Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Henderson, Karen LeCraft
U.S. Court of Appeals - District of Columbia Circuit
Circuit Judge

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. Â§ 13141 et. seq., 5 U.S.C. Â§ 7353, and Judicial Conference regulations.

/s/ Henderson, Karen LeCraft [electronically signed on Oct 26, 2026 9:14am by Henderson, Karen LeCraft in JEFS]
/s/ Henderson, Karen LeCraft [electronically signed on Aug 11, 2026 9:15am by Henderson, Karen LeCraft in JEFS]

I. Positions

I do not have any Positions to report
No entries in this section

II. Agreements

I do not have any Agreements to report
No entries in this section

III A. Filer Non-Investment Income

I do not have any Filer Non-Investment Income to report
No entries in this section

III B. Spouse Non-Investment Income

I do not have any Spouse Non-Investment Income to report
No entries in this section

IV. Reimbursements

I do not have any Reimbursements to report
No entries in this section

V. Gifts

I do not have any Gifts to report

No entries in this section

VI. Liabilities

I do not have any Liabilities to report
No entries in this section

VII. Investments and Trusts

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
1.	**Wells Fargo Checking Account**		None	$15,000 or less	Cash/Market
2.	**(H) First Citizens Investment Account:**				
2-A.	**JPMorgan Chase Bank CD	$5,001 - $15,000	Interest	$250,001 - $500,000	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Buy	Jan 28, 2025	$100,001 - $250,000	
2-B.	**Dreyfus Govt Cash MT	$2,501 - $5,000	Dividend	$100,001 - $250,000	Cash/Market
	Transactions	**Transaction Type**	**Transaction Date**	**Transaction Value**	
	(1).	Buy (add'l)	Jan 22, 2025	$100,001 - $250,000	
	(2).	Buy (add'l)	Jan 31, 2025	$15,000 or less	
	(3).	Sold (part)	Jan 31, 2025	$100,001 - $250,000	
	(4).	Buy (add'l)	Feb 28, 2025	$15,000 or less	
	(5).	Buy (add'l)	Mar 31, 2025	$15,000 or less	
	(6).	Buy (add'l)	Apr 30, 2025	$15,000 or less	
	(7).	Buy (add'l)	May 30, 2025	$15,000 or less	
	(8).	Buy (add'l)	Jun 30, 2025	$15,000 or less	
	(9).	Buy (add'l)	Jul 31, 2025	$15,000 or less	
	(10).	Buy (add'l)	Aug 29, 2025	$15,000 or less	
	(11).	Buy (add'l)	Sep 30, 2025	$15,000 or less	
	(12).	Buy (add'l)	Oct 31, 2025	$15,000 or less	
	(13).	Buy (add'l)	Nov 28, 2025	$15,000 or less	
	(14).	Buy (add'l)	Dec 31, 2025	$15,000 or less	
2-C.	** Goldman Sachs Bank USA CD	$5,001 - $15,000	Interest	$250,001 - $500,000	Cash/Market
3.	**(H) Merrill Lynch SEP Account:**				
3-A.	**Bank of America, NA RASP	$1,000 or less	Interest	$100,001 - $250,000	Cash/Market
4.	**(H) Morgan Stanley Investment Account:**				
4-A.	**Boeing Co.: Common		None	$15,001 - $50,000	Cash/Market
4-B.	**Ishares Russell 100 Value ETF	$1,000 or less	Dividend	$15,000 or less	Cash/Market
4-C.	**Morgan Stanley Cash Account	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market
4-D.	**Bank of America Corp: Common	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
4-E.	**Kinder Morgan Incorp: Common	$1,000 or less	Dividend	$15,000 or less	Cash/Market
4-F.	**Pfizer Inc: Common	$1,000 or less	Dividend	$15,000 or less	Cash/Market
4-G.	**AT&T Inc: Common	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
4-H.	**iShares Russell 1000 Value ETF	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
4-I.	**Chevron Corp: Common	$1,000 or less	Dividend	$15,000 or less	Cash/Market
4-J.	**Warner Bros Discovery Inc: Common		None	$15,000 or less	Cash/Market
4-K.	**Viatris Inc: Common	$1,000 or less	Dividend	$15,000 or less	Cash/Market

5. (H) First Citizens Non-QTIP Trust:

5-A.	**Artisan International Small-Mid Fund	$1,001 - $2,500	Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$50,001 - $100,000

Additional Explanation: The mutual fund was fully liquidated in January generating a capital gain of $2,238. This amount accounts for the total income of $1,001 - $2,500.

5-B.	Diamond Hill Core Bond Fund Class Y	$15,001 - $50,000	Dividend	$500,001 - $1,000,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jul 17, 2025	$500,001 - $1,000,000

5-C.	**Hotchkis & Wiley Small Cap Diversified Value Fund		None		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less
(2).	Sold	Apr 16, 2025	$15,001 - $50,000

5-D.	**American Century ETF TR Avantis US	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 16, 2025	$15,001 - $50,000
(2).	Sold (part)	Jul 17, 2025	$15,000 or less

5-E.	**Goldman Sachs Emerging Markets Equity Inisghts Fund Class R6	$5,001 - $15,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in July generated a capital gain of $8,142. This amount along with the dividend income of $4,077 accounts for the total amount of $5,001 - $15,000.

5-F.	**Vanguard Scottsdale Fds Vng Rus200idx	$1,000 or less	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less
(2).	Sold	Apr 16, 2025	$15,001 - $50,000

5-G.	Dimensional ETF TR	$2,501 - $5,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Additional Explanation: Dimensional International Small Cap ETF

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$50,001 - $100,000
(2).	Sold (part)	Apr 16, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in July generated a capital gain of $1,925. This amount along with the dividend income of $2,254 accounts for the total income of $2,501 - $5,000.

(3).	Buy (add'l)	Jul 17, 2025	$15,001 - $50,000

5-H.	**Ishares 10-20 Year Treasury Bond ETF	$2,501 - $5,000	Dividend		

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Sold (part)	Apr 16, 2025	$15,000 or less
(3).	Sold	Jul 17, 2025	$100,001 - $250,000

5-I. **Transamerica International Equity Fund — None

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$100,001 - $250,000

5-J. **Ishares Core US Aggregtate ETF P1 — $50,001 - $100,000 — Dividend,Gain

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less
(2).	Sold (part)	Apr 16, 2025	$50,001 - $100,000
(3).	Sold	Jul 17, 2025	$1,000,001 - $5,000,000

Additional Explanation: The mutual fund was fully liquidated in July generating a capital gain of $18,245. This amount along with the dividend income of $51,432 accounts for the total income of $50,001 - $100,000.

5-K. **Ishares Russell Mid-Cap Value ETF — $5,001 - $15,000 — Dividend,Gain — $250,001 - $500,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less

Additional Explanation: The sale of units in January generated a capital gain of $805.

(2).	Buy (add'l)	Apr 16, 2025	$50,001 - $100,000
(3).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $880. This amount along with the January capital gain of $805 and dividend income of $6,642 accounts for the total income of $5,001 - $15,000.

5-L. **Goldman Sachs Fin Sq Gov Fund — $5,001 - $15,000 — Dividend — $100,001 - $250,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 31, 2025	$100,001 - $250,000
(2).	Sold (part)	Jun 30, 2025	$15,001 - $50,000
(3).	Buy (add'l)	Jun 30, 2025	$15,001 - $50,000
(4).	Buy (add'l)	Sep 30, 2025	$50,001 - $100,000
(5).	Sold (part)	Sep 30, 2025	$50,001 - $100,000
(6).	Sold (part)	Dec 31, 2025	$50,001 - $100,000
(7).	Buy (add'l)	Dec 31, 2025	$50,001 - $100,000

5-M. **William Blair Small Cap Growth — $5,001 - $15,000 — Dividend,Gain — $50,001 - $100,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less

Additional Explanation: The sale of units in January generated a capital gain of $614.

(2).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $309. This amount along with the January capital gain of $614 and dividend income of $4,283 accounts for the total income of $5,001 - $15,000.

(4).	Buy (add'l)	Dec 22, 2025	$15,000 or less

5-N. **Blackrock Advantage International — $50,001 - $100,000 — Dividend,Gain — $500,001 - $1,000,000 — Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$500,001 - $1,000,000
(2).	Sold (part)	Apr 16, 2025	$50,001 - $100,000

Additional Explanation: The sale of units in April generated a capital gain of $4,168.

(3).	Sold (part)	Jul 17, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in July generated a capital gain of $7,266. This amount along with the January capital gain of $4,168 and dividend income of $51,475 accounts for the total income of $50,001 - $100,000.

(4).	Buy (add'l)	Jul 18, 2025	$15,000 or less

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
5-O.	**Ishares Russell Mid-Cap Growth ETF	$5,001 - $15,000	Dividend,Gain	$250,001 - $500,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in January generated a capital gain of $6,338. This amount along with the dividend income of $975 accounts for the total income of $5,001 - $15,000.

(2).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(3).	Buy (add'l)	Jul 17, 2025	$15,001 - $50,000

5-P.	**Mfs International Equity Fund	$2,501 - $5,000	Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$100,001 - $250,000

Additional Explanation: The mutual fund was fully liquidated in January generating a capital gain of $4,429. This amount accounts for the total income of $2,501 - $5,000.

5-Q.	**Driehaus International Small Cap	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$15,001 - $50,000
(2).	Sold (part)	Apr 16, 2025	$15,000 or less
(3).	Buy (add'l)	Jul 17, 2025	$15,000 or less

5-R.	** NYLI Pinestone International Equity	$1,001 - $2,500	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$100,001 - $250,000
(2).	Sold (part)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,000 or less
(4).	Buy (add'l)	Dec 11, 2025	$15,000 or less

5-S.	**Vanguard Core Bond Fund Admin #1520	$50,001 - $100,000	Dividend	$1,000,001 - $5,000,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jul 17, 2025	$1,000,001 - $5,000,000

5-T.	The Hartford International Value	$5,001 - $15,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$100,001 - $250,000
(2).	Sold (part)	Apr 16, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in April generated a capital gain of $1,767.

(3).	Sold (part)	Jul 17, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in July generated a capital gain of $3,210. This amount along with the April capital gain of $1,767 and the dividend income of $9,752 accounts for the total income of $5,001 - $15,000.

(4).	Buy (add'l)	Dec 15, 2025	$15,000 or less

5-U.	**Ishares Russell Top 200 Value ETF	$15,001 - $50,000	Dividend,Gain	$500,001 - $1,000,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 16, 2025	$15,001 - $50,000
(3).	Sold (part)	Jul 17, 2025	$50,001 - $100,000

Additional Explanation: The sale of units in July generated a capital gain of $8,546. This amount along with the dividend income of $14,958 accounts for the total income of $15,001 - $50,000.

5-V.	**Ishares Russell Top 200 Growth ETF P1	$50,001 - $100,000	Dividend,Gain	$1,000,001 - $5,000,000	Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 13, 2025	$100,001 - $250,000

Additional Explanation: The sale of units on January 13 generated a capital gain of $33,872.

(2).	Sold (part)	Jan 15, 2025	$15,001 - $50,000

Additional Explanation: The sale of units on January 15 generated a capital gain of $10,023.

(3).	Buy (add'l)	Apr 16, 2025	$50,001 - $100,000
(4).	Sold (part)	Jul 17, 2025	$100,001 - $250,000

Additional Explanation: The sale of units in July generated capital gain of $30,520. This amount along with the total January capital gains of $43,895 along with the dividend income of $6,194 accounts for the total income of $50,001 - $100,000.

5-W.	**Thrivent Small Cap Stock	$1,000 or less	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less
(2).	Sold	Apr 16, 2025	$15,001 - $50,000

5-X.	North Square Dynamic Small Cap Fundp	$2,501 - $5,000	Dividend	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 16, 2025	$50,001 - $100,000
(2).	Sold (part)	Jul 17, 2025	$15,000 or less
(3).	Buy (add'l)	Dec 22, 2025	$15,000 or less

5-Y.	**Driehaus Emerging Markets Growth Fund	$5,001 - $15,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in July generated a capital gain of $4,390. This amount along with the dividend income of $2,111 accounts for the total income of $5,001 - $15,000.

5-Z.	**Ishares Tr Core Mcsi EAFE ETF	$5,001 - $15,000	Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$250,001 - $500,000

Additional Explanation: This mutual fund was fully liquidated in January generating a capital gain of $5,432. This accounts for the total income of $5,001 - $15,000.

5-AA.	**Arga Emerging Markets Value Fund	$5,001 - $15,000	Dividend,Gain	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Sold (part)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in July generated a capital gain of $1,646. This amount along with the dividend income of $4,992 accounts for total income of $5,001 - $15,000.

(4).	Buy (add'l)	Dec 19, 2025	$15,000 or less

6.	**First Citizens Savings Account**	$1,000 or less	Interest	$250,001 - $500,000	Cash/Market
7.	**(H) Merrill Lynch IRA Account:**				
7-A.	**Bank of America, NA RASP	$1,000 or less	Interest	$100,001 - $250,000	Cash/Market
8.	**(H) First Citizens QTIP Trust**				
8-A.	**Ishare Russell Top 200 Growth ETF	$15,001 - $50,000	Dividend,Gain	$250,001 - $500,000	Cash/Market

ADMINISTRATIVE OFFICE OF THE UNITED STATES COURTS

DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in January generated a capital gain of $8,939.

(2).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(3).	Buy (add'l)	Apr 16, 2025	$15,001 - $50,000
(4).	Sold (part)	Jul 17, 2025	$15,001 - $50,000

Additional Explanation: The sale of units in July generated a capital gain of $8,239. This amount along with the January capital gain of $8,939 and dividend income of $1,669 accounts for the total income of $15,001 - $50,000.

8-B. The Hartford International Value | $2,501 - $5,000 | Dividend,Gain | $15,001 - $50,000 | Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$15,001 - $50,000
(2).	Sold (part)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $862. This amount along with the dividend income of $2,632 accounts for the total income of $2,501 - $5,000.

(4).	Buy (add'l)	Dec 15, 2025	$15,000 or less

8-C. **Goldman Sachs Fin Sq Gov Fund | $1,001 - $2,500 | Dividend | $15,001 - $50,000 | Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Mar 31, 2025	$50,001 - $100,000
(2).	Sold (part)	Mar 31, 2025	$50,001 - $100,000
(3).	Sold (part)	Jun 30, 2025	$15,000 or less
(4).	Buy (add'l)	Jun 30, 2025	$15,000 or less
(5).	Buy (add'l)	Sep 30, 2025	$15,001 - $50,000
(6).	Sold (part)	Sep 30, 2025	$15,001 - $50,000
(7).	Buy (add'l)	Dec 31, 2025	$15,001 - $50,000
(8).	Sold (part)	Dec 31, 2025	$15,001 - $50,000

8-D. **Blackrock Advantage International | $15,001 - $50,000 | Dividend,Gain | $100,001 - $250,000 | Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$100,001 - $250,000
(2).	Sold (part)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $1,950. This amount along with the dividend income of $13,887 accounts for the total income of $15,001 - $50,000.

(4).	Buy (add'l)	Jul 18, 2025	$15,000 or less
(5).	Buy (add'l)	Dec 17, 2025	$15,000 or less

8-E. NYLI Pinestone International Equity | $1,000 or less | Dividend | $15,001 - $50,000 | Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$15,001 - $50,000

8-F. American Century ETF TR Avantis | $1,000 or less | Dividend,Gain | $15,000 or less | Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 16, 2025	$15,000 or less
(2).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $221. This amount along with the dividend income of $179 accounts for the total income of < $1,000.

8-G. **Hotchkis & Wiley Small Cap Diversified Value | None

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Apr 16, 2025	$15,000 or less

Additional Explanation: This mutual fund was fully liquidated in April generating a capital loss of $2,839. Therefore, no income is reportable for this position.

8-H. **Arga Emerging Markets Value Fund | $1,001 - $2,500 | Dividend,Gain | $15,001 - $50,000 | Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Sold (part)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $443. This amount along with the dividend income of $1,347 accounts for the total income of $1,001 - $2,500.

	(4).	Buy (add'l)	Dec 19, 2025	$15,000 or less	
8-I.	**Dimensional ETF Tr	$1,001 - $2,500	Dividend,Gain	$15,001 - $50,000	Cash/Market

Additional Explanation: Dimensional International Small Cap ETF

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$15,001 - $50,000
(2).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(3).	Sold (part)	Apr 16, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $475. This amount along with the dividend income of $607 accounts for the total income of $1,001 - $2,500.

	(4).	Buy (add'l)	Jul 17, 2025	$15,000 or less	
8-J.	**Pear Tree Polaris Fgn Value Small Cap		None		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$15,000 or less

8-K.	Driehaus International Small Cap GF	$1,000 or less	Dividend	$15,000 or less	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jan 15, 2025	$15,000 or less
(2).	Sold (part)	Apr 16, 2025	$15,000 or less

8-L.	**Ishares Russell Mid-Cap Value ETF	$1,001 - $2,500	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 16, 2025	$15,001 - $50,000
(3).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $203. This amount along with the dividend income of $1,790 accounts for the total income of $1,001 - $2,500.

8-M.	**Ishares Tr Core Msci EAFE ETF	$2,501 - $5,000	Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$100,001 - $250,000

Additional Explanation: The mutual fund was fully liquidated in January generating a capital gain of 2,534. This accounts for the total income of $2,501 - $5,000.

8-N.	**Mfs International Equity Fund	$2,501 - $5,000	Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$50,001 - $100,000

Additional Explanation: The mutual fund was fully liquidated in January generating capital gain of $3,213. This accounts for the total income of $2,501 - $5,000.

8-O.	**Ishares Russell Top 200 Value ETF	$5,001 - $15,000	Dividend,Gain	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(2).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(3).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $2,212. This amount along with the dividend income of $4,021 accounts for the total income of $5,001 - $15,000.

8-P.	North Square Dynamic Small Cap Fundp	$1,000 or less	Dividend,Gain	$15,001 - $50,000	Cash/Market

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Apr 16, 2025	$15,001 - $50,000
(2).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $256. This amount along with the dividend income of $707 accounts for the total income of < $1,000.

8-Q.	**Vanguard Core Bond Fund Admin	$5,001 - $15,000	Dividend	$500,001 - $1,000,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jul 17, 2025	$500,001 - $1,000,000

8-R.	**Ishares Russell Mid-Cap Growth ETF	$1,001 - $2,500	Dividend,Gain	$50,001 - $100,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less

Additional Explanation: The sale of units in January generated a capital gain of $1,338. This amount along with the dividend income of $262 accounts for the total income of $1,001 - $2,500.

(2).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(3).	Buy (add'l)	Jul 17, 2025	$15,000 or less

8-S.	**Driehaus Emerging Markets Growth Fund	$1,001 - $2,500	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(3).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(4).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July created a capital gain of $1,052. This amount along with the dividend income of $570 accounts for the total income of $1,001 - $2,500.

8-T.	**Ishares 10-20 Year Treasury Bond ETF	$1,000 or less	Dividend

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(3).	Sold (part)	Apr 16, 2025	$15,000 or less
(4).	Sold	Jul 17, 2025	$15,001 - $50,000

8-U.	**Goldman Sachs Emerging Markets Equity Insights Fund Class R6	$2,501 - $5,000	Dividend,Gain	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Jan 15, 2025	$15,000 or less
(2).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(3).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(4).	Sold (part)	Jul 17, 2025	$15,000 or less

Additional Explanation: The sale of units in July generated a capital gain of $1,914. This amount along with the dividend income of $1,100 accounts for the total income of $2,501 - $5,000.

8-V.	**Ishares Core US Aggregate ETF	$15,001 - $50,000	Dividend,Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Feb 3, 2025	$15,001 - $50,000
(2).	Sold (part)	Apr 16, 2025	$15,001 - $50,000
(3).	Sold	Jul 17, 2025	$500,001 - $1,000,000

Additional Explanation: The mutual fund was fully liquidated in July and a gain of $3,625 was recognized. This amount along with the $14,005 of dividend income accounts for the total income of $15,001 - $50,000.

8-W.	**Diamond Hill Core Bond Fund Class Y	$2,501 - $5,000	Dividend	$100,001 - $250,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy	Jul 17, 2025	$100,001 - $250,000

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
8-X.	**Artisan International Small-Mid Fund	$1,000 or less	Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$15,000 or less

Additional Explanation: The mutual fund was fully liquidated in January which generated a capital gain of $523. This accounts for the total income of < $1,000.

8-Y.	**Thrivent Small Cap Stock	$1,000 or less	Dividend		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(2).	Sold	Apr 16, 2025	$15,000 or less

8-Z.	**William Blair Small Cap Growth Fund	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold (part)	Jan 15, 2025	$15,000 or less
(2).	Buy (add'l)	Feb 3, 2025	$15,000 or less
(3).	Buy (add'l)	Apr 16, 2025	$15,000 or less
(4).	Sold (part)	Jul 17, 2025	$15,000 or less
(5).	Buy (add'l)	Dec 22, 2025	$15,000 or less

8-AA.	**Transamerica International Equity Fund		None		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Jan 15, 2025	$50,001 - $100,000

8-AB.	**Vanguard Scottsdale Fds Vng Rus2000idx	$1,000 or less	Dividend,Gain		

Transactions	Transaction Type	Transaction Date	Transaction Value
(1).	Sold	Apr 16, 2025	$15,000 or less

Additional Explanation: The mutual fund was fully liquidated in July generating a capital gain of $131. This amount along with the dividend income of $37 accounts for the total income of < $1,000.

9.	**(H) Morgan Stanley IRA Account:**				
9-A.	**Viatris Inc	$1,000 or less	Dividend	$15,000 or less	Cash/Market
9-B.	**AT&T, Inc.: Common	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
9-C.	**Pfizer Inc.:Common	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
9-D.	**Kinder Morgan Inc: Common	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
9-E.	**Boeing Co.: Common		None	$15,001 - $50,000	Cash/Market
9-F.	**Morgan Stanley Cash Account	$1,000 or less	Interest	$15,000 or less	Cash/Market
9-G.	**Chevron Corp.: Common	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
9-H.	**Bank of America Corp: Common	$1,001 - $2,500	Dividend	$50,001 - $100,000	Cash/Market
10.	**Truist Checking Account**		None	$50,001 - $100,000	Cash/Market

VIII. Additional Information or Explanations

I do not have any Additional Information to report
No entries in this section