

	12/12/2023	2022	Target
Cash	\$29,979		
Gov Money Market SNVXX	\$22,535		
CD	\$0		
<i>Total Cash</i>	\$52,514	5.0%	5%
Schwab Total Stock Mkt Index Fund [SWTSX] [US]	\$418,205		
<i>Total US Stocks</i>	\$418,205	40.1%	40%
Schwab International Index Fund [SWISX] [Non-US dev.]	\$92,144		
VGK VANGUARD FTSE EUROPE ETF IV	\$12,173		
<i>Total Non-US Stocks</i>	\$104,317	10.0%	10%
Schwab Total Bond Mkt Fund [SWAGX] [US Index]	\$214,331		
Ishares iBOXX Investment Grade Bond ETF (LQD) [Corp.]	\$78,701		
Schwab TIPS Index Fund [SWRSX] [US Inflation-Indexed]	\$122,966		
<i>Total Bonds</i>	\$415,998	39.9%	40%
Vanguard REIT ETF (VNQ)	\$36,310		
Weyerhaeuser (WY) [Forestry REIT]	\$15,257		
<i>Total REIT</i>	\$51,567	4.9%	5%
Sum Schwab Categories	\$1,042,601	100%	100%
Schwab total			
Non investment accounts below			
Chase	\$29,494		
Paypal	\$15,195		
Grand Total	\$1,087,290		
grand total 5-31-2020	\$988,735		
grand total June 2021	\$1,131,589		
Grand total 12/21/2021	\$1,245,651.45		
grand total December 2022	\$1,087,290		
Grand total 12/12/2022	\$1,036,111		
grand total 12/12/2023	\$1,087,290		
Change in grand total from Dec of last year	\$51,179.05		

## Memo: 4% of past 3 years Investment Total at Two Points Per Year

5/31/2019	\$	926,458
12/31/2019	\$	\$984,125
5/31/2020	\$	963,957
11/30/2020	\$	1,090,859
9/19/2021	\$	\$1,208,947
12/31/2021	\$	1,217,630
6/7/2022	\$	1,118,139
12/12/2022	\$	1,087,290
5/31/2023	\$	1,022,616
12/12/2023	\$	\$1,042,601
Average balance over past 3 years Dec 2021	\$	1,116,203.80
4% of past 3 years	\$	44,648.15

	Total	WY reit	LQD bond	VGK int'l stock	VNQ reit	SWISX int'l stock	SWTSX total US stock	SWRSX tips bond	SWLBX/SWAGX total bond	CD cash	SNVXX cash	Cash Cah&Cash	Total Investemnts	check
5/20/16	\$ 745,172				\$ 9,815	\$ 63,102	\$ 340,481		\$ 235,941	\$ 13,063	\$ 82,771			-1
6/30/2016	\$ 764,449	\$ 7,294	\$ 56,458		\$ 22,611	\$ 74,421	\$ 327,613		\$ 236,927	\$ 13,108	\$ 26,018			-1
1/31/2017	\$ 770,706	\$ 7,372	\$ 53,903		\$ 21,045	\$ 75,345	\$ 339,100		\$ 227,712	\$ 13,072	\$ 33,158			-1
4/22/2017	\$ 792,950	\$ 8,467	\$ 54,777		\$ 29,360	\$ 80,846	\$ 337,177	\$ 19,479	\$ 229,894	\$ 13,040	\$ 19,909			1
10/14/2017	\$ 860,788	\$ 8,551	\$ 55,927		\$ 29,253	\$ 92,289	\$ 356,394	\$ 24,751	\$ 199,803	\$ -	\$ 93,822			-2
12/31/2017	\$ 881,051	\$ 8,639	\$ 55,918		\$ 29,066	\$ 85,919	\$ 367,855	\$ 54,635	\$ 223,741	\$ 25,005	\$ 30,274			-1
2/17/2018	\$ 879,063	\$ 8,619	\$ 54,119		\$ 31,793	\$ 87,235	\$ 355,502	\$ 53,500	\$ 231,935	\$ 24,953	\$ 31,406			1
6/8/2018	\$ 892,369	\$ 9,337	\$ 52,670		\$ 34,185	\$ 86,165	\$ 366,616	\$ 53,994	\$ 230,046	\$ 24,939	\$ 34,417			0
8/1/2018	\$ 912,823	\$ 8,326	\$ 52,930		\$ 35,127	\$ 86,083	\$ 371,106	\$ 53,796	\$ 240,057	\$ 24,928	\$ 40,471			-1
10/10/2018	\$ 910,528	\$ 7,130	\$ 56,415		\$ 34,144	\$ 87,011	\$ 381,306	\$ 57,185	\$ 236,852	\$ 24,939	\$ 25,546			0
1/1/2019	\$ 856,377	\$ 5,243	\$ 56,495		\$ 32,350	\$ 83,917	\$ 325,113	\$ 56,811	\$ 241,378	\$ 24,935	\$ 30,135			0
4/3/2019	\$ 937,138	\$ 6,566	\$ 59,113		\$ 45,290	\$ 93,492	\$ 381,130	\$ 58,469	\$ 245,820	\$ 24,989	\$ 22,269			0
5/31/2019	\$ 926,458	\$ 5,586	\$ 60,415		\$ 45,208	\$ 90,332	\$ 360,743	\$ 59,753	\$ 249,769	\$ 24,997	\$ 29,655			0
8/9/2019	\$ 928,456	\$ 6,034	\$ 63,017		\$ 47,047	\$ 92,534	\$ 365,402	\$ 60,930	\$ 234,991	\$ -	\$ 58,501			0
11/19/2019	\$ 964,244	\$ 7,272	\$ 68,660		\$ 41,525	\$ 110,485	\$ 388,443	\$ 67,393	\$ 234,537	\$ 25,328	\$ 20,601			0
12/31/2019	\$ 984,125	\$ 7,399	\$ 69,098		\$ 41,318	\$ 110,615	\$ 396,478	\$ 67,154	\$ 234,310	\$ 25,299	\$ 32,453			1
3/6/2020	\$ 964,675	\$ 6,483	\$ 77,073		\$ 39,899	\$ 100,262	\$ 371,114	\$ 74,943	\$ 244,073	\$ 25,491	\$ 25,339			-2
4/3/2020	\$ 853,941	\$ 3,751	\$ 69,822		\$ 28,436	\$ 82,658	\$ 324,969	\$ 73,925	\$ 218,042	\$ 25,582	\$ 26,757			-1
5/31/2020	\$ 963,957	\$ 8,076	\$ 81,852		\$ 41,447	\$ 99,131	\$ 389,712	\$ 80,636	\$ 215,950	\$ 25,905	\$ 21,246			2
11/11/2020	\$ 1,067,060	\$ 11,298	\$ 83,700		\$ 44,943	\$ 114,997	\$ 462,234	\$ 82,891	\$ 215,348	\$ 25,747	\$ 25,903			-1
11/30/2020	\$ 1,090,859	\$ 11,616	\$ 85,858		\$ 44,964	\$ 109,792	\$ 441,311	\$ 95,463	\$ 249,826	\$ 25,708	\$ 26,321			-0.48
6/15/2020	\$ 1,192,295.69	\$ 13,868.00	\$ 82,633.60	\$ 13,720.20	\$ 55,862.60	\$ 114,105.31	\$ 516,114.52	\$ 97,011.98	\$ 242,249.42	\$ 25,457.73	\$ 21,445.41	\$ 9,826.92	\$ 1,192,295.69	\$ 0.00
12/6/2022	\$ 1,006,325	\$ 12,750	\$ 67,701	\$ 11,107	\$ 31,445	\$ 94,657	\$ 411,824	\$ 118,795	\$ 208,533	\$ -	\$ 21,643	\$ 27,870.36	\$ 1,006,325	\$ 0
12/13/2022	\$ 1,006,634	\$ 14,479	\$ 68,820	\$ 11,101	\$ 36,005	\$ 89,839	\$ 398,657	\$ 120,051	\$ 210,898	\$ -	\$ 21,643	\$ 35,140.44	\$ 1,006,634	\$ 0
Order of funds in Corporate Postions Shifts														
12/10/2023	\$ 1,040,904	\$ 13,830	\$ 70,750	\$ 12,164	\$ 34,818	\$ 97,617	\$ 462,396	\$ 115,180	\$ 206,666	\$ -	\$ 12,535	\$ 14,948.81	\$ 1,040,904	\$ 0
12/12/2023	\$ 1,042,601	\$ 15,257	\$ 78,701	\$ 12,173	\$ 36,310	\$ 92,144	\$ 418,205	\$ 122,966	\$ 214,331	\$ -	\$ 22,535	\$ 29,978.53	\$ 1,042,601	\$ 0

	total	stocks, dome:	stocks, intl	reit	bonds	cash	Chk total	stocks, domestic	stocks, intl reit	bonds	cash	check	
Target								40	10	5	40	5	
5/20/16	\$ 745,172	\$ 340,481	\$ 63,102	\$ 9,815	\$ 235,941	\$ 95,834		45.7%	8.5%	1.3%	31.7%	12.9%	100.0%
6/30/2016	\$ 764,449	\$ 327,613	\$ 74,421	\$ 29,905	\$ 293,385	\$ 39,126		42.9%	9.7%	3.9%	38.4%	5.1%	100.0%
1/31/2017	\$ 770,706	\$ 339,100	\$ 75,345	\$ 28,417	\$ 281,615	\$ 46,230		44.0%	9.8%	3.7%	36.5%	6.0%	100.0%
4/22/2017	\$ 792,950	\$ 337,177	\$ 80,846	\$ 37,827	\$ 304,150	\$ 32,949		42.5%	10.2%	4.8%	38.4%	4.2%	100.0%
10/14/2017	\$ 860,788	\$ 356,394	\$ 92,289	\$ 37,804	\$ 280,481	\$ 93,822		41.4%	10.7%	4.4%	32.6%	10.9%	100.0%
12/31/2017	\$ 881,051	\$ 367,855	\$ 85,919	\$ 37,705	\$ 334,294	\$ 55,279		41.8%	9.8%	4.3%	37.9%	6.3%	100.0%
2/17/2018	\$ 879,063	\$ 355,502	\$ 87,235	\$ 40,412	\$ 339,554	\$ 56,359		40.4%	9.9%	4.6%	38.6%	6.4%	100.0%
6/8/2018	\$ 892,369	\$ 366,616	\$ 86,165	\$ 43,522	\$ 336,710	\$ 59,356		41.1%	9.7%	4.9%	37.7%	6.7%	100.0%
8/1/2018	\$ 912,823	\$ 371,106	\$ 86,083	\$ 43,453	\$ 346,783	\$ 65,399		40.7%	9.4%	4.8%	38.0%	7.2%	100.0%
10/10/2018	\$ 910,528	\$ 381,306	\$ 87,011	\$ 41,274	\$ 350,452	\$ 50,485		41.9%	9.6%	4.5%	38.5%	5.5%	100.0%
1/1/2019	\$ 856,377	\$ 325,113	\$ 83,917	\$ 37,593	\$ 354,684	\$ 55,070	\$ 856,377	38.0%	9.8%	4.4%	41.4%	6.4%	100.0%
4/3/2019	\$ 937,138	\$ 381,130	\$ 93,492	\$ 51,856	\$ 363,402	\$ 47,258	\$ 937,138	40.7%	10.0%	5.5%	38.8%	5.0%	100.0%
5/31/2019	\$ 926,458	\$ 360,743	\$ 90,332	\$ 50,794	\$ 369,937	\$ 54,652	\$ 926,458	38.9%	9.8%	5.5%	39.9%	5.9%	100.0%
8/9/2019	\$ 928,456	\$ 365,402	\$ 92,534	\$ 53,081	\$ 358,938	\$ 58,501	\$ 928,456	39.4%	10.0%	5.7%	38.7%	6.3%	100.0%
11/19/2019	\$ 964,244	\$ 388,443	\$ 110,485	\$ 48,797	\$ 370,590	\$ 45,929	\$ 964,244	40.3%	11.5%	5.1%	38.4%	4.8%	100.0%
12/31/2019	\$ 984,125	\$ 396,478	\$ 110,615	\$ 48,717	\$ 370,562	\$ 57,752	\$ 984,124	40.3%	11.2%	5.0%	37.7%	5.9%	100.0%
3/6/2020	\$ 964,675	\$ 371,114	\$ 100,262	\$ 46,382	\$ 396,089	\$ 50,830	\$ 964,677	38.5%	10.4%	4.8%	41.1%	5.3%	100.0%
4/3/2020	\$ 853,941	\$ 324,969	\$ 82,658	\$ 32,187	\$ 361,789	\$ 52,339	\$ 853,942	38.1%	9.7%	3.8%	42.4%	6.1%	100.0%
5/31/2020	\$ 963,957	\$ 389,712	\$ 99,131	\$ 49,523	\$ 378,438	\$ 47,151	\$ 963,955	40.4%	10.3%	5.1%	39.3%	4.9%	100.0%
11/11/2020	\$ 1,067,060	\$ 462,234	\$ 114,997	\$ 56,241	\$ 381,939	\$ 51,650	\$ 1,067,061	43.3%	10.8%	5.3%	35.8%	4.8%	100.0%
11/30/2020	\$ 1,090,859	\$ 441,311	\$ 109,792	\$ 56,580	\$ 431,146	\$ 52,029	\$ 1,090,859	40.5%	10.1%	5.2%	39.5%	4.8%	100.0%
12/9/2022	\$ 1,006,325	\$ 411,824	\$ 105,764	\$ 44,195	\$ 395,029	\$ 49,513	\$ 1,006,325	40.9%	10.5%	4.4%	39.3%	4.9%	100.0%
12/13/2022	\$ 1,006,634	\$ 398,657	\$ 100,940	\$ 50,484	\$ 399,768	\$ 56,784	\$ 1,006,634	39.6%	10.0%	5.0%	39.7%	5.6%	100.0%
12/10/2023	\$ 1,040,904	\$ 462,396	\$ 109,781	\$ 48,648	\$ 392,596	\$ 27,484	\$ 1,040,904	44.4%	10.5%	4.7%	37.7%	2.6%	100.0%
12/12/2023	\$ 1,042,601	\$ 418,205	\$ 104,317	\$ 51,567	\$ 415,998	\$ 52,514	\$ 1,042,601	40.1%	10.0%	4.9%	39.9%	5.0%	100.0%

over/(under):	stocks, dor	stocks, intl	reit	bonds	cash	Dollars	stocks, dome:	stocks, intl	reit	bonds	cash	check
5/20/2016	4.7%	-1.5%	-3.7%	-7.3%	7.9%	\$ 34,960	\$(11,415)	\$ (27,444)	\$ (54,676)	\$	58,575	\$ 1
6/30/2016	1.9%	-0.3%	-1.1%	-0.6%	0.1%	\$ 14,189	\$ (2,024)	\$ (8,317)	\$ (4,750)	\$	904	\$ 1
1/31/2017	3.0%	-0.2%	-1.3%	-2.5%	1.0%	\$ 23,111	\$ (1,726)	\$ (10,118)	\$ (18,960)	\$	7,695	\$ 1
4/22/2017	1.5%	0.2%	-0.2%	-0.6%	-0.8%	\$ 12,068	\$ 1,551	\$ (1,821)	\$ (5,101)	\$	(6,699)	\$ (1)
10/14/2017	0.4%	0.7%	-0.6%	-6.4%	5.9%	\$ 3,471	\$ 6,210	\$ (5,235)	\$ (55,226)	\$	50,783	\$ 2
12/31/2017	0.8%	-0.2%	-0.7%	-1.1%	1.3%	\$ 6,624	\$ (2,186)	\$ (6,348)	\$ (9,316)	\$	11,226	\$ 1
2/17/2018	-0.6%	-0.1%	-0.4%	-0.4%	1.4%	\$ (4,914)	\$ (671)	\$ (3,541)	\$ (3,281)	\$	12,406	\$ (1)
6/8/2018	0.1%	-0.3%	-0.1%	-1.3%	1.7%	\$ 745	\$ (3,072)	\$ (1,096)	\$ (11,314)	\$	14,738	\$ (0)
8/1/2018	-0.3%	-0.6%	-0.2%	-1.0%	2.2%	\$ (3,151)	\$ (5,199)	\$ (2,188)	\$ (9,218)	\$	19,758	\$ 1
10/10/2018	1.9%	-0.4%	-0.5%	-1.5%	0.5%	\$ 17,095	\$ (4,042)	\$ (4,252)	\$ (13,759)	\$	4,959	\$ (0)
1/1/2019	-2.0%	-0.2%	-0.6%	1.4%	1.4%	\$ (17,438)	\$ (1,721)	\$ (5,226)	\$ 12,133	\$	12,251	\$ (0)
4/3/2019	0.7%	0.0%	0.5%	-1.2%	0.0%	\$ 6,275	\$ (222)	\$ 4,999	\$ (11,453)	\$	401	\$ (0)
5/31/2019	-1.1%	-0.2%	0.5%	-0.1%	0.9%	\$ (9,840)	\$ (2,314)	\$ 4,471	\$ (646)	\$	8,329	\$ (0)
8/9/2019	-0.6%	0.0%	0.7%	-1.3%	1.3%	\$ (5,980)	\$ (312)	\$ 6,658	\$ (12,444)	\$	12,078	\$ (0)
11/19/2019	0.3%	1.5%	0.1%	-1.6%	-0.2%	\$ 2,745	\$ 14,061	\$ 585	\$ (15,108)	\$	(2,283)	\$ (0)
12/31/2019	0.3%	1.2%	0.0%	-2.3%	0.9%	\$ 2,828	\$ 12,203	\$ (489)	\$ (23,088)	\$	8,546	\$ (1)
3/6/2020	-1.5%	0.4%	-0.2%	1.1%	0.3%	\$ (14,756)	\$ 3,795	\$ (1,852)	\$ 10,219	\$	2,596	\$ 2
4/3/2020	-1.9%	-0.3%	-1.2%	2.4%	1.1%	\$ (16,607)	\$ (2,736)	\$ (10,510)	\$ 20,213	\$	9,642	\$ 1
5/31/2020	0.4%	0.3%	0.1%	-0.7%	-0.1%	\$ 4,129	\$ 2,735	\$ 1,325	\$ (7,145)	\$	(1,047)	\$ (2)
11/11/2020	3.3%	0.8%	0.3%	-4.2%	-0.2%	\$ 35,410	\$ 8,291	\$ 2,888	\$ (44,885)	\$	(1,703)	\$ 1
11/30/2020	0.5%	0.1%	0.2%	-0.5%	-0.2%	\$ 4,968	\$ 707	\$ 2,037	\$ (5,197)	\$	(2,514)	\$ 0
12/9/2022	0.9%	0.5%	-0.6%	-0.7%	-0.1%	\$ 9,294	\$ 5,131	\$ (6,121)	\$ (7,501)	\$	(803)	\$ (0)
							wy	\$	(1,530)			
							vnq	\$	(4,591.07)			
								\$	(6,121)			
							tips	\$	(2,250.31)			
							lqd	\$	(1,500.21)			
							swag	\$	(3,750.52)			
								\$	(7,501.03)			

Positions for CUSTACCS as of 12:04 PM ET, 12/12/2023

Corporate ...950

Symbol	Description	Quantity	Price	Price Chan	Price Chan	Market Va	Day Chang	Day Chang	Cost Basis	Gain/Loss	Gain/Loss	Ratings	Reinvest	D Capital	Gai %	Of Accoi	Security Type
WY	WEYERHAI	499	\$30.58	-1.62%	(\$0.51)	#####	-1.62%	(\$252.00)	#####	17.84%	#####	B	No	--		1.46%	Equity
LQD	ISHARES IE	732	\$107.52	0.17%	\$0.19	#####	0.17%	\$135.42	#####	-9.31%	#####	--	No	--		7.55%	ETFs & Closed End Funds
VGK	VANGUAR	195	\$62.43	-0.07%	(\$0.05)	#####	-0.07%	(\$8.78)	#####	11.11%	#####	--	No	--		1.17%	ETFs & Closed End Funds
VNQ	VANGUAR	434,2875	\$83.61	-0.31%	(\$0.26)	#####	-0.31%	(\$113.83)	#####	6.68%	#####	--	No	--		3.48%	ETFs & Closed End Funds
SWAGX	SCHWAB L	24,411.26	\$8.78	N/A	N/A	#####	N/A	N/A	#####	-9.10%	#####		3	No	Yes	20.56%	Mutual Fund
SWISX	SCHWAB II	4,115.42	\$22.39	N/A	N/A	#####	N/A	N/A	#####	12.20%	#####	--	No	Yes		8.84%	Mutual Fund
SWRSX	SCHWAB T	12,138.80	\$10.13	N/A	N/A	#####	N/A	N/A	#####	40.57%	#####	--	No	Yes		11.79%	Mutual Fund
SWTSX	SCHWAB T	5,357.48	\$78.06	N/A	N/A	#####	N/A	N/A	#####	77.93%	#####	--	No	Yes		40.11%	Mutual Fund
SNVXX	SCHWAB C	22,535.03	\$1.00	N/A	N/A	#####	N/A	N/A	#####	0%	\$0.00	--	Yes	Yes		2.16%	Cash and Money Market
Cash & Cas	--	--	--	--	--	#####	0%	\$0.00	--	--	--	--	--	--		2.88%	Cash and Money Market
Account Tr	--	--	--	--	--	#####	-0.02%	(\$239.19)	#####	25.37%	#####	--	--	--		--	--

Positions for CUSTACCS as of 05:04 PM ET, 12/10/2023

Corporate ...950

Symbol	Description	Quantity	Price	Price Chan	Price Chan	Market Value	Day Chang	Day Chang	Cost Basis	Gain/Loss	Gain/Loss	Ratings	Reinvest D	Capital Gai	% Of Acco	Security Type
WY	WEYERHAEUSER CO R	448	\$30.87	N/A	N/A	\$13,829.76	N/A	N/A	#####	21.54%	#####	B	No	--		1.33% Equity
LQD	ISHARES IBOXX INVT C	659	\$107.36	N/A	N/A	\$70,750.24	N/A	N/A	#####	-10.39%	#####	--	No	--		6.80% ETFs & Closed End Funds
VGK	VANGUARD FTSE EUR	195	\$62.38	N/A	N/A	\$12,164.10	N/A	N/A	#####	11.03%	#####	--	No	--		1.17% ETFs & Closed End Funds
VNQ	VANGUARD REAL EST	416.2875	\$83.64	N/A	N/A	\$34,818.29	N/A	N/A	#####	7.01%	#####	--	No	--		3.35% ETFs & Closed End Funds
SWAGX	SCHWAB US AGGREG	23,511.48	\$8.79	N/A	N/A	\$206,665.94	N/A	N/A	#####	-12.35%	#####		3 No	Yes		19.85% Mutual Fund
SWISX	SCHWAB INTERNATIO	4,369.60	\$22.34	N/A	N/A	\$97,616.84	N/A	N/A	#####	18.86%	#####	--	No	Yes		9.38% Mutual Fund
SWRSX	SCHWAB TREASURY IN	11,358.94	\$10.14	N/A	N/A	\$115,179.65	N/A	N/A	#####	31.67%	#####	--	No	Yes		11.07% Mutual Fund
SWTSX	SCHWAB TOTAL STOC	5,947.21	\$77.75	N/A	N/A	\$462,395.50	N/A	N/A	#####	96.73%	#####	--	No	Yes		44.42% Mutual Fund
SNVXX	SCHWAB GOVERNMEI	12,535.03	\$1.00	N/A	N/A	\$12,535.03	N/A	N/A	#####	0%	\$0.00	--	Yes	Yes		1.20% Cash and Money Market
Cash & Cash Inve	--	--	--	--	--	\$14,948.81	0%	\$0.00	--	--	--	--	--	--		1.44% Cash and Money Market
Account Total	--	--	--	--	--	\$1,040,904.16	0%	\$0.00	#####	30.40%	#####	--	--	--		--







	12/10/2023	NOW	Target	target amount	buy	sell	
Cash & Money Market	\$14,949						
Gov Money Market SNVXX	\$12,535						
CD	\$0						Residual cash should rise by 14K
<i>Total Cash</i>	\$27,484	2.6%	5%	\$52,045	\$24,561	BUY 10K SNVXX	done
Schwab Total Stock Mkt Index Fund (SWTSX) [US]	\$462,396						
<i>Total US Stocks</i>	\$462,396	44.4%	40%	\$416,362	(\$46,034)	SELL SWTSX	done
Schwab International Index Fund (SWISX) [Non-US dev.]	\$97,617						
Vanguard FTSE Europe (inc in above) for 2020	in above						
VGK VANGUARD FTSE EUROPE ETF IV	\$12,164						
<i>Total Non-US Stocks</i>	\$109,781	10.5%	10%	\$104,090	(\$5,691)	SELL SWISX	done
Schwab Total Bond Mkt Fund (SWAGX <del>SWLBX</del> ) [US Index]	\$206,666						BUY 7.9K SWAG done
Ishares IBOXX Investment Grade Bond ETF (LQD) [Corp.]	\$70,750						BUY 7.9K LQD done limit order
Schwab TIPS Index Fund (SWRSX) [US Inflation-Indexed]	\$115,180						BUY 7.9K SWRSX done
<i>Total Bonds</i>	\$392,596	37.7%	40%	\$416,362	\$23,766		
Vanguard REIT ETF (VNQ)	\$34,818						BUY 1.6K VNQ
Weyerhaeuser (WY) [Forestry REIT]	\$13,830						BUY 1.6K WY
<i>Total REIT</i>	\$48,648	4.7%	5%	\$52,045	\$3,397		
<b>Totals</b>	<b>\$1,040,904</b>	<b>100%</b>	<b>100%</b>	<b>\$1,040,904</b>	<b>\$0</b>		



Cash & Money Market	\$21,246		
CD (Barclays due 7-2-19)	\$25,905		
<i>Total Cash</i>	\$47,151	4.9%	5%
Schwab Total Stock Mkt Index Fund (SWTSX) [US]	\$389,712		
<i>Total US Stocks</i>	\$389,712	40.4%	40%
Schwab International Index Fund (SWISX) [Non-US developed]	\$89,623		
Vanguard FTSE Europe	\$9,508		
<i>Total Non-US Stocks</i>	\$99,131	10.3%	10%
Schwab Total Bond Mkt Fund (SWLBX) [US Index]	\$215,950		
Ishares IBOXX Investment Grade Bond ETF (LQD) [Corporate]	\$81,852		
Schwab TIPS Index Fund (SWRSX) [US Inflation-Indexed]	\$80,636		
<i>Total Bonds</i>	\$378,438	39.3%	40%
Vanguard REIT ETF (VNQ)	\$41,447		
Weyerhaeuser (WY) [Forestry REIT]	\$8,076		
<i>Total REIT</i>	\$49,523	5.1%	5%
Schwab Total	\$963,955	100%	100%
Grand Total	\$988,735	\$24,780	
last year's grand total	\$980,090		
Change in grand total	\$8,645	0.9%	

	12/12/2022	2022	Target
Cash	\$35,140		
Gov Money Market SNVXX	\$21,643		
CD	\$0		
<i>Total Cash</i>	\$56,784	5.6%	5%
Schwab Total Stock Mkt Index Fund (SWTSX) [US]	\$398,657		
<i>Total US Stocks</i>	\$398,657	39.6%	40%
Schwab International Index Fund (SWISX) [Non-US dev.]	\$89,839		
VGK VANGUARD FTSE EUROPE ETF IV	\$11,101		
<i>Total Non-US Stocks</i>	\$100,940	10.0%	10%
Schwab Total Bond Mkt Fund (SWAGX <del>SWAGX</del> ) [US Index]	\$210,898		
Ishares iBOXX Investment Grade Bond ETF (LQD) [Corp.]	\$68,820		
Schwab TIPS Index Fund (SWRSX) [US Inflation-Indexed]	\$120,051		
<i>Total Bonds</i>	\$399,768	39.7%	40%
Vanguard REIT ETF (VNQ)	\$36,005		
Weyerhaeuser (WY) [Forestry REIT]	\$14,479		
<i>Total REIT</i>	\$50,484	5.0%	5%
Sum Schwab Categories	\$1,006,634	100%	100%
Schwab total			
Non investment accounts below			
Chase	\$20,919		
Paypal	\$8,558		
Grand Total	\$1,036,111		
grand total from May 31, 2020	\$988,735		
grand total from June 2021	\$1,131,589		
Grand total 12/21/2021	\$1,245,651.45		
grand total December 2022	\$1,036,111		
Change in grand total from Dec of last year	\$209,540.71		

## Memo: 4% of past 3 years Investment Total at Two Points Per Year

5/31/2019	\$	926,458
12/31/2019		\$984,125
5/31/2020	\$	963,957
11/30/2020	\$	1,090,859
9/19/2021		\$1,208,947
12/31/2021	\$	1,217,630
6/7/2022	\$	1,118,139
12/12/2022	\$	1,036,111
Average balance over past 3 years Dec 2021	\$	1,065,329.32
4% of Average Balance Dec 2021	\$	42,613.17
Average balance over past 3 years (6obs) Dec2022	\$	\$1,105,940.44
4% of Average Balance Dec 2022		\$44,237.62