

NEBRASKA ACCOUNTABILITY AND DISCLOSURE COMMISSION 1225 L St., Suite 400 P.O. Box 95086 Lincoln, NE 68509 (402) 471-2522 www.nadc.nebraska.gov	STATEMENT OF FINANCIAL INTERESTS NADC FORM C-1	POSTMARK DATE <u>2/21/23</u> MICROFILM NUMBER _____	OFFICE USE ONLY
BEFORE COMPLETING READ FILING REQUIREMENTS			

- Candidates for designated offices and holders of designated offices and positions must file this statement with the Commission. See Sections 1A and 1B of the instructions.
- Candidates (including incumbents) subject to this filing requirement must file this statement in order to have their names appear on the ballot. (See Instructions).
- Designated officeholders and holders of designated positions must file this statement with the Commission annually.
- Dollar values need not be report for any item, except Item 11.
- Persons who fail to file as required are subject to a civil penalty of up to \$2,000.

ITEM 1 YOUR NAME, ADDRESS AND PHONE NUMBER

Name Bradley, Lawrence Wayne Telephone No. 402-558-2682

LAST FIRST MIDDLE

Address 1008 Country Club Oaks Place Omaha, NE 68152

STREET ADDRESS OR RURAL ROUTE CITY STATE ZIP CODE

ITEM 2 OCCASION FOR FILING (Check Appropriate Box)

☐ A candidate for elective office
 ☐ Left office or position

☒ Annual officeholder's or state employee's report
 ☐ Newly appointed to office or position

ITEM 3 OFFICE HELD & TERM OF OFFICE (Incumbent elected/appointed officials and state employees. See 1B of instructions)

List the office or position you currently hold which requires this filing. If you have left office, list the office you held.

Office or Position: Nebraska Natural Resource Commission Term: 2023 2026

BEGINS ENDS

Name of City, County, District, or State Agency: Nebraska Natural Resource Commission

ITEM 4 OFFICE SOUGHT (Candidates only. See 1A of instructions)

List the office sought which requires this filing.

Office: _____

Name of City, County, District, or State Office: _____

ITEM 5 PERIOD COVERED BY THIS STATEMENT

This statement must cover all financial interests for the entire "preceding calendar year" and not just as of year-end. If you have left office, this statement must cover all financial interests from the end of the calendar year for which you previously filed up to and including the date you left office.

☒ This statement covers the preceding calendar year January 1 through December 31, 2022

☐ Left office, this statement covers the period January 1, _____ to _____
(DATE YOU LEFT OFFICE OR POSITION)

ITEM 6 SOURCES OF INCOME OF OVER \$1,000

Income includes money or any other form of recompense constituting income under the Internal Revenue Code. (See definitions)

Name and address of any source* (including an individual, business, body of government, political subdivision or body corporate) from which income of over \$1,000 was received.

List the nature of the source's business and the nature of the services you rendered or the circumstances under which income was received. NOTE: Do not list the amount of the income.

List your Government position if you were paid more than \$1,000.1.) University of Nebraska at Omaha
60th Dodge St.
Omaha, NE1a.) Adjunct Professor2.) Dept. of Veterans Administration2a.) Disabled American Veteran
90% Rating

3.) _____

3a.) _____

4.) _____

4a.) _____

*NOTE: IF INCOME RESULTED FROM EMPLOYMENT BY, OPERATION OF OR PARTICIPATION IN A PROPRIETORSHIP, PARTNERSHIP, CORPORATION OR OTHER PERSON, LIST THE SAME AS THE SOURCE OF INCOME, BUT NOT THE PATRONS, CUSTOMERS, PATIENTS, OR CLIENTS THEREOF.

ITEM 7 BUSINESSES WITH WHICH YOU ARE ASSOCIATED Including Non Profits (See definitions)Name and address of all businesses, organizations, or associations (profit and non-profit) with which you held a position of officer, director, limited liability company member, partner, or stockholder and any entity in which you held a position of trustee. Such reporting is required based on the position held, not on whether income was received. You need **not** report business associations which are otherwise listed under Item 6.

Name and Address of Business or Organization.

Nature of Association

If you have nothing to report, write NONE1.) Omaha Community Broadcasting
2341 1/2 G. 12th St
Omaha, NE 681101a.) Board Member
Also President

2.) _____

2a.) _____

3.) _____

3a.) _____

4.) _____

4a.) _____

5.) _____

5a.) _____

6.) _____

6a.) _____

7.) _____

7a.) _____

ITEM 8	REAL PROPERTY OF THE FILER IN NEBRASKA (Real property valued at less than \$1,000 and your personal residence need <i>not</i> be reported.)	
List all real property in Nebraska in your name or in which you have a direct ownership interest. The description required must be sufficient to identify the location of the property. Exceptions: You need not report real property owned by a business listed in Item 6 or 7, your personal residence or real property valued at less than \$1,000. Personal residence refers to your principal dwelling-house and adjacent land used for house-hold purposes, such as lawns and gardens.		
Location of Property (Description or Address)		Nature of Property (such as: agricultural, commercial, industrial, residential-rental)
If you have nothing to report, write NONE		
NONE		NONE
ITEM 9	OTHER FINANCIAL INTERESTS AND PROPERTY HELD DURING THE PERIOD OF THIS STATEMENT WHICH EXCEEDED A FAIR MARKET VALUE OF \$1,000 AT ANY TIME DURING THE REPORTING PERIOD	
(a) List the names and addresses of the institutions in which you had checking and savings accounts and certificates of deposit.		
Financial Institution		Address
If you have nothing to report, write NONE		
TD Ameritrade Omaha, NE		Omaha, NE
U. S. Bank		72nd Dodge Omaha, NE
(b) List the names of the issuers of all stocks, bonds, and government securities, not otherwise listed under Items 6 or 7.		
If you have nothing to report, write NONE		
TD Ameritrade Stocks - BX, CAT, FSM, GDX, GM, META, MUX, W.M		
(c) Describe other property owned or held for the production of income not otherwise disclosed in Items 6, 7, 8 or 9(a)(b). Include leaseholds and other interests in real estate, promissory notes and other obligations owed to you, beneficial interests in trusts and estates, cash value life insurance, IRAs, deferred income and retirement plans. Exception: Do not include accounts receivable, inventory, fixtures and equipment owned or used by a business listed in Items 6 & 7 or household goods, personal automobiles and other tangible personal property unless such property was held primarily for sale or exchange.		
If you have nothing to report, write NONE		
See Attached Paperwork		

ITEM 10	CREDITORS TO WHOM \$1,000 OR MORE WAS OWED OR GUARANTEED BY YOU OR A MEMBER OF YOUR IMMEDIATE FAMILY.
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Exception: Loans from a relative and land contracts which have been recorded with the County Clerk or Register of Deeds need **not** be reported. Accounts payable, debts arising out of retail installment transactions or loans made by a financial institution in the ordinary course of business need **not** be reported.

Name	Address
If you have nothing to report, write NONE	
NONE	NONE

ITEM 11	SOURCES OF GIFTS OF A VALUE OF MORE THAN \$100 RECEIVED EXCEPT GIFTS FROM RELATIVES. (See definitions) If you have nothing to report, write NONE
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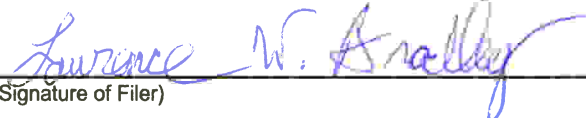
Name and address of Donor	Occupation or nature of business of Donor	Value of Gift (See Key Below)	Description of Gift and Circumstances or Occasion for Gift
If you have nothing to report, write NONE			
NONE	NONE	Choose Value:	NONE
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	
		Choose Value:	

The monetary value of each gift shall be categorized based on the good faith estimate of the filer. For each reported gift insert in the Value column the letter which corresponds to the value category of the gift. The value categories are:

A) \$100.01 to \$200; B) \$200.01 to \$500; C) \$500.01 to \$1,000; D) \$1,000.01 or more.

ITEM 12	SIGNATURE OF FILER AND DATE.
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I hereby state that I have used all reasonable diligence in the preparation of this Statement and that to the best of my knowledge it is true and complete.

 (Signature of Filer)	 (Date)	February 23, 2023
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Criminal Penalties: Any person who files a statement knowing that information is false shall be guilty of a Class IV Felony, See §49-14,134, Nebraska Revised Statutes.



Contributory IRA of
SYLVIA L RAE
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY - UMA

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Need help reading this statement?
Visit www.schwab.com/StatementGuide for more information.

Your Independent Investment Manager and/or Advisor

ORG PARTNERS LLC
CENTERPOINT FINANCIAL GROUP
9850 NICHOLAS ST STE 350
OMAHA NE 68114-2100
1 (402) 597-9229

The custodian of your brokerage account is: Charles Schwab & Co., Inc.

Managed Account Marketplace
Investnet Asset Management Inc
Investnet Unified Managed Account

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SYLVIA L RAE
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY - UMA
6068 COUNTRY CLUB OAKS PL
OMAHA NE 68152-2009



Terms and Conditions

GENERAL INFORMATION AND KEY TERMS:

This Account statement is furnished solely by Charles Schwab & Co., Inc. ("Schwab") for your Account at Schwab ("Account"). Unless otherwise defined herein, capitalized terms have the same meanings as in your Account Agreement. If you receive any other communication from any source other than Schwab which purports to represent your holdings at Schwab (including balances held at a Depository Institution) you should verify its content with this statement.

AIP (Automatic Investment Plan) Customers: Schwab receives remuneration in connection with certain transactions effected through Schwab. If you participate in a systematic investment program through Schwab, the additional information normally detailed on a trade confirmation will be provided upon request.

Average Daily Balance: Average daily composite of all cash balances that earn interest and all loans from Schwab that are charged interest.

Bank Sweep and Bank Sweep for Benefit Plans Features: Schwab acts as your agent and custodian in establishing and maintaining your Deposit Account(s) as a feature of your brokerage account(s). Deposit accounts held through bank sweep features constitute direct obligations of one or more FDIC insured banks ("Affiliated Banks") that are affiliated with Schwab and are not obligations of Schwab. Funds swept to Affiliated Banks are eligible for deposit insurance from the FDIC up to the applicable limits for each bank for funds held in the same insurable capacity. The balance in the Deposit Accounts can be withdrawn on your order and the proceeds returned to your brokerage account or remitted to you as provided in your Account Agreement. For information on FDIC insurance and its limits, as well as other important disclosures about the bank sweep features in your account, please refer to the Cash Features Disclosure Statement available online or from a Schwab representative.

Cash: Any Free Credit Balance owed by us to you payable upon demand which, although accounted for on our books of record, is not segregated and may be used in the conduct of this firm's business.

Dividend Reinvestment Customers: Dividend reinvestment transactions were effected by Schwab acting as a principal for its own account, except for the reinvestment of Schwab dividends, for which an independent broker-dealer acted as the buying agent. Further information on these transactions will be furnished upon written request.

Interest: For the Schwab One Interest, Bank Sweep, and Bank Sweep for Benefit Plans features, interest is paid for a period that may differ from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its Affiliated Banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period. For the Schwab One Interest feature, interest accrues daily from the second-to-last business day of the prior month and is posted on the second-to-last business day of the current month. For the bank sweep features, interest accrues daily from the 1st day of the prior month and is credited/posted on the first business day after the 15th of the current month.

If, on any given day, the interest that Schwab calculates for the Free Credit Balances in the Schwab One Interest feature in your brokerage account is less than \$.005, you will not accrue any interest on that day. For balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features, interest will accrue even if the amount is less than \$.005.

Margin Account Customers: 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 separate account as required by Regulation T is available for your inspection.

Securities purchased on margin are Schwab's collateral for the loan to you. It is important that you fully understand the risks involved in trading securities on margin. These risks include:

- You can lose more funds than you deposit in the margin account.
- Schwab can force the sale of securities or other assets in any of your account(s) to maintain the required account equity without contacting you.
- You are not entitled to choose which assets are liquidated nor are you entitled to an extension of time on a margin call.
- Schwab can increase both its "house" maintenance margin requirements and the maintenance margin requirements for your Account at any time without advance written notice to you.

Market Price: The most recent price evaluation available to Schwab on the last business day of the report period, normally the last trade price or bid as of market close. Unpriced securities denote that no market evaluation update is currently available. Price evaluations are obtained from outside parties. Schwab shall have no responsibility for the accuracy or timeliness of any such valuations. Pricing of assets not held at Schwab is for informational purposes only. Some securities, especially thinly traded equities in the OTC market or foreign markets, may not report the most current price and are indicated as Stale Priced.

For Limited Partnerships and Real Estate Investment Trust (REIT) securities, you may see that the value reflected on your monthly account statement for this security is unpriced. NASD rules require that certain Limited Partnerships (direct participation programs) and Real Estate Investment Trust (REIT) securities, that have not been priced within 18 months, must show as unpriced on customer statements. Note that these securities are generally illiquid, the value of the securities will be different than its purchase price, and, if applicable, that accurate valuation information may not be available.

Market Value: The Market Value is computed by multiplying the Market Price by the Quantity of Shares. This is the dollar value of your present holdings in your specified Schwab Account or a summary of the Market Value summed over multiple accounts.

Non-Publicly Traded Securities: All assets shown on this statement, other than certain direct investments which may be held by a third party, are held in your Account. Values of certain Non-Publicly Traded Securities may be furnished by a third party as provided by Schwab's Account Agreement. Schwab shall have no responsibility for the accuracy or timeliness of such valuations. The Securities Investor Protection Corporation (SIPC) does not cover many limited partnership interests.

Schwab Sweep Money Funds: Includes the primary money market funds into which Free Credit Balances may be automatically invested pursuant to your Account Agreement. Schwab or an affiliate acts and receives compensation as the Investment Advisor, Transfer Agent, Shareholder Service Agent and Distributor for the Schwab Sweep Money Funds. The amount of such compensation is disclosed in the prospectus. The yield information for Schwab Sweep Money Funds is the current 7-day yield as of the statement period. Yields vary. If on any given day, the accrued daily dividend for your selected sweep money fund as calculated for your account is less than 1/2 of 1 cent (\$0.005), your account will not earn a dividend for that day.

In addition, if you do not accrue at least 1 daily dividend of \$0.01 during a pay period, you will not receive a money market dividend for that period. Schwab and the Schwab Sweep Money Funds investment advisor may be voluntarily reducing a portion of a Schwab Sweep Money Fund's expenses. Without these reductions, yields would have been lower.

Securities Products and Services: Securities products and services

Account Number

Statement Period
December 1-31, 2022

are offered by Charles Schwab & Co., Inc. Member SIPC. Securities products and services, including unswept intraday funds and net credit balances held in brokerage accounts are not deposits or other obligations of, or guaranteed by, any bank, are not FDIC insured, and are subject to investment risk and may lose value. SIPC does not cover balances held at banks affiliated with Schwab in the Bank Sweep and Bank Sweep for Benefit Plans features. Please see your Cash Feature Disclosure Statement for more information on insurance coverage.

Yield to Maturity: This is the actual average annual return on a note if held to maturity.

Gain (or Loss): Unrealized Gain or (Loss) and Realized Gain or (Loss) sections ("Gain/Loss Section(s)") contain a gain or a loss summary of your Account. This information has been provided on this statement at the request of your Advisor, if applicable. This information is not a solicitation or a recommendation to buy or sell. Schwab does not provide tax advice and encourages you to consult with your tax professional. Please view the Cost Basis Disclosure Statement for additional information on how gain (or loss) is calculated and how Schwab reports adjusted cost basis information to the IRS.

Accrued Income: Accrued income is the sum of the total accrued interest and/or accrued dividends on positions held in your Account, but the interest and/or dividends have not been received into your account. Schwab makes no representation that the amounts shown (or any other amount) will be received. Accrued amounts are not covered by SIPC account protection until actually received and held in the Account.

IN CASE OF ERRORS OR DISCREPANCIES: If you find an error or discrepancy relating to your brokerage activity (other than an electronic fund transfer) you must notify us promptly, but no later than 10 days after this statement is sent or made available to you. If this statement shows that we have mailed or delivered security certificate(s) that you have not received, notify Schwab immediately. You may call us at 800-435-4000. (Outside the U.S., call +1-415-667-8400.) If you're a client of an independent investment advisor, call us at 800-515-2157. Any oral communications should be re-confirmed in writing to further protect your rights, including rights under the Securities Investor Protection Act (SIPA). If you do not so notify us, you agree that the statement activity and Account balance are correct for all purposes with respect to those brokerage transactions.

IN CASE OF COMPLAINTS: If you have a complaint regarding your Schwab statement, products or services, please write to the Client Advocacy Team at Charles Schwab & Co., Inc., Attention: Client Advocacy Team, 211 Main St., San Francisco, CA 94105, USA, or call Schwab Signature Alliance at 800-515-2157.

Address Changes: If you fail to notify Schwab in writing of any change of address or phone number, you may not receive important notifications about your Account, and trading or other restrictions might be placed on your Account.

Additional Information: We are required by law to report to the Internal Revenue Service adjusted cost basis information (if applicable), certain payments to you and credits to your Account during the calendar year. Return this statement for income tax purposes. A financial statement for your inspection is available at Schwab's offices or a copy will be mailed to you upon written request. Any third party trademarks appearing herein are the property of their respective owners. Schwab and Charles Schwab Bank are affiliates of each other and subsidiaries of the Charles Schwab Corporation.

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Member SIPC.
(0221-17W)



Contributory IRA of
SYLVIA L RAE
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY - UMA

Account Number
[REDACTED]
Statement Period
December 1-31, 2022

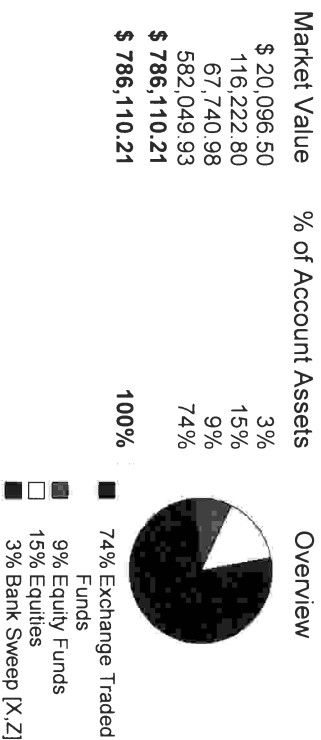
Account Value as of 12/31/2022: \$ 786,110.21

Change in Account Value

	This Period	Year to Date	Account Value [in Thousands]
Starting Value	\$ 809,558.71	\$ 928,731.73	
Credits	5,493.44	21,252.09	
Debits	0.00	(11,198.18)	
Transfer of Securities (In/Out)	0.00	0.00	
Income Reinvested	(903.96)	(3,619.59)	
Change in Value of Investments	(28,037.98)	(149,055.84)	
Ending Value on 12/31/2022	\$ 786,110.21	\$ 786,110.21	
Accrued Income ^d	156.32		
Ending Value with Accrued Income^d	\$ 786,266.53		
Total Change in Account Value^d	\$ (23,448.50)	\$ (142,621.52)	
Total Change with Accrued Income^d	\$ (23,292.18)		

Asset Composition

Bank Sweep ^{X,Z}	\$ 20,096.50
Equities	116,222.80
Equity Funds	67,740.98
Exchange Traded Funds	582,049.93
Total Assets Long	\$ 786,110.21
Total Account Value	\$ 786,110.21





Contributory IRA of
SYLVIA L RAEL
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY - UMA

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Gain or (Loss) Summary

Gain or (Loss) on Investments Sold
This Period

All Investments

\$42.22

\$(41,319.75)

Values may not reflect all of your gains/losses. Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis may be incomplete or unavailable for some of your holdings and may change or be adjusted in certain cases. Statement information should not be used for tax preparation, instead refer to official tax documents. For additional information refer to Terms and Conditions.

Income Summary

This Period

Year To Date

Bank Sweep Interest

6.20

29.38

Cash Dividends

5,486.76

21,222.23

Total Capital Gains Distributions

0.48

0.48

Total Income

5,493.44

21,252.09

Cash Transactions Summary

This Period

Year to Date

Starting Cash*

\$ 20,183.42

\$ 23,411.39

Deposits and other Cash Credits

0.00

0.00

Investments Sold

138,360.68

1,100,688.41

Dividends and Interest

5,493.44

21,252.09

Withdrawals and other Debits

0.00

0.00

Investments Purchased

(143,941.04)

(1,114,057.21)

Fees and Charges

0.00

(11,198.18)

Total Cash Transaction Detail

(86.92)

(3,314.89)

Ending Cash*

\$ 20,096.50

\$ 20,096.50

*Cash (includes any cash debit balance) held in your account plus the value of any cash invested in a sweep money fund.



Contributory IRA of
SYLVIA L RAEI
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IRA CONTRIBUTORY - UMA

Account Number
[REDACTED]

Statement Period
December 1-31, 2022

Investment Detail - Bank Sweep

Bank Sweep	Starting Balance	Ending Balance	% of Account Assets
CHARLES SCHWAB BANK	20,183.42	20,096.50	3%
Total Bank Sweep x2	20,183.42	20,096.50	3%
Total Bank Sweep		20,096.50	3%

Investment Detail - Equities

Equities	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
AIR PROD & CHEMICALS SYMBOL: APD	17.0000	308.26000	5,240.42 3,956.58	<1%	1,283.84	2.10%	110.16
ALBEMARLE CORP SYMBOL: ALB	15.0000	216.86000	3,252.90 4,014.30	<1%	(761.40)	0.72%	23.70
Accrued Dividend: 5.93							
AMCOR PLC F SYMBOL: AMCR	333.0000	11.91000	3,966.03 4,165.83	<1%	(199.80)	4.11%	163.17
ARCHER-DANIELS-MIDLN SYMBOL: ADM	58.0000	92.85000	5,385.30 2,853.59	<1%	2,531.71	1.72%	92.80
AUTO DATA PROCESSING SYMBOL: ADP	18.0000	238.86000	4,299.48 4,102.11	<1%	197.37	1.74%	74.88
Accrued Dividend: 22.50							



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Statement Period
December 1-31, 2022

Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
BROWN FORMAN CORP CLASS B SYMBOL: BFB	59.0000	65.68000	3,875.12 4,173.96	<1%	(298.84)	1.14%	44.49
Accrued Dividend: 12.12							
CARDINAL HEALTH INC SYMBOL: CAH	81.0000	76.87000	6,226.47 4,645.07	<1%	1,581.40	2.57%	160.61
CHEVRON CORP SYMBOL: CVX	32.0000	179.49000	5,743.68 3,813.92	<1%	1,929.76	3.16%	181.76
CINTAS CORP SYMBOL: CTAS	10.0000	451.62000	4,516.20 3,915.40	<1%	600.80	1.01%	46.00
CLOROX CO SYMBOL: CLX	30.0000	140.33000	4,209.90 3,917.25	<1%	292.65	3.36%	141.60
COLGATE-PALMOLIVE CO SYMBOL: CL	52.0000	78.79000	4,097.08 4,164.68	<1%	(67.60)	2.38%	97.76
CONSOLIDATED EDISON SYMBOL: ED	53.0000	95.31000	5,051.43 4,483.54	<1%	567.89	3.31%	167.48
EXXON MOBIL CORP SYMBOL: XOM	55.0000	110.30000	6,066.50 4,571.33	<1%	1,495.17	3.30%	200.20
GENERAL DYNAMICS CO SYMBOL: GD	19.0000	248.11000	4,714.09 4,564.18	<1%	149.91	2.03%	95.76
GENUINE PARTS CO SYMBOL: GPC	31.0000	173.51000	5,378.81 4,160.82	<1%	1,217.99	2.06%	110.98
Accrued Dividend: 27.75							



Contributory IRA of
SYLVIA L RAEL
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IRA CONTRIBUTORY - UMA

Account Number
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Statement Period
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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
HORMEL FOODS CORP SYMBOL: HRL	90.0000	45.55000	4,099.50 4,676.85	<1%	(577.35)	2.28%	93.60
IBM CORP SYMBOL: IBM	29.0000	140.89000	4,085.81 4,127.72	<1%	(41.91)	4.68%	191.40
JOHNSON & JOHNSON SYMBOL: JNJ	26.0000	176.65000	4,592.90 4,577.69	<1%	15.21	2.55%	117.52
KIMBERLY CLARK CORP SYMBOL: KMB	31.0000	135.75000	4,208.25 4,180.97	<1%	27.28	3.41%	143.84
Accrued Dividend: 35.96							
MCDONALDS CORP SYMBOL: MCD	17.0000	263.53000	4,480.01 3,945.53	<1%	534.48	2.30%	103.36
NEXTERA ENERGY INC SYMBOL: NEE	51.0000	83.60000	4,263.60 4,022.12	<1%	241.48	2.03%	86.70
PEPSICO INC SYMBOL: PEP	28.0000	180.66000	5,058.48 4,226.88	<1%	831.60	2.54%	128.80
Accrued Dividend: 32.20							
THE COCA-COLA CO SYMBOL: KO	74.0000	63.61000	4,707.14 4,598.63	<1%	108.51	2.76%	130.24
WALMART INC SYMBOL: WMT	30.0000	141.79000	4,253.70 3,930.45	<1%	323.25	1.57%	67.20
Accrued Dividend: 16.80							



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Statement Period
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Investment Detail - Equities (continued)

Equities (continued)	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
WW GRAINGER INC SYMBOL: GWW	8.0000	556.25000	4,450.00 3,927.75	<1%	522.25	1.23%	55.04
Total Equities	1,247.0000		116,222.80	15%	12,505.65		2,829.05
Total Cost Basis:			103,717.15				
Total Accrued Dividend for Equities: 153.26							

Investment Detail - Exchange Traded Funds

Exchange Traded Funds	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
INVECO S&P 500 LOW VOLATILITY ETF SYMBOL: SPLV	279.0000	63.90000	17,828.10 18,620.46	2%	(792.36)	2.17%	388.50
ISHARES CONVERTIBLE BOND ETF SYMBOL: ICVT	24.0000	69.47000	1,667.28 1,946.16	<1%	(278.88)	4.98%	83.06
ISHARES CORE S&P US GROWTH ETF SYMBOL: IUSG	1,139.0000	81.52000	92,851.28 100,002.49	12%	(7,151.21)	N/A	N/A
ISHARES FALLEN ANGLES USD BOND ETF IV SYMBOL: FALN	5,891.0000	24.61000	144,977.51 146,750.36	18%	(1,772.85)	N/A	N/A



Contributory IRA of
SYLVIA L RAEL
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY - UMA

Account Number
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Investment Detail - Exchange Traded Funds (continued)

Exchange Traded Funds	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
ISHARES HIGH YIELD CORPORAT BOND ETF SYMBOL: SHYG	318.0000	40.89000	13,003.02 12,960.65	2%	42.37	6.68%	868.74
ISHARES JPMORGAN USD MTS BOND ETF SYMBOL: EMB	36.0000	84.59000	3,045.24 4,152.47	<1%	(1,107.23)	N/A	N/A
ISHARES MBS ETF SYMBOL: MBB	309.0000	92.75000	28,659.75 31,377.36	4%	(2,717.61)	N/A	N/A
ISHARES TIPS BOND ETF SYMBOL: TIP	76.0000	106.44000	8,089.44 9,338.01	1%	(1,248.57)	N/A	N/A
ISHARES TOTAL USD BOND MARKET ETF SYMBOL: IUSB	1,223.0000	44.93000	54,949.39 64,921.36	7%	(9,971.97)	3.12%	1,715.92
ISHARES TR IS 1-5 YR IN GR CR BD ETF SYMBOL: IGSB	63.0000	49.82000	3,138.66 3,066.50	<1%	72.16	N/A	N/A
ISHARES US TREASURY BOND ETF SYMBOL: GOVT	1,749.0000	22.72000	39,737.28 46,484.09	5%	(6,746.81)	1.97%	785.22
ISHARES 10-20 YEAR TREASURY BOND ETF SYMBOL: TLH	53.0000	108.18000	5,733.54 5,772.93	<1%	(39.39)	3.71%	213.00
ISHR ETF GSCI CMD DYN STR ETF SYMBOL: COMT	45.0000	28.19000	1,268.55 1,472.40	<1%	(203.85)	29.78%	377.90
PACER US CASH COWS 100 ETF SYMBOL: COWZ	371.0000	46.25000	17,158.75 17,270.05	2%	(111.30)	2.77%	476.15

Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.



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Investment Detail - Exchange Traded Funds (continued)

Exchange Traded Funds	Quantity	Market Price	Market Value Cost Basis	% of Account Assets	Unrealized Gain or (Loss)	Estimated Yield	Estimated Annual Income
VANGUARD FTSE DEVELOPED MARKETS ETF SYMBOL: VEA	1,564.0000	41.97000	65,641.08 81,124.68	8%	(15,483.60)	4.66%	3,062.31
VANGUARD FTSE EMERGING MARKETS ETF SYMBOL: VWO	710.0000	38.98000	27,675.80 31,344.60	4%	(3,668.80)	6.51%	1,802.55
VANGUARD RUSSELL 1000 VALUE ETF SYMBOL: VONV	316.0000	66.58000	21,039.28 22,657.20	3%	(1,617.92)	2.55%	536.69
VANGUARD RUSSELL 2000 ETF IV SYMBOL: VTWO	284.0000	70.37000	19,985.08 19,113.20	3%	871.88	2.36%	472.01
VANGUARD SMALL CAP ETF SYMBOL: VB	85.0000	183.54000	15,600.90 16,621.75	2%	(1,020.85)	2.19%	343.13
Total Exchange Traded Funds	14,535.0000		582,049.93 634,996.72	74%	(52,946.79)		11,125.18
		Total Cost Basis:					

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Investment Detail - Mutual Funds

Equity Funds	Quantity	Market Price	Market Value	Cost Basis	Unrealized Gain or (Loss)	% of Account Assets
BLUEROCK TOTAL INCOME + R	1,881.6940	36.00000	67,740.98	68,619.59	(878.61)	9%
EAL ESTATE I						
SYMBOL: TIPWX						
Total Equity Funds	1,881.6940		67,740.98	68,619.59	(878.61)	9%
Total Mutual Funds	1,881.6940		67,740.98	68,619.59	(878.61)	9%

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only and are derived from information provided by outside parties. Schwab cannot guarantee the accuracy of such information. Since the interest and dividends are subject to change at any time, they should not be relied upon exclusively for making investment decisions. The actual income and yield might be lower or higher than the estimated amounts. EY is based upon EAI and the current price of the security and will fluctuate. For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Total Investment Detail	786,110.21
Total Account Value	786,110.21
Total Cost Basis	807,333.46



Contributory IRA of
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Gain or (Loss) on Investments Sold

Investments	Quantity/Par	Acquired/ Opened	Sold/ Closed	Total Proceeds	Cost Basis	Gain or (Loss)
SPDR BLOOMBERG 1 3 MNTH T BLL ETF: BIL	1,513.0000	09/01/22	12/02/22	138,360.68	138,318.46	42.22
Total Gain or (Loss) on Investments Sold				138,360.68	138,318.46	42.22

Schwab has provided accurate realized gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings. If all data for a given investment is not available, the investment will not be listed here.
Option Customers: Gain/loss on investments sold is adjusted to reflect the premiums of assigned or exercised options. Please consult IRS publication 550, Investment Income and Expenses, for additional information on Options.

Transaction Detail - Purchases & Sales

Exchange Traded Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/06/22	12/02/22	Bought	ISHARES FALLEN ANGLS USD BOND ETF IV: FALN	5,763.0000	24.8199	0.00	(143,037.08)
12/06/22	12/02/22	Sold	SPDR BLOOMBERG 1 3 MNTH T BLL ETF: BIL Includes Exchange Processing Fee \$3.17	(1,513.0000)	91.4500	3.17	138,360.68

Total Exchange Traded Funds Activity

(4,676.40)



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Transaction Detail - Purchases & Sales (continued)

Equity Funds Activity

Settle Date	Trade Dat	Transaction	Description	Quantity	Unit Price	Charges and Interest	Total Amount
12/21/22	12/21/22	Reinvested Shares	BLUEROCK TOTAL INCOME+ R	24.7460	36.5300	0.00	(903.96)
			EAL ESTATE I: TIPVX				

Total Equity Funds Activity

Total Purchases & Sales

(5,580.36)

Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested)

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
12/01/22	12/01/22	Qualified Dividend	WM GRAINGER INC: GWW	13.76
12/06/22	12/06/22	Qualified Dividend	JOHNSON & JOHNSON: JNJ	29.38
12/07/22	12/07/22	Qualified Dividend	ARCHER-DANIELS-MIDLN: ADM	23.20
12/07/22	12/07/22	Cash Dividend	ISHARES CONVERTIBLE BOND: ICVT	2.75
12/07/22	12/07/22	Cash Dividend	ISHARES FALLEN ANGLES USD: FALN	13.98
12/07/22	12/07/22	Cash Dividend	ISHARES HIGH YIELD: SHYG	71.19
12/07/22	12/07/22	Cash Dividend	ISHARES JPMORGAN USD MTS: EMB	12.22
12/07/22	12/07/22	Cash Dividend	ISHARES MBS ETF: MBB	70.22
12/07/22	12/07/22	Cash Dividend	ISHARES TIPS BOND ETF: TIP	9.94
12/07/22	12/07/22	Cash Dividend	ISHARES TOTAL USD BOND: IUSB	138.96
12/07/22	12/07/22	Cash Dividend	ISHARES TR IS 1-5 YR IN: IGSB	6.85
12/07/22	12/07/22	LT Cap Gain	ISHARES TR IS 1-5 YR IN: IGSB	0.48
12/07/22	12/07/22	Cash Dividend	ISHARES US TREASURY BOND: GOVT	81.60
12/07/22	12/07/22	Cash Dividend	ISHARES 10-20 YEAR: TLH	17.27
12/07/22	12/07/22	Cash Dividend	SPDR BLOOMBERG 1 3 MNTH: BIL	393.84



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Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested) (continued)

Transaction Process		Activity	Description	Credit/(Debit)
Date	Date			
12/09/22	12/09/22	Qualified Dividend	EXXON MOBIL CORP: XOM	50.05
12/10/22	12/12/22	Qualified Dividend	IBM CORP: IBM	47.85
12/12/22	12/12/22	Qualified Dividend	CHEVRON CORP: CVX	45.44
12/13/22	12/13/22	Qualified Dividend	AMCOR PLC F: AMCR	40.79
12/15/22	12/15/22	Qualified Dividend	CINTAS CORP: CTAS	11.50
12/15/22	12/15/22	Qualified Dividend	CONSOLIDATED EDISON: ED	41.87
12/15/22	12/15/22	Qualified Dividend	MCDONALDS CORP: MCD	25.84
12/15/22	12/15/22	Qualified Dividend	NEXTERA ENERGY INC: NEE	21.68
12/15/22	12/15/22	Qualified Dividend	THE COCA-COLA CO: KO	32.56
12/15/22	12/16/22	Bank Interest ^{X,Z}	BANK INT 111622-121522: SCHWAB BANK	6.20
12/19/22	12/19/22	Cash Dividend	ISHARES CORE S&P US: IUSG	248.87
12/19/22	12/19/22	Cash Dividend	ISHR ETF GSCI CMD DYN: COMT	377.90
12/20/22	12/20/22	Cash Dividend	VANGUARD RUSSELL 1000: VONV	134.17
12/20/22	12/20/22	Cash Dividend	VANGUARD RUSSELL 2000: VTWO	118.00
12/21/22	12/21/22	Div For Reinvest	BLUEROCK TOTAL INCOME+ R: TIPWX	903.96
12/21/22	12/21/22	Cash Dividend	ISHARES CONVERTIBLE BOND: ICVT	6.92
12/21/22	12/21/22	Cash Dividend	ISHARES FALLEN ANGLS USD: FALN	621.53
12/21/22	12/21/22	Cash Dividend	ISHARES HIGH YIELD: SHYG	72.39
12/21/22	12/21/22	Cash Dividend	ISHARES JPMORGAN USD MTS: EMB	12.24
12/21/22	12/21/22	Cash Dividend	ISHARES MBS ETF: MBB	74.47
12/21/22	12/21/22	Cash Dividend	ISHARES TIPS BOND ETF: TIP	26.53
12/21/22	12/21/22	Cash Dividend	ISHARES TOTAL USD BOND: IUSB	142.99
12/21/22	12/21/22	Cash Dividend	ISHARES TR IS 1-5 YR IN: IGSB	7.44
12/21/22	12/21/22	Cash Dividend	ISHARES US TREASURY BOND: GOVT	65.44
12/21/22	12/21/22	Cash Dividend	ISHARES 10-20 YEAR: TLH	17.75
12/22/22	12/22/22	Cash Dividend	VANGUARD FTSE DEVELOPED: VEA	765.58
12/22/22	12/22/22	Cash Dividend	VANGUARD FTSE EMERGING: VWO	450.64
12/23/22	12/23/22	Cash Dividend	INVESCO S&P 500 LOW: SPLV	32.38

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Contributory IRA of
SYLVIA L RAEI
CHARLES SCHWAB & CO INC CUST
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Statement Period
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Transaction Detail - Dividends & Interest (including Money Market Fund dividends reinvested) (continued)

Transaction Process		Description	Credit/(Debit)
Date	Activity		
12/28/22	Cash Dividend	VANGUARD SMALL CAP ETF: VB	85.78
12/29/22	Cash Dividend	PACER US CASH COWS 100: COWZ	119.04
Total Dividends & Interest			5,493.44
Total Transaction Detail			(86.92)

Bank Sweep Activity

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance xz
Opening Balance xz					
12/02/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		13.76	20,197.18
12/06/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	4,676.40		15,520.78
12/07/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		29.38	15,550.16
12/08/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		842.50	16,392.66
12/12/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		50.05	16,442.71
12/13/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		93.29	16,536.00
12/14/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		40.79	16,576.79
12/15/22	Interest Paid xz	BANK INTEREST - CHARLES SCHWAB BANK		6.20	16,582.99
12/15/22	Auto Transfer	BANK TRANSFER TO BROKERAGE	6.20		16,576.79
12/16/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		133.45	16,710.24
12/19/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		6.20	16,716.44
12/20/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		626.77	17,343.21
12/21/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		252.17	17,595.38
12/22/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		1,047.70	18,643.08

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Contributory IRA of
SYLVIA L RAE L
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY - UMA

Account Number
[REDACTED]

Statement Period
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Bank Sweep Activity (continued)

Transaction Date	Transaction	Description	Withdrawal	Deposit	Balance x,z
12/23/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		1,216.22	19,859.30
12/27/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		32.38	19,891.68
12/29/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		85.78	19,977.46
12/30/22	Auto Transfer	BANK CREDIT FROM BROKERAGE x		119.04	20,096.50
Total Activity			4,582.60	4,595.68	

Ending Balance x,z

Bank Sweep: Interest Rate as of 12/30/22 was 0.45%. z

Pending Corporate Actions

Transaction	Quantity	Payable Date	Rate per Share	Share Distribution	Cash Distribution
AUTO DATA PROCESSING	18 0000	01/01/23	1.2500		22.50
ALBEMARLE CORP	15 0000	01/03/23	0.3950		5.93
BROWN FORMAN CORP	59 0000	01/03/23	0.2055		12.12
GENUINE PARTS CO	31 0000	01/03/23	0.8950		27.75
WALMART INC	30 0000	01/03/23	0.5600		16.80
KIMBERLY CLARK CORP	31 0000	01/04/23	1.1600		35.96
SOCIEDAD QUIMICA Y MIN F	60 0000	01/04/23	0.0029		0.18
SOCIEDAD QUIMICA Y MIN F	60 0000	01/04/23	0.0480		2.88
PEPSICO INC	28 0000	01/06/23	1.1500		32.20

Total Pending Corporate Actions

Pending transactions are not included in account value.

156.32



Contributory IRA of
SYLVIA L RAEI
CHARLES SCHWAB & CO INC CUST
IRA CONTRIBUTORY - UMA

Account Number
[REDACTED]

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Contribution Summary

Traditional IRA	2021	2022
	0.00	0.00
Year To Date Total	0.00	0.00

Endnotes For Your Account

- Symbol Endnote Legend
- ◇ Dividends paid on this security will be automatically reinvested.
 - d Accrued Income is the sum of the total accrued interest and/or accrued dividends on positions held in your brokerage account, but the income and/or dividends have not been received into your account and Schwab makes no representation that they will. Accrued amounts are not covered by SIPG account protection until actually received and held in the account.
 - X Bank Sweep deposits are held at FDIC-insured bank(s) ("Banks") that are affiliated with Charles Schwab & Co., Inc
 - Z For Bank Sweep and Bank Sweep for Benefit Plans features, interest is paid for a period that differs from the Statement Period. Balances include interest paid as indicated on your statement by Schwab or one or more of its affiliated banks. These balances do not include interest that may have accrued during the Statement Period after interest is paid. The interest paid may include interest that accrued in the prior Statement Period

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