**Report from Brother Robert concerning our investment account:**

* The whole process of trying to add people and get them access to the Schwab account is proving difficult and frustrating. I will need to follow up again with Schwab and see if I can get it straightened out.
* The portfolio continues to perform well with a mix of stock and bond funds and ETF's. The balance of the portfolio at 12/31/23 was $276,188.08 and the balance at 12/31/24 was $319,964.33 for a gain in value of $43,776 or 15.85%. This appears reasonable for a conservative portfolio invested for the long term and compares to a 13% rise for the year in the Dow Jones average.