.57 | 6.1% |
| Total Other Assets | <u>217,435.28</u> | <u>204,926.71</u> | <u>12,508.57</u> | <u>6.1%</u> |
| TOTAL ASSETS | <u>4,330,025.92</u> | <u>3,597,112.24</u> | <u>732,913.68</u> | <u>20.4%</u> |
| LIABILITIES & EQUITY | | | | |
| Liabilities | | | | |
| Long Term Liabilities | | | | |
| 2500.1 · Refundable advance | 20,163.00 | 20,163.00 | 0.00 | 0.0% |
| Total Long Term Liabilities | <u>20,163.00</u> | <u>20,163.00</u> | <u>0.00</u> | <u>0.0%</u> |
| Total Liabilities | <u>20,163.00</u> | <u>20,163.00</u> | <u>0.00</u> | <u>0.0%</u> |
| Equity | | | | |
| 3000 · Opening Bal Equity | -189,127.00 | -189,127.00 | 0.00 | 0.0% |
| 3900 · Fund Balance | 4,240,908.44 | 4,298,219.15 | -57,310.71 | -1.3% |
| 3910 · Endowment Fund Balance | 47,418.54 | 47,418.54 | 0.00 | 0.0% |
| 3940 · Special Purpose Fund | -106.85 | -106.85 | 0.00 | 0.0% |
| Net Income | <u>210,769.79</u> | <u>-579,454.60</u> | <u>790,224.39</u> | <u>136.4%</u> |
| Total Equity | <u>4,309,862.92</u> | <u>3,576,949.24</u> | <u>732,913.68</u> | <u>20.5%</u> |
| TOTAL LIABILITIES & EQUITY | <u>4,330,025.92</u> | <u>3,597,112.24</u> | <u>732,913.68</u> | <u>20.4%</u> |

7:01 PM

HOAG LIBRARY of the SWAN LIBRARY ASSOCIATION

10/09/24

Account QuickReport

Accrual Basis

As of September 30, 2024

| Type | Date | Num | Name | Memo | Split | Amount |
|--|------------|---------|------|------|------------------|-----------------|
| 45000 · Investments | | | | | | |
| 1260 · SB-Hoag Library of the SLA PIF | | | | | | |
| General Journal | 09/30/2024 | PIF Adj | | | -SPLIT- | 1,529.88 |
| Total 1260 · SB-Hoag Library of the SLA PIF | | | | | | 1,529.88 |
| 1261 · SB-Hoag Library SLA Operating | | | | | | |
| General Journal | 09/30/2024 | PIF Adj | | | 1260 · SB-Hoa... | 512.71 |
| Total 1261 · SB-Hoag Library SLA Operating | | | | | | 512.71 |
| 1263 · SB-Hoag Library SLA Endowment | | | | | | |
| General Journal | 09/30/2024 | PIF Adj | | | 1260 · SB-Hoa... | 191.43 |
| Total 1263 · SB-Hoag Library SLA Endowment | | | | | | 191.43 |
| Total 45000 · Investments | | | | | | 2,234.02 |
| TOTAL | | | | | | 2,234.02 |

7:01 PM

HOAG LIBRARY of the SWAN LIBRARY ASSOCIATION

Account QuickReport

As of September 30, 2024

10/09/24

Accrual Basis

| Balance |
|-------------------|
| 215,201.26 |
| 44,816.41 |
| 46,346.29 |
| 46,346.29 |
| 121,330.16 |
| 121,842.87 |
| 121,842.87 |
| 49,054.69 |
| 49,246.12 |
| 49,246.12 |
| 217,435.28 |
| 217,435.28 |

HOAG LIBRARY of the SWAN LIBRARY ASSOCIATION

Profit & Loss Budget vs. Actual

January through October 2024

| | TOTAL | | | |
|--|-------------------|-------------------|-------------------|---------------|
| | Oct 24 | Jan - Oct 24 | Budget | % of Budget |
| Ordinary Income/Expense | | | | |
| Income | | | | |
| 4005 - Fax Fees Received | 205.90 | 1,939.31 | 2,000.00 | 96.97% |
| 4010 - Book Fines Received | 141.63 | 1,512.88 | 1,500.00 | 100.86% |
| 4015 - Copier Fees Received | 644.93 | 4,593.29 | 4,000.00 | 114.83% |
| 4020 - Misc & Book Sales | 95.42 | 1,041.49 | 350.00 | 297.57% |
| 4025 - Investment Income | 0.00 | 1,175.60 | | |
| 4030 - Contributions Income | 126.04 | 32,409.73 | 14,000.00 | 231.5% |
| 4110 - Public Funds Received | 664,510.00 | 667,299.80 | 667,300.00 | 100.0% |
| 4130 - NYS Local Library Aid | 0.00 | 4,611.59 | 4,000.00 | 115.29% |
| 4170 - Program Fees/Friends of Library | 750.00 | 750.00 | | |
| Total Income | 666,473.92 | 715,333.69 | 693,150.00 | 103.2% |
| Gross Profit | 666,473.92 | 715,333.69 | 693,150.00 | 103.2% |
| Expense | | | | |
| 1000 - Bank Fee | 32.50 | 361.00 | 400.00 | 90.25% |
| 4091 - Membership Dues Expense | 0.00 | 304.00 | 300.00 | 101.33% |
| 6018 - Payroll Expenses | 30,874.77 | 342,174.85 | 414,600.00 | 82.53% |
| 6220 - Insurance - Building | 1,237.78 | 9,429.84 | 15,000.00 | 62.87% |
| 6240 - Books | 1,513.08 | 21,674.64 | 31,000.00 | 69.92% |
| 6260 - Local History Collection | 0.00 | 48.83 | 1,000.00 | 4.88% |
| 6380 - Serials | 312.55 | 927.55 | 2,500.00 | 37.1% |
| 6400 - Audio Visual Materials | 242.25 | 3,408.09 | 4,000.00 | 85.2% |
| 6442 - Hoopla - Online Services | 1,032.26 | 9,022.07 | 9,000.00 | 100.25% |
| 6449 - Maintenance | 722.00 | 28,392.58 | 70,000.00 | 40.56% |
| 6521 - Computers -Software & Equipment | 1,158.48 | 11,522.00 | 15,000.00 | 76.81% |
| 6529 - Equipment Leases & Purchases | 274.37 | 3,049.95 | 6,000.00 | 50.83% |
| 6550 - Office & Library Supplies | 171.69 | 1,907.69 | 4,500.00 | 42.39% |
| 6560 - Postage & Freight | 0.00 | 293.78 | 250.00 | 117.51% |
| 6940 - Utilities | 1,613.06 | 17,010.24 | 22,000.00 | 77.32% |
| 6975 - Service Contract Expense | 528.79 | 5,517.53 | 6,000.00 | 91.96% |
| 6979 - Adult Program | 1,272.43 | 3,687.60 | 4,500.00 | 81.95% |
| 6980 - Juvenile Program | 275.56 | 2,418.80 | 3,000.00 | 80.63% |
| 6985 - Publicity, Printing | 258.40 | 770.19 | 3,500.00 | 22.01% |
| 6990 - Conference & Professional Dues | 0.00 | 2,012.20 | 1,000.00 | 201.22% |
| 6991 - Mileage | 0.00 | 107.03 | 400.00 | 26.76% |
| 6992 - Contractual Expenses | 2,885.00 | 32,731.00 | 40,000.00 | 81.83% |
| 6997 - ALMS User Fees | 1,109.33 | 11,189.30 | 13,400.00 | 83.5% |
| 7000 - Investment Fees | 0.00 | 0.00 | 400.00 | 0.0% |
| 7001 - Debt Service | 0.00 | 0.00 | 400.00 | 0.0% |
| 7200 - Professional | 750.00 | 16,500.00 | 20,000.00 | 82.5% |
| 7300 - Contingency - Capital Repairs | 0.00 | 0.00 | 5,000.00 | 0.0% |
| Total Expense | 46,264.30 | 524,460.76 | 693,150.00 | 75.66% |
| Net Ordinary Income | 620,209.62 | 190,872.93 | 0.00 | 100.0% |
| Other Income/Expense | | | | |

HOAG LIBRARY of the SWAN LIBRARY ASSOCIATION

Profit & Loss Budget vs. Actual

January through October 2024

| | | | TOTAL | |
|--------------------------------------|-------------------|-------------------|-------------|---------------|
| | Oct 24 | Jan - Oct 24 | Budget | % of Budget |
| Other Income | | | | |
| 4100 · SB Investment Income | 0.00 | 801.25 | | |
| 4180 · Special Purpose Fund Income | 0.00 | 900.00 | | |
| 4190 · Grants | 460.00 | 17,239.28 | | |
| 4300 · Unrealized Gains & Losses | 0.00 | 8,585.36 | | |
| Total Other Income | 460.00 | 27,525.89 | | |
| Other Expense | | | | |
| 6001 · Special Purpose Fund Expenses | 0.00 | 300.00 | | |
| 6003 · Grants Expense | 1,727.11 | 7,329.03 | | |
| Total Other Expense | 1,727.11 | 7,629.03 | | |
| Net Other Income | -1,267.11 | 19,896.86 | | |
| Net Income | 618,942.51 | 210,769.79 | 0.00 | 100.0% |



CLIENT STATEMENT | For the Period September 1-30, 2024

STATEMENT PACKAGE FOR:
HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

| | |
|--|---------------------|
| Beginning Total Value (as of 9/1/24) | \$215,201.26 |
| Ending Total Value (as of 9/30/24) | \$217,435.28 |
| <i>Includes Accrued Interest</i> | |
| <i>Excludes Bank Loan Balances (See detail on Overview page)</i> | |

Your Financial Advisor Team
LACROSSE/MOLL
585-383-9270

Your Branch
1250 PITTS-VIC RD, STE350,BLDG200
PITTSFORD, NY 14534
Telephone: 585-383-9270; Alt. Phone: 800-332-0274

Morgan Stanley Smith Barney LLC. Member SIPC.

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HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS
134 SOUTH MAIN STREET
ALBION NY 14411-1624



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10/9/24

Client Service Center (24 Hours a Day; 7 Days a Week): 800-869-3326
Access Your Accounts Online: www.morganstanley.com/online

INVESTMENTS AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NOT BANK GUARANTEED • MAY LOSE VALUE • UNLESS SPECIFICALLY NOTED, ALL VALUES ARE DISPLAYED IN USD

Standard Disclosures

The following Disclosures are applicable to the enclosed statement(s). Expanded Disclosures are attached to your most recent June and December statement (or your first Statement if you have not received a statement for those months). The Expanded Disclosures are also available online or by contacting us by using the contact information on the statement cover page.

Questions?

Questions regarding your account may be directed to us by using the contact information on the statement cover page.

Errors and Inquiries

Be sure to review your statement promptly, and immediately address any concerns regarding entries that you do not understand or believe were made in error by contacting us by using the contact information on your statement cover page. Oral communications regarding any inaccuracy or discrepancy in this statement should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). Your statement will be deemed correct unless we receive a written inquiry of a suspected error. See your account documentation for special rules regarding your rights and responsibilities with respect to erroneous electronic fund transfers, including a description of the transfers covered. For concerns or complaints, contact us.

Senior Investor Helpline

Senior Investor clients or those acting on their behalf have a convenient way to communicate with our Firm by calling us at (800) 280-4534 Monday-Friday 9am-7pm Eastern Time.

Availability of Free Credit Balances and Financial Statements

Under the customer protection rules of the SEC [17 CFR §240.15c3-3], we may use funds comprising free credit balances carried for customer accounts here, provided that these funds are payable to customers on demand (i.e., are free of a lien or right of set-off in our favor or on behalf of some third party to whom you have given control). A financial statement of this organization is available for your personal inspection at its offices, or a copy will be mailed to you upon your written request.

Listed Options

Information with respect to commissions and other charges related to the execution of options transactions has been included in confirmations of such transactions previously furnished to you and such information will be made available to you promptly at your request. Promptly advise us of any material change in your investment objectives or financial situation.

Important Information if You are a Margin Customer (not available for certain retirement accounts)

If you have margin privileges, you may borrow money from us in

exchange for pledging assets in your accounts as collateral for any outstanding margin loan. The amount you may borrow is based on the value of the eligible securities in your margin accounts. If a security has eligible shares, the number of shares pledged as collateral will be indicated below the position.

Margin Interest Charges

We calculate interest charges on margin loans as follows: (1) multiply the applicable margin interest rate by the daily close of business net settled debit balance, and (2) divide by 360 (days). Margin interest accrues daily throughout the month and is added to your debit balance at month-end. The month-end interest charge is the sum of the daily accrued interest calculations for the month. We add the accrued interest to your debit balance and start a new calculation each time the applicable interest rate changes and at the close of every statement month. For interest rate information, log into your account online and select your account with a Margin agreement to view more information.

Information Regarding Special Memorandum Account

If you have a Margin Account, this is a combined statement of your Margin Account and Special Memorandum Account maintained for you under Section 220.5 of Regulation T issued by the Board of Governors of the Federal Reserve System. The permanent record of the Special Memorandum Account as required by Regulation T is available for your inspection at your request.

Important Information About Auction Rate Securities

For certain Auction Rate Securities there is no or limited liquidity. Therefore, the price(s) for these Auction Rate Securities are indicated by N/A (not available). There can be no assurance that a successful auction will occur or that a secondary market exists or will develop for a particular security.

Structured Investments Risks and Considerations

Structured Investments (Structured Products) are complex products and may be subject to special risks. Investors should consider the concentration risk of owning the related security and their total exposure to any underlying asset. Structured Investments, which may appear in various statement product categories and are identified on the Position Description Details line as "Asset Class: Struct Inv," may not perform in a manner consistent with the statement product category where they appear and therefore may not satisfy portfolio asset allocation needs for that category. For information on the risks and conflicts of interest related to Structured Investments generally, log in to Morgan Stanley Online and go to

www.morganstanley.com/structuredproductsrisksandconflicts.

Security Measures

This statement features several embedded security elements to safeguard its authenticity. One is a unique blue security rectangle,

printed in heat-sensitive ink on the back of every page. When exposed to warmth, the color will disappear, and then reappear.

SIPC Protection

We are a member of Securities Investor Protection Corporation (SIPC), which protects securities of its customers up to \$500,000 (including \$250,000 for claims for cash). An explanatory brochure is available upon request or at www.sipc.org. Losses due to market fluctuation are not protected by SIPC and assets not held with us may not be covered by SIPC protection. To obtain information about SIPC, including an explanatory SIPC brochure, contact SIPC at 1-202-371-8300 or visit www.sipc.org.

Transaction Dates and Conditions

Upon written request, we will furnish the date and time of a transaction and the name of the other party to a transaction. We and/or our affiliates may accept benefits that constitute payment for order flow. Details regarding these benefits and the source and amount of any other remuneration received or to be received by us in connection with any transaction will be furnished upon written request.

Equity Research Ratings Definitions and Global Investment Manager Analysis Status

Some equity securities may have research ratings from Morgan Stanley & Co. LLC or Morningstar, Inc. Research ratings are the research providers' opinions and not representations or guarantees of performance. For more information about each research provider's rating system, see the Research Ratings on your most recent June or December statement (or your first statement if you have not received a statement for those months), go online or refer to the research provider's research report. Research reports contain more complete information concerning the analyst's views and you should read the entire research report and not infer its contents from the rating alone. If your account contains an advisory component or is an advisory account, a GIMA status will apply.

Credit Ratings from Moody's Investors Service and Standard & Poor's

The credit rating from Moody's Investors Service and Standard & Poor's may be shown for certain securities. All credit ratings represent the opinions of the provider and are not representations or guarantees of performance. Please contact us if you need further information or assistance in interpreting these credit ratings.

Revised 11/2022



Consolidated Summary

OVERVIEW OF YOUR ACCOUNTS (includes accrued interest)

Although only whole dollar amounts are displayed below, both dollars and cents are used to calculate all totals. Manually summing the individual line items may not equal the actual total displayed. Refer to Account Statements for details. Excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

| Account Number | Beginning Value (9/1/24) | Funds Credited/(Debited) | Security/Currency Transfers Rcvd/(Divd) | Change in Value | Ending Value (9/30/24) | Income/Dist This Period/YTD | YTD Realized Gain/(Loss) (Total ST/LT) | Unrealized Gain/(Loss) (Total ST/LT) | Page | |
|---|-----------------------------|-----------------------------|---|-----------------|---------------------------|--------------------------------|--|--|-------------|----|
| TOTAL FOR ALL ACCOUNTS | \$215,201 | — | — | \$2,234 | \$217,435 | \$1,146 \$2,664 | — \$12 | — \$21,518 | | |
| Business Accounts | | | | | | | | | | |
| HOAG LIBR OF SWAN LIBR ASSOC C/O LINDA J WELLER & RACHEL HICKS | 619-041812-334 | 44,816 | — | — | 1,529 | 46,346 | 147 754 | — 12 | — 21,518 | 7 |
| HOAG LIBR OF SWAN LIBR ASSOC C/O LINDA J WELLER & RACHEL HICKS | 619-041804-334 | 121,330 | — | — | 512 | 121,842 | 808 815 | — — | — — | 13 |
| HOAG LIBR OF SWAN LIBR ASSOC C/O LINDA J WELLER & RACHEL HICKS | 619-041810-334 | 49,054 | — | — | 191 | 49,246 | 191 1,093 | — — | — — | 21 |
| Total Business Accounts | \$215,201 | — | — | \$2,234 | \$217,435 | \$1,146 \$2,664 | — \$12 | — \$21,518 | | |

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This summary may include assets held in either brokerage and/or advisory accounts. Visit <https://www.morganstanley.com/wealth-relationshipwithms/pdfs/understandingyourrelationship.pdf> to understand the differences between brokerage and advisory accounts. Refer to individual Account Gain/(Loss) Summary and Expanded Disclosures for additional information. Accounts with no balances, holdings or activity year-to-date are not displayed on this page.

Consolidated Summary

CHANGE IN VALUE OF YOUR ACCOUNTS (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|-------------------------------------|---------------------------------|-------------------------------|
| TOTAL BEGINNING VALUE | \$215,201.26 | \$206,940.58 |
| Credits | — | — |
| Debits | — | — |
| Security Transfers | — | — |
| Net Credits/Debits/Transfers | — | — |
| Change in Value | 2,234.02 | 10,494.70 |
| TOTAL ENDING VALUE | \$217,435.28 | \$217,435.28 |

Net Credits / Debits include investment advisory fees as applicable. See Activity section for details.

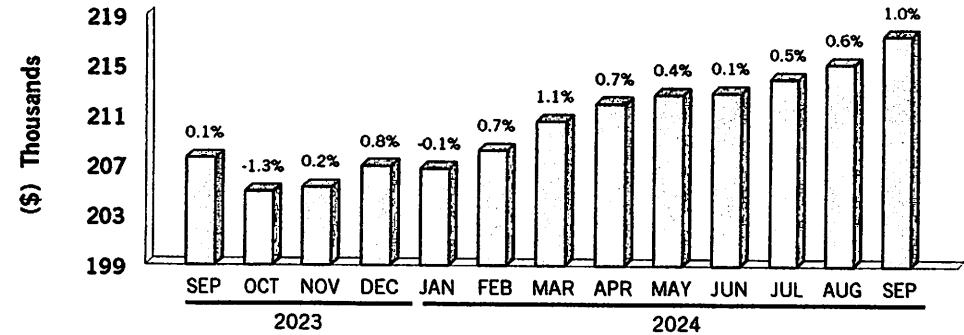
ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|--------------------|---------------------|----------------|
| Cash | \$180,402.13 | 82.97 |
| Equities | 26,831.65 | 12.34 |
| Alternatives | 10,201.50 | 4.69 |
| TOTAL VALUE | \$217,435.28 | 100.00% |

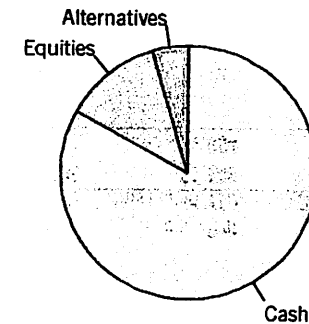
FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.



The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.



Consolidated Summary

BALANCE SHEET (* includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|--|--------------------------------|--------------------------------|
| Cash, BDP, MMFs | \$9,200.64 | \$9,347.32 |
| Savings and Time Deposits | 49,054.51 | 171,054.81 |
| Stocks | 35,650.29 | 37,033.15 |
| Certificates of Deposit ^ | 121,295.82 | — |
| Total Assets | \$215,201.26 | \$217,435.28 |
| Total Liabilities (outstanding balance) | — | — |
| TOTAL VALUE | \$215,201.26 | \$217,435.28 |

Total liabilities excludes Bank Loan Balances (including Liquidity Access Lines, Tailored Lending Loans and Mortgage Balances).

CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|--|---------------------------------|-------------------------------|
| OPENING CASH, BDP, MMFs | \$9,200.64 | \$177,707.05 |
| Purchases | (122,000.30) | (292,054.81) |
| Sales and Redemptions | 121,000.00 | 121,030.76 |
| Income and Distributions | 1,146.98 | 2,664.32 |
| Total Investment Related Activity | \$146.68 | \$(168,359.73) |
| Total Cash Related Activity | — | — |
| Total Card/Check Activity | — | — |
| CLOSING CASH, BDP, MMFs | \$9,347.32 | \$9,347.32 |

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Account Summary

Active Assets Account
619-041812-334

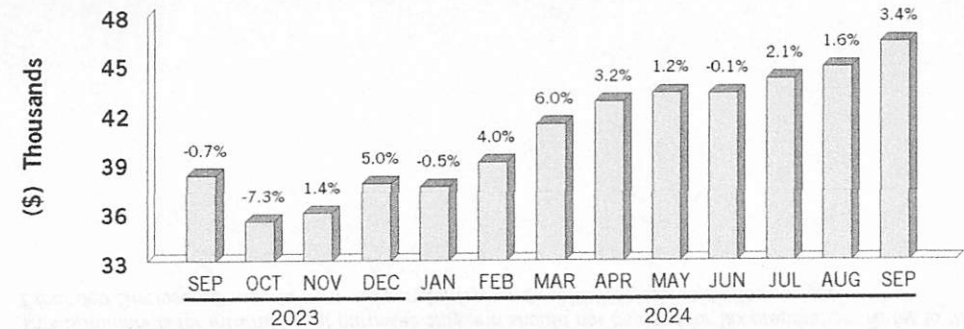
HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|-------------------------------------|---------------------------------|-------------------------------|
| TOTAL BEGINNING VALUE | \$44,816.41 | \$37,760.93 |
| Credits | — | — |
| Debits | — | — |
| Security Transfers | — | — |
| Net Credits/Debits/Transfers | — | — |
| Change in Value | 1,529.88 | 8,585.36 |
| TOTAL ENDING VALUE | \$46,346.29 | \$46,346.29 |

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

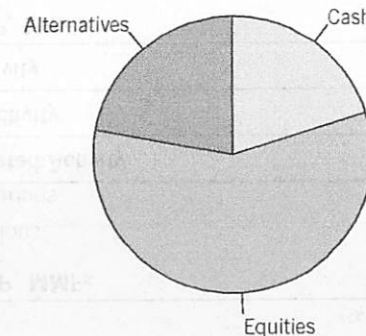


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|--------------------|--------------------|----------------|
| Cash | \$9,313.14 | 20.09 |
| Equities | 26,831.65 | 57.89 |
| Alternatives | 10,201.50 | 22.01 |
| TOTAL VALUE | \$46,346.29 | 100.00% |

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

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Account Summary

Active Assets Account
619-041812-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|--|--------------------------------|--------------------------------|
| Cash, BDP, MMFs | \$9,166.12 | \$9,313.14 |
| Stocks | 35,650.29 | 37,033.15 |
| Total Assets | \$44,816.41 | \$46,346.29 |
| Total Liabilities (outstanding balance) | — | — |
| TOTAL VALUE | \$44,816.41 | \$46,346.29 |

INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---------------------------------------|---------------------------------|-------------------------------|
| Qualified Dividends | \$146.94 | \$468.55 |
| Other Dividends | — | 285.76 |
| Interest | 0.08 | 0.67 |
| Income And Distributions | \$147.02 | \$754.98 |
| Tax-Exempt Income | — | — |
| TOTAL INCOME AND DISTRIBUTIONS | \$147.02 | \$754.98 |

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|--|---------------------------------|-------------------------------|
| OPENING CASH, BDP, MMFs | \$9,166.12 | \$8,527.40 |
| Sales and Redemptions | — | 30.76 |
| Income and Distributions | 147.02 | 754.98 |
| Total Investment Related Activity | \$147.02 | \$785.74 |
| Total Cash Related Activity | — | — |
| Total Card/Check Activity | — | — |
| CLOSING CASH, BDP, MMFs | \$9,313.14 | \$9,313.14 |

GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|----------------|--|--|--|
| Long-Term Gain | — | \$12.53 | \$21,518.88 |

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.



Account Detail

Active Assets Account
619-041812-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

Investment Objectives (in order of priority): Capital Appreciation, Income, Aggressive Income, Speculation
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Brokerage Account

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|--------------------------|--------------|-----------------------|----------------|-------|
| MORGAN STANLEY BANK N.A. | \$9,313.14 | — | \$0.93 | 0.010 |
| <hr/> | | | | |
| | Market Value | | Est Ann Income | |
| CASH, BDP, AND MMFs | \$9,313.14 | | \$0.93 | |

STOCKS

COMMON STOCKS

Morgan Stanley & Co. LLC (Morgan Stanley) and Morningstar, Inc.'s equity research ratings are shown for certain securities. These ratings represent the opinions of the research provider and are not representations or guarantees of performance. The applicable research report contains more information regarding the analyst's opinions, analysis, and rating, and you should read the entire research report and not infer its contents. For ease of comparison, Morgan Stanley and Morningstar, Inc.'s equity research ratings have been normalized to a 1 (Buy), 2 (Hold), and 3 (Sell). Refer to your June or December statement for a summary guide describing the ratings. We do not take responsibility for, nor guarantee the accuracy, completeness, or timeliness of research prepared for Morningstar, Inc.

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|--|------------|----------|-----------|-------------|------------|--------------|------------------------|----------------|-----------------|
| CHEVRON CORP (CVX) | 11/7/13 | 55.000 | \$120.650 | \$147.270 | \$6,635.75 | \$8,099.85 | \$1,464.10 LT 1 | \$358.60 | 4.43 |
| Rating: Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities | | | | | | | | | |
| EXXON MOBIL CORP (XOM) | 8/26/96 | 55.000 | 20.640 | 117.220 | 1,135.20 | 6,447.10 | 5,311.90 LT A | 209.00 | 3.24 |

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CLIENT STATEMENT | For the Period September 1-30, 2024

Account Detail

Active Assets Account
619-041812-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

| Security Description | Trade Date | Quantity | Unit Cost | Share Price | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|--|------------|----------|-----------|-------------|----------------|--------------|------------------------|----------------|-----------------|
| <i>Rating: Morgan Stanley: 1, Morningstar: 1; Next Dividend Payable 12/2024; Asset Class: Equities</i> | | | | | | | | | |
| GE AEROSPACE NEW (GE) | 8/26/96 | 41.000 | 71.718 | 188.580 | 2,940.42 | 7,731.78 | 4,791.36 LT A | 45.92 | 0.59 |
| <i>Rating: Morningstar: 2; Next Dividend Payable 10/25/24; Asset Class: Equities</i> | | | | | | | | | |
| GE HEALTHCARE TECHNOLOGIES INC (GEHC) | 8/26/96 | 13.000 | 71.166 | 93.850 | 925.16 | 1,220.05 | 294.89 LT A | 1.56 | 0.13 |
| <i>Rating: Morgan Stanley: 2, Morningstar: 2; Next Dividend Payable 11/2024; Asset Class: Equities</i> | | | | | | | | | |
| GE VERNOVA INC (GEV) | 8/26/96 | 10.000 | 72.901 | 254.980 | 729.01 | 2,549.80 | 1,820.79 LT A | — | — |
| <i>Rating: Morgan Stanley: 1, Morningstar: 3; Asset Class: Equities</i> | | | | | | | | | |
| PRINCIPAL FINL GROUP INC (PFG) | — | 7.000 | — | 85.900 | Please Provide | 601.30 | N/A | 20.16 | 3.35 |
| <i>Rating: Morgan Stanley: 2; Next Dividend Payable 12/2024; Asset Class: Equities</i> | | | | | | | | | |
| UDR INC COM (UDR) | 10/28/99 | 225.000 | 10.975 | 45.340 | 2,469.37 | 10,201.50 | 7,732.13 LT A | 382.50 | 3.75 |
| <i>Rating: Morgan Stanley: 2; Next Dividend Payable 10/2024; Asset Class: Alt</i> | | | | | | | | | |
| WABTEC CORP (WAB) | 2/25/19 | 1.000 | 78.060 | 181.770 | 78.06 | 181.77 | 103.71 LT | 0.80 | 0.44 |
| <i>Rating: Morgan Stanley: 1; Next Dividend Payable 11/2024; Asset Class: Equities</i> | | | | | | | | | |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income | Current Yield % |
|--------|------------------------|-------------|--------------|------------------------|----------------|-----------------|
| STOCKS | 79.91% | \$14,912.97 | \$37,033.15 | \$21,518.88 LT | \$1,018.54 | 2.75% |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income Accrued Interest | Current Yield % |
|-------------|------------------------|-------------|--------------|------------------------|------------------------------------|-----------------|
| TOTAL VALUE | 100.00% | \$14,912.97 | \$46,346.29 | \$21,518.88 LT | \$1,019.47 | 2.20% |

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

1 - The tax lot information was updated as a result of an internal adjustment and/or information provided by you or a third party.

A - You executed this transaction elsewhere and later transferred the security to this account. Another financial institution has provided the transaction detail for this position.

ALLOCATION OF ASSETS

| | Cash | Equities | Fixed Income & Preferred Securities | Alternatives | Structured Investments | Other |
|-----------------------------------|-------------------|--------------------|-------------------------------------|--------------------|------------------------|----------|
| Cash, BDP, MMFs | \$9,313.14 | — | — | — | — | — |
| Stocks | — | \$26,831.65 | — | \$10,201.50 | — | — |
| TOTAL ALLOCATION OF ASSETS | \$9,313.14 | \$26,831.65 | — | \$10,201.50 | — | — |



Account Detail

Active Assets Account
619-041812-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

ACTIVITY

INVESTMENT RELATED ACTIVITY

TAXABLE INCOME AND DISTRIBUTIONS

| Activity Date | Activity Type | Description | Comments | Credits/(Debits) |
|---|--------------------|--------------------------|----------------------|------------------|
| 9/10 | Qualified Dividend | CHEVRON CORP | | \$89.65 |
| 9/10 | Qualified Dividend | EXXON MOBIL CORP | | 52.25 |
| 9/27 | Qualified Dividend | PRINCIPAL FINL GROUP INC | | 5.04 |
| 9/30 | Interest Income | MORGAN STANLEY BANK N.A. | (Period 09/01-09/30) | 0.08 |
| TOTAL TAXABLE INCOME AND DISTRIBUTIONS | | | | \$147.02 |
| TOTAL QUALIFIED DIVIDENDS | | | | \$146.94 |
| TOTAL INTEREST | | | | \$0.08 |

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

| Activity Date | Activity Type | Description | Credits/(Debits) |
|--------------------------------|----------------------|----------------------|------------------|
| 9/10 | Automatic Investment | BANK DEPOSIT PROGRAM | \$141.90 |
| 9/27 | Automatic Investment | BANK DEPOSIT PROGRAM | 5.04 |
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.08 |
| NET ACTIVITY FOR PERIOD | | | \$147.02 |

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at <https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf> for important information regarding your options and the factors that you should consider before you make your rollover decision.

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Account Detail

Active Assets Account
619-041812-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Financial Disclosure Statement (in millions of dollars):

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of \$5,420 which exceeded the Securities and Exchange Commission's minimum requirement by \$4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: <https://www.morganstanley.com/about-us-ir/subsidiaries>, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

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Account Summary

Active Assets Account
619-041804-334

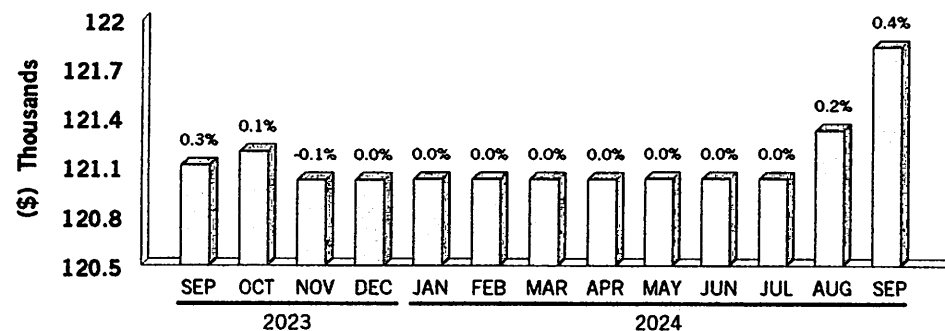
HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|-------------------------------------|---------------------------------|-------------------------------|
| TOTAL BEGINNING VALUE | \$121,330.16 | \$121,026.93 |
| Credits | — | — |
| Debits | — | — |
| Security Transfers | — | — |
| Net Credits/Debits/Transfers | — | — |
| Change in Value | 512.71 | 815.94 |
| TOTAL ENDING VALUE | \$121,842.87 | \$121,842.87 |

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.



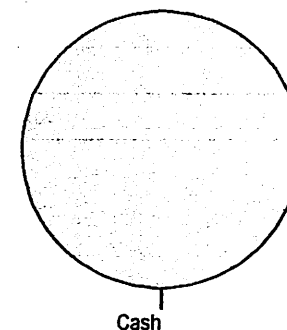
The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|--------------------|---------------------|----------------|
| Cash | \$121,842.87 | 100.00 |
| TOTAL VALUE | \$121,842.87 | 100.00% |

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures.

Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



This asset allocation represents holdings on a trade date basis, and projected settled Cash/BDP and MMF balances. These classifications do not constitute a recommendation and may differ from the classification of instruments for regulatory or tax purposes.

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Account Summary

Active Assets Account
619-041804-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|--|--------------------------------|--------------------------------|
| Cash, BDP, MMFs | \$34.34 | \$34.00 |
| Savings and Time Deposits | — | 121,808.87 |
| Certificates of Deposit | 121,295.82 | — |
| Total Assets | \$121,330.16 | \$121,842.87 |
| Total Liabilities (outstanding balance) | — | — |
| TOTAL VALUE | \$121,330.16 | \$121,842.87 |

INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---------------------------------------|---------------------------------|-------------------------------|
| Interest | \$808.53 | \$815.94 |
| Income And Distributions | \$808.53 | \$815.94 |
| Tax-Exempt Income | — | — |
| TOTAL INCOME AND DISTRIBUTIONS | \$808.53 | \$815.94 |

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|--|---------------------------------|-------------------------------|
| OPENING CASH, BDP, MMFs | \$34.34 | \$121,026.93 |
| Purchases | (121,808.87) | (242,808.87) |
| Sales and Redemptions | 121,000.00 | 121,000.00 |
| Income and Distributions | 808.53 | 815.94 |
| Total Investment Related Activity | \$(0.34) | \$(120,992.93) |
| Total Cash Related Activity | — | — |
| Total Card/Check Activity | — | — |
| CLOSING CASH, BDP, MMFs | \$34.00 | \$34.00 |

GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|--------------------------|--|--|--|
| TOTAL GAIN/(LOSS) | — | — | — |

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.



Account Detail

Active Assets Account
619-041804-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

Investment Objectives (in order of priority): Capital Appreciation, Income, Speculation, Aggressive Income
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Brokerage Account

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|--------------------------|--------------|-----------------------|----------------|-------|
| MORGAN STANLEY BANK N.A. | \$34.00 | — | — | 0.010 |
| <hr/> | | | | |
| Percentage of Holdings | Market Value | Est Ann Income | | |
| CASH, BDP, AND MMFs | \$34.00 | — | | |

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Account Detail

Active Assets Account
619-041804-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

| Description | Value | Est Ann Income | APY % |
|-----------------------------|--------------|----------------|-------|
| MSBNA PREFERRED SAVINGS- QC | \$121,808.87 | \$5,481.40 | 4.50 |
| <i>Asset Class: Cash</i> | | | |

| | Percentage of Holdings | Value | Est Ann Income Accrued Interest |
|----------------------------------|------------------------|---------------------|------------------------------------|
| SAVINGS AND TIME DEPOSITS | 99.97% | \$121,808.87 | \$5,481.40 |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income Accrued Interest | Current Yield % |
|--------------------|------------------------|------------|---------------------|------------------------|------------------------------------|-----------------|
| TOTAL VALUE | 100.00% | — | \$121,842.87 | N/A | \$5,481.40 | 4.50% |

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

| | Cash | Equities | Fixed Income & Preferred Securities | Alternatives | Structured Investments | Other |
|-----------------------------------|---------------------|----------|--|--------------|---------------------------|----------|
| Cash, BDP, MMFs | \$34.00 | — | — | — | — | — |
| Savings and Time Deposits | 121,808.87 | — | — | — | — | — |
| TOTAL ALLOCATION OF ASSETS | \$121,842.87 | — | — | — | — | — |

Account Detail

Active Assets Account
619-041804-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

ACTIVITY

INVESTMENT RELATED ACTIVITY

PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|-----------------|---------------------------|-----------------------------|----------------------------------|-------------|------------|-------------------|
| 9/12 | 9/12 | Redemption | BANK EAST CD NEW YORK NY CD | 5.150% DUE2024-09-12 [06187RQB1] | 121,000.000 | \$100.0000 | \$121,000.00 |
| | | | | REDEMPTION OF MATURED BOND | | | |
| 9/13 | 9/13 | Bank Product Deposit | MSBNA PREFERRED SAVINGS- QC | | | | (121,529.62) |
| 9/30 | 9/30 | Auto Bank Product Deposit | MSBNA PREFERRED SAVINGS- QC | | | | (279.25) |
| TOTAL PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS | | | | | | | \$(808.87) |
| TOTAL PURCHASES | | | | | | | \$(121,808.87) |
| TOTAL SALES AND REDEMPTIONS | | | | | | | \$121,000.00 |

TAXABLE INCOME AND DISTRIBUTIONS

| Activity Date | Activity Type | Description | Comments | Credits/(Debits) |
|---|-----------------|-----------------------------|--|------------------|
| 9/12 | Interest Income | BANK EAST CD NEW YORK NY CD | 5.150% DUE2024-09-12 [06187RQB1] | \$529.25 |
| 9/30 | Interest Income | MSBNA PREFERRED SAVINGS- QC | (Period 09/13-09/30) CUSIP: 99YA78EBO | 279.25 |
| 9/30 | Interest Income | MORGAN STANLEY BANK N.A. | (Period 09/01-09/30) | 0.03 |
| TOTAL TAXABLE INCOME AND DISTRIBUTIONS | | | | \$808.53 |
| TOTAL INTEREST | | | | \$808.53 |

MONEY MARKET FUND (MMF) AND BANK DEPOSIT PROGRAM ACTIVITY

| Activity Date | Activity Type | Description | Credits/(Debits) |
|--------------------------------|----------------------|----------------------|------------------|
| 9/12 | Automatic Investment | BANK DEPOSIT PROGRAM | \$121,529.25 |
| 9/13 | Automatic Redemption | BANK DEPOSIT PROGRAM | (121,529.62) |
| 9/30 | Automatic Investment | BANK DEPOSIT PROGRAM | 0.03 |
| NET ACTIVITY FOR PERIOD | | | \$(0.34) |

REALIZED GAIN/(LOSS) DETAIL

SHORT-TERM GAIN/(LOSS)

| Security Description | Date Acquired | Date Sold | Quantity | Sales Proceeds | Orig / Adj Total Cost | Realized Gain/(Loss) | Comments |
|--------------------------------|---------------|-----------|-------------|---------------------|-----------------------|----------------------|----------|
| BANK EAST CD 5150 24SP12 | 08/05/24 | 09/12/24 | 121,000.000 | \$121,000.00 | \$121,000.00 | \$0.00 | |
| Short-Term This Period | | | | \$121,000.00 | \$121,000.00 | \$0.00 | |
| Short-Term Year to Date | | | | \$121,000.00 | \$121,000.00 | \$0.00 | |

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Account Detail

Active Assets Account
619-041804-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

SHORT-TERM GAIN/(LOSS) (CONTINUED)

| | Sales Proceeds | Orig / Adj Total Cost | Realized Gain/(Loss) |
|--|---------------------|--------------------------|-------------------------|
| Net Realized Gain/(Loss) This Period | \$121,000.00 | \$121,000.00 | \$0.00 |
| Net Realized Gain/(Loss) Year to Date | \$121,000.00 | \$121,000.00 | \$0.00 |

Treasury regulations require that we report on Form 1099-B a) adjusted cost basis on the sale of covered securities acquired on or after 1/1/11 (or the applicable date for the type of security), b) the gain or loss as either long-term or short-term, and c) basis adjustments on covered securities due to wash sales, certain corporate actions and transfers by gift or inheritance. This section may not reflect all the basis adjustments required when filing your tax return. For more information, refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

MESSAGES

Senior Investor Helpline

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- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
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 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

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Account Detail

Active Assets Account
619-041804-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

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ACCOUNTS KEPT

SECURITIES

INVESTMENT ADVISORS

FOR PERSONAL USE ONLY

NOT TO BE REPRODUCED



INVESTMENT ADVISORS



Account Summary

Basic Securities Account
619-041810-334

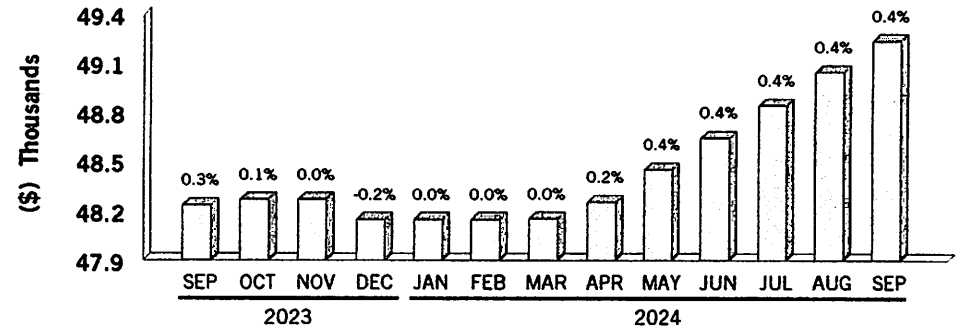
HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

CHANGE IN VALUE OF YOUR ACCOUNT (includes accrued interest)

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|-------------------------------------|---------------------------------|-------------------------------|
| TOTAL BEGINNING VALUE | \$49,054.69 | \$48,152.72 |
| Credits | — | — |
| Debits | — | — |
| Security Transfers | — | — |
| Net Credits/Debits/Transfers | — | — |
| Change in Value | 191.43 | 1,093.40 |
| TOTAL ENDING VALUE | \$49,246.12 | \$49,246.12 |

MARKET VALUE OVER TIME

The below chart displays the most recent thirteen months of Market Value.

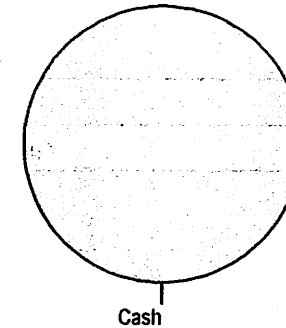


The percentages above represent the change in dollar value from the prior period. They do not represent account investment performance, as they do not consider the impact of contributions and withdrawals, nor other factors that may have affected performance calculations. No percentage will be displayed when the previous month reflected no value.

ASSET ALLOCATION (includes accrued interest)

| | Market Value | Percentage |
|--------------------|--------------------|----------------|
| Cash | \$49,246.12 | 100.00 |
| TOTAL VALUE | \$49,246.12 | 100.00% |

FDIC rules apply and Bank Deposits are eligible for FDIC insurance but are not covered by SIPC. Cash and securities (including MMFs) are eligible for SIPC coverage. See Expanded Disclosures. Values may include assets externally held, as a courtesy, and may not be covered by SIPC. Foreign Exchange (FX) is neither FDIC nor SIPC insured. For additional information, refer to the corresponding section of this statement.



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Account Summary

Basic Securities Account
619-041810-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

BALANCE SHEET (^ includes accrued interest)

| | Last Period (as of 8/31/24) | This Period (as of 9/30/24) |
|--|--------------------------------|--------------------------------|
| Cash, BDP, MMFs | \$0.18 | \$0.18 |
| Savings and Time Deposits | 49,054.51 | 49,245.94 |
| Total Assets | \$49,054.69 | \$49,246.12 |
| Total Liabilities (outstanding balance) | — | — |
| TOTAL VALUE | \$49,054.69 | \$49,246.12 |

INCOME AND DISTRIBUTION SUMMARY

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|---------------------------------------|---------------------------------|-------------------------------|
| Interest | \$191.43 | \$1,093.40 |
| Income And Distributions | \$191.43 | \$1,093.40 |
| Tax-Exempt Income | — | — |
| TOTAL INCOME AND DISTRIBUTIONS | \$191.43 | \$1,093.40 |

Taxable and tax exempt income classifications are based on the characteristics of the underlying securities and not the taxable status of the account.

CASH FLOW

| | This Period (9/1/24-9/30/24) | This Year (1/1/24-9/30/24) |
|--|---------------------------------|-------------------------------|
| OPENING CASH, BDP, MMFs | \$0.18 | \$48,152.72 |
| Purchases | (191.43) | (49,245.94) |
| Income and Distributions | 191.43 | 1,093.40 |
| Total Investment Related Activity | — | \$(48,152.54) |
| Total Cash Related Activity | — | — |
| CLOSING CASH, BDP, MMFs | \$0.18 | \$0.18 |

GAIN/(LOSS) SUMMARY

| | Realized This Period (9/1/24-9/30/24) | Realized This Year (1/1/24-9/30/24) | Unrealized Inception to Date (as of 9/30/24) |
|--------------------------|--|--|--|
| TOTAL GAIN/(LOSS) | — | — | — |

This Summary is for informational purposes only and should not be used for tax preparation. Refer to the Expanded Disclosures or go to www.morganstanley.com/wealth/disclosures/disclosures.asp.



Account Detail

Basic Securities Account
619-041810-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

Investment Objectives (in order of priority): Capital Appreciation, Income, Speculation, Aggressive Income
Inform us if your investment objectives, as defined in the Expanded Disclosures, change.

Brokerage Account

HOLDINGS

This section reflects positions purchased/sold on a trade date basis. "Market Value" and "Unrealized Gain/(Loss)" may not reflect the value that could be obtained in the market. Your actual investment return may differ from the unrealized gain/(loss) displayed. Fixed Income securities are sorted by maturity or pre-refunding date, and alphabetically within date. Estimated Annual Income a) is calculated on a pre-tax basis, b) does not include any reduction for applicable non-US withholding taxes, c) may include return of principal or capital gains which could overstate such estimates, and d) for holdings that have a defined maturity date within the next 12 months, is reflected only through maturity date. Actual income or yield may be lower or higher than the estimates. Current Yield is an estimate for informational purposes only. It reflects the income generated by an investment, and is calculated by dividing the total estimated annual income by the current market value of the entire position. It does not reflect changes in its price. Structured Investments, identified on the Position Description Details line as "Asset Class: Struct Inv," may appear in various statement product categories. When displayed, the accrued interest, annual income and current yield for those with a contingent income feature (e.g., Range Accrual Notes or Contingent Income Notes) are estimates and assume specified accrual conditions are met during the relevant period and payment in full of all contingent interest. For Floating Rate Securities, the accrued interest, annual income and current yield are estimates based on the current floating coupon rate and may not reflect historic rates within the accrual period. For more information on how we price securities, go to www.morganstanley.com/wealth/disclosures/disclosures.asp.

CASH, BANK DEPOSIT PROGRAM AND MONEY MARKET FUNDS

Cash, Bank Deposit Program, and Money Market Funds are generally displayed on a settlement date basis. You have the right to instruct us to liquidate your bank deposit balance(s) or shares of any money market fund balance(s) at any time and have the proceeds of such liquidation remitted to you. Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Under the Bank Deposit Program, free credit balances held in an account(s) at Morgan Stanley Smith Barney LLC are automatically deposited into an interest-bearing deposit account(s), at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, each a national bank, FDIC member and an affiliate of Morgan Stanley. Under certain circumstances, deposits may be held at other FDIC insured Program Banks. For more information regarding the Bank Deposit Program and the Program Banks, go to https://www.morganstanley.com/content/dam/msdotcom/en/wealth-disclosures/pdfs/BDP_disclosure.pdf

| Description | Market Value | 7-Day Current Yield % | Est Ann Income | APY % |
|--------------------------------|--------------|-----------------------|----------------|-------|
| MORGAN STANLEY PRIVATE BANK NA | \$0.18 | — | — | 0.010 |

| CASH, BDP, AND MMFs | Percentage of Holdings | Market Value | Est Ann Income |
|---------------------|------------------------|--------------|----------------|
| | 0.00% | \$0.18 | — |

008038 MSGDT163 046477

Account Detail

Basic Securities Account
619-041810-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

SAVINGS AND TIME DEPOSITS

USD Savings and Foreign Currency Deposits are eligible for FDIC insurance up to applicable USD equivalent limits. Deposits are not SIPC insured. For more information about FDIC insurance, visit www.fdic.gov. Deposit and Withdrawal activity for Savings and Time Deposits holdings will appear in the CASH FLOW ACTIVITY BY DATE or in the PURCHASES, DIVIDENDS REINVESTMENTS, and SALES AND REDEMPTIONS section of the statement.

USD SAVINGS AND TIME DEPOSITS

Estimated Annual Income, Accrued Interest, and APY% will only be displayed for fully settled positions. Excessive withdrawals from Savings Deposit accounts that are in excess of applicable limits within a given month are subject to fees. All Savings Deposits are held at Morgan Stanley Bank, N.A. and/or Morgan Stanley Private Bank, National Association, both FDIC members and affiliates of Morgan Stanley Smith Barney LLC.

USD SAVINGS DEPOSITS

| Description | Value | Est Ann Income | APY % |
|------------------------------|-------------|----------------|-------|
| MSPBNA PREFERRED SAVINGS- QC | \$49,245.94 | \$2,216.07 | 4.50 |
| <i>Asset Class: Cash</i> | | | |

| | Percentage of Holdings | Value | Est Ann Income Accrued Interest |
|----------------------------------|------------------------|--------------------|------------------------------------|
| SAVINGS AND TIME DEPOSITS | 100.00% | \$49,245.94 | \$2,216.07 |

| | Percentage of Holdings | Total Cost | Market Value | Unrealized Gain/(Loss) | Est Ann Income Accrued Interest | Current Yield % |
|--------------------|------------------------|------------|--------------------|------------------------|------------------------------------|-----------------|
| TOTAL VALUE | 100.00% | — | \$49,246.12 | N/A | \$2,216.07 | 4.50% |

Unrealized Gain/(Loss) totals only reflect positions that have both cost basis and market value information available. Cash, MMF, Deposits and positions stating 'Please Provide' or 'Pending Corporate Actions' are not included.

ALLOCATION OF ASSETS

| | Cash | Equities | Fixed Income & Preferred Securities | Alternatives | Structured Investments | Other |
|-----------------------------------|--------------------|----------|--|--------------|---------------------------|----------|
| Cash, BDP, MMFs | \$0.18 | — | — | — | — | — |
| Savings and Time Deposits | 49,245.94 | — | — | — | — | — |
| TOTAL ALLOCATION OF ASSETS | \$49,246.12 | — | — | — | — | — |



Account Detail

Basic Securities Account
619-041810-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

ACTIVITY

INVESTMENT RELATED ACTIVITY

PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS

| Activity Date | Settlement Date | Activity Type | Description | Comments | Quantity | Price | Credits/(Debits) |
|---|-----------------|---------------------------|------------------------------|----------|----------|-------|-------------------|
| 9/30 | 9/30 | Auto Bank Product Deposit | MSPBNA PREFERRED SAVINGS- QC | | | | \$(191.43) |
| TOTAL PURCHASES, DIVIDEND REINVESTMENTS, SALES AND REDEMPTIONS | | | | | | | \$(191.43) |
| TOTAL PURCHASES | | | | | | | \$(191.43) |

TAXABLE INCOME AND DISTRIBUTIONS

| Activity Date | Activity Type | Description | Comments | Credits/(Debits) |
|---|-----------------|------------------------------|--|------------------|
| 9/30 | Interest Income | MSPBNA PREFERRED SAVINGS- QC | (Period 09/01-09/30) CUSIP: 99YA78GU6 | \$191.43 |
| TOTAL TAXABLE INCOME AND DISTRIBUTIONS | | | | \$191.43 |
| TOTAL INTEREST | | | | \$191.43 |

MESSAGES

Senior Investor Helpline

For any inquiries or potential concerns, senior investors or someone acting on their behalf may contact our Firm by calling (800) 280-4534.

FINRA BrokerCheck

FINRA has established the public disclosure program, known as BrokerCheck, to provide certain information regarding the disciplinary history of FINRA members and their associated persons. The BrokerCheck Hotline Number is 1-800-289-9999. The FINRA website address is www.finra.org. An Investor brochure that includes information describing FINRA BrokerCheck may be obtained from FINRA.

Tips on Protecting Yourself from Fraudulent Account Activity

The protection of client data is of the utmost importance to us. Scams are on the rise, and they have become more sophisticated. Please remember to never share your personal information including account verification codes, account numbers, passwords or social security numbers with anyone you do not personally know.

Please be cautious opening attachments, clicking on links, or allowing external access to your computer. Scammers will be aggressive and create a sense of urgency. Scammers will promise unbelievable returns using crypto currency investing or sweepstakes/lottery. Scammers will use social media apps to build trust and then make sudden requests for money due to a hardship or emergency.

If you have any questions regarding scams or believe that you are a victim of a scam, please contact us or call 888-454-3965 to report online fraud or security concerns.

Retirement Rollover Guide

If you are considering rolling over your retirement assets, please review our Rollover Guide which can be found at <https://www.morganstanleyclientserv.com/publiccontent/msoc/pdf/RolloverGuide.pdf> for important information regarding your options and the factors that you should consider before you make your rollover decision.

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Account Detail

Basic Securities Account
619-041810-334

HOAG LIBR OF SWAN LIBR ASSOC
C/O LINDA J WELLER & RACHEL HICKS

Best Practices for Protecting Yourself and Your Investments

When investing at any financial institution or with a financial professional, it is important to keep the following best practices in mind:

- Be clear about your investment goals and the amount of risk you are comfortable taking.
- Before making any investments, be sure to ask questions about the potential investment, including the potential risks associated with them. Request information such as the prospectus, offering documents, or research information and carefully review them.
- Be cautious of investment opportunities that offer an unusually high rate of return but are described as low-risk or guaranteed.
- Be cautious of investment opportunities that are not offered directly through the institution you are investing with, such as real estate, start-up businesses, etc. as most financial institutions, like Morgan Stanley prohibit these types of recommendations.
- Read and retain your account statements, confirmations, and any other information you receive about your investment transactions including the firm's client relationship summary (CRS). The CRS can be located on the websites of all SEC registered investment advisors and broker-dealers who work with retail investors.
- Immediately contact a member of the management team if you recognize any type of a discrepancy on your account statement. For example;
 - o A security or money transaction you did not authorize
 - o An investment you purchased that you do not see on your account statement
 - o An item on your account statement that you do not understand
- When sending funds to your financial institution, be sure the funds are being sent directly to the financial institution you are investing with and not to a 3rd party institution.

Last but not least, never share your account passwords with anyone.

Financial Disclosure Statement (in millions of dollars):

At July 31, 2024 Morgan Stanley Smith Barney LLC had net capital of \$5,420 which exceeded the Securities and Exchange Commission's minimum requirement by \$4,776. A copy of the Morgan Stanley Smith Barney LLC Consolidated Statement of Financial Condition at June 30, 2024 can be viewed online at: <https://www.morganstanley.com/about-us-ir/subsidiaries>, or may be mailed to you at no cost by calling 1 (833) 445-2492, after September 15, 2024.

Changes to Precious Metals Delivery Fee Schedule

To cover the ongoing costs for delivery of precious metals, the fees charged for delivery of precious metals will increase effective November 18, 2024.

For additional details, please review "Information about Fees and Other Compensation", which can be found at <https://www.morganstanley.com/disclosures/fee-and-compensation>.