



SALVATORE J TOCCO IV

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**THE BILL LIBRARY ASSOCIATION**

**Table of Contents**

Combined Performance	2
Performance Summary by Account	4
Executive Summary by Account	9
Household Trailing Year Returns	14
Broad Asset Allocation	15
Portfolio Growth	16
Equity Analysis	17
Holdings by Account	18
Estimated Income by Account	32
Disclosure	33

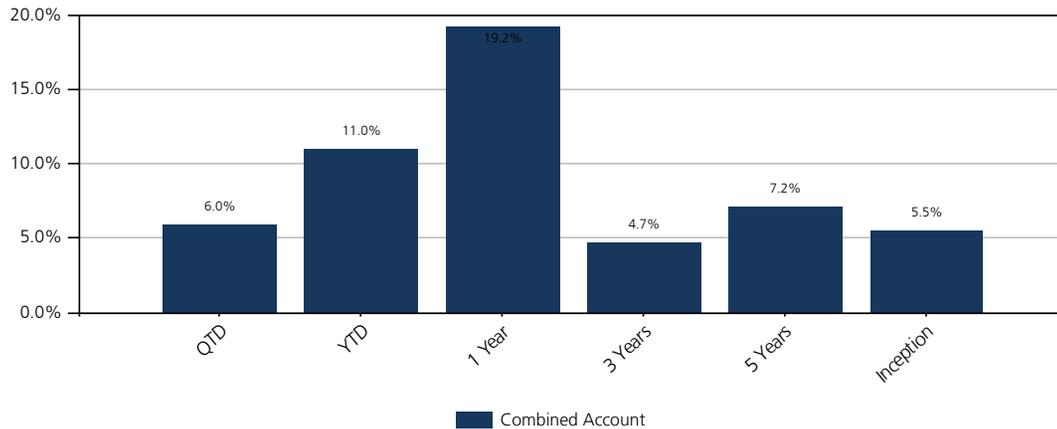
# COMBINED PERFORMANCE AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION

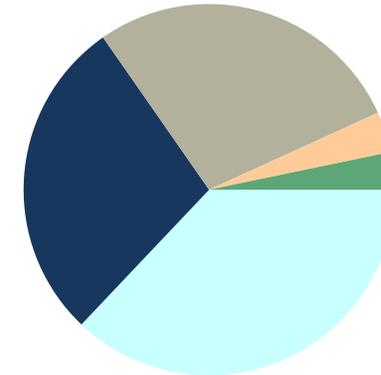


Account HH00054479-1

## Investment Return Graph



## Current Account Allocation



Account Name	Program	Portfolio Style	Inception Date	Account Value	Quarter To Date	Year To Date	One Year	Three Year	Since Inception
The Bill Library Association Total Combined Account			11/26/2012	\$1,502,677	5.96%	11.01%	19.22%	4.74%	5.54%
15301774	The Bill Library Building Fund	COMPASS	11/26/2012	\$557,226	5.95%	10.55%	20.41%	2.97%	5.48%
53696601	The William Holton Memorial Fund	COMPASS	11/23/2016	\$424,216	6.19%	11.21%	18.73%	5.95%	6.44%
44754488	The William Holton Memorial Fund 2	COMPASS	11/22/2023	\$418,888	5.72%	11.04%			15.80%

# COMBINED PERFORMANCE AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

	<b>Account Name Program Portfolio Style</b>	<b>Inception Date</b>	<b>Account Value</b>	<b>Quarter To Date</b>	<b>Year To Date</b>	<b>One Year</b>	<b>Three Year</b>	<b>Since Inception</b>
■ 29542811	<b>Library Commission Funds-Gales Ferry Library</b> AMERICAN FUNDS AF Moderate Growth & Income	<b>3/30/2022</b>	<b>\$53,293</b>	<b>6.05%</b>	<b>12.72%</b>	<b>23.76%</b>		<b>7.91%</b>
■ 11258251	<b>Library Commission Funds-Either Library</b> AMERICAN FUNDS AF Moderate Growth & Income	<b>12/29/2016</b>	<b>\$49,054</b>	<b>6.03%</b>	<b>12.48%</b>	<b>23.44%</b>	<b>6.61%</b>	<b>6.96%</b>

The returns for all periods greater than 1 year are annualized. Yearly trailing returns are calculated using 12 month periods, not actual 365 days, and may include a partial month for reports run mid-month.

# PORTFOLIO SUMMARY AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

15301774 THE BILL LIBRARY BUILDING FUND

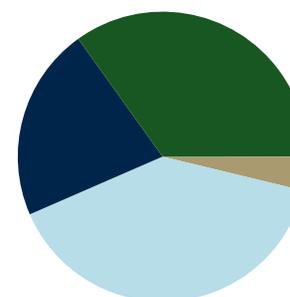
COMPASS

## Statement of Portfolio Changes

	Quarter To Date	Year To Date	Since Inception 11/26/2012
Total Beginning Value	\$525,944	\$504,043	\$269,127
Net Deposits/Withdrawals	\$0	\$0	\$27,392
Total Earnings	\$31,283	\$53,183	\$260,706
Total Ending Value	\$557,226	\$557,226	\$557,226

Beginning/ending values and performance returns exclude assets not custodied at Janney such as annuities and certain mutual funds. Total value including these "non-performance" assets and accrued income is \$557,226

## Current Asset Allocation



## Calendar Year Rate of Return

	2024	2023	2022	2021	2020	Since Inception 11/26/2012
Your Portfolio	10.55%	13.64%	-15.71%	10.39%	13.68%	5.48%

## Trailing Year Rate of Return

	Quarter To Date	Year To Date	One Year	Three Year	Five Year	Seven Year
Your Portfolio	5.95%	10.55%	20.41%	2.97%	6.78%	6.22%

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# PORTFOLIO SUMMARY AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

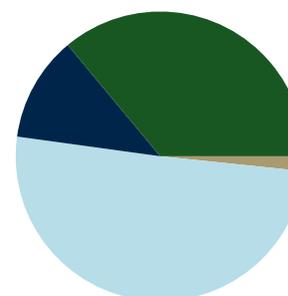
53696601 THE WILLIAM HOLTON MEMORIAL FUND

COMPASS

## Statement of Portfolio Changes

	Quarter To Date	Year To Date	Since Inception 11/23/2016
Total Beginning Value	\$400,284	\$382,423	\$1,110
Net Deposits/Withdrawals	-\$15	-\$15	\$164,188
Total Earnings	\$23,947	\$41,808	\$258,918
Total Ending Value	\$424,216	\$424,216	\$424,216

## Current Asset Allocation



Cash and Equivalents	1.6%
U.S. Equity	50.5%
International Equity	11.8%
Fixed Income	36.1%

Beginning/ending values and performance returns exclude assets not custodied at Janney such as annuities and certain mutual funds. Total value including these "non-performance" assets and accrued income is \$427,084

## Calendar Year Rate of Return

	2024	2023	2022	2021	2020	Since Inception 11/23/2016
Your Portfolio	11.21%	4.60%	-4.05%	24.74%	-2.55%	6.44%

## Trailing Year Rate of Return

	Quarter To Date	Year To Date	One Year	Three Year	Five Year	Seven Year
Your Portfolio	6.19%	11.21%	18.73%	5.95%	7.47%	7.06%

The returns for all periods greater than 1 year are annualized. Yearly trailing returns are calculated using 12 month periods, not actual 365 days, and may include a partial month for reports run mid-month.

# PORTFOLIO SUMMARY AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

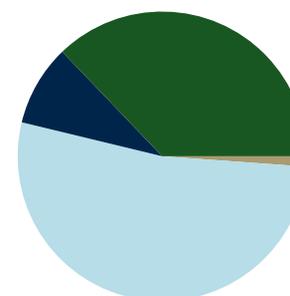
44754488 THE WILLIAM HOLTON MEMORIAL FUND 2

COMPASS

## Statement of Portfolio Changes

	Quarter To Date	Year To Date	Since Inception 11/22/2023
Total Beginning Value	\$395,760	\$376,930	\$361,665
Net Deposits/Withdrawals	\$0	\$0	\$0
Total Earnings	\$23,129	\$41,959	\$57,223
Total Ending Value	\$418,888	\$418,888	\$418,888

## Current Asset Allocation



Beginning/ending values and performance returns exclude assets not custodied at Janney such as annuities and certain mutual funds. Total value including these "non-performance" assets and accrued income is \$420,414

## Calendar Year Rate of Return

	2024	2023*	Since Inception 11/22/2023
<b>Your Portfolio</b>	<b>11.04%</b>	<b>4.28%</b>	<b>15.80%</b>

\* The return reflected is for a partial year

## Trailing Year Rate of Return

	Quarter To Date	Year To Date
<b>Your Portfolio</b>	<b>5.72%</b>	<b>11.04%</b>

The returns for all periods greater than 1 year are annualized. Yearly trailing returns are calculated using 12 month periods, not actual 365 days, and may include a partial month for reports run mid-month.

# PORTFOLIO SUMMARY AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

29542811 LIBRARY COMMISSION FUNDS-GALES FERRY LIBRARY

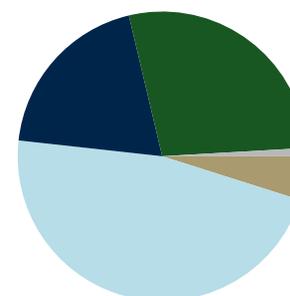
AMERICAN FUNDS

## Statement of Portfolio Changes

	Quarter To Date	Year To Date	Since Inception 3/30/2022
Total Beginning Value	\$50,943	\$47,932	\$25,891
Net Deposits/Withdrawals	-\$699	-\$699	\$17,477
Total Earnings	\$3,049	\$6,060	\$9,925
Total Ending Value	\$53,293	\$53,293	\$53,293

Beginning/ending values and performance returns exclude assets not custodied at Janney such as annuities and certain mutual funds. Total value including these "non-performance" assets and accrued income is \$53,293

## Current Asset Allocation



## Calendar Year Rate of Return

	2024	2023	2022*	Since Inception 03/30/2022
<b>Your Portfolio</b>	<b>12.72%</b>	<b>13.12%</b>	<b>-5.08%</b>	<b>7.91%</b>

\* The return reflected is for a partial year

## Trailing Year Rate of Return

	Quarter To Date	Year To Date	One Year
<b>Your Portfolio</b>	<b>6.05%</b>	<b>12.72%</b>	<b>23.76%</b>

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# PORTFOLIO SUMMARY AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

11258251 LIBRARY COMMISSION FUNDS-EITHER LIBRARY

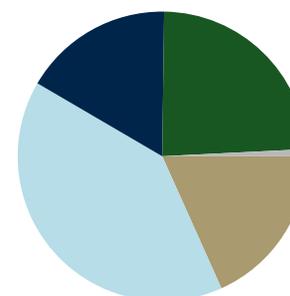
AMERICAN FUNDS

## Statement of Portfolio Changes

	Quarter To Date	Year To Date	Since Inception 12/29/2016
Total Beginning Value	\$47,774	\$28,393	\$51,766
Net Deposits/Withdrawals	-\$1,545	\$15,319	-\$28,004
Total Earnings	\$2,824	\$5,342	\$25,292
Total Ending Value	\$49,054	\$49,054	\$49,054

Beginning/ending values and performance returns exclude assets not custodied at Janney such as annuities and certain mutual funds. Total value including these "non-performance" assets and accrued income is \$49,054

## Current Asset Allocation



Cash and Equivalents	18.3%
U.S. Equity	40.1%
International Equity	16.8%
Fixed Income	24.0%
Other	0.8%

## Calendar Year Rate of Return

	2024	2023	2022	2021	2020	Since Inception 12/29/2016
Your Portfolio	12.48%	12.99%	-10.10%	10.19%	9.93%	6.96%

## Trailing Year Rate of Return

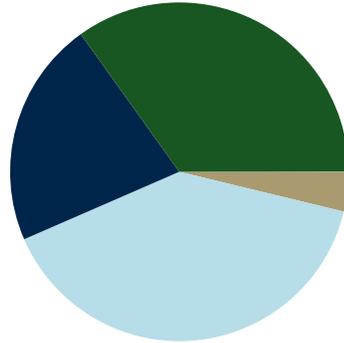
	Quarter To Date	Year To Date	One Year	Three Year	Five Year	Seven Year
Your Portfolio	6.03%	12.48%	23.44%	6.61%	7.79%	6.00%

The returns for all periods greater than 1 year are annualized. Yearly trailing returns are calculated using 12 month periods, not actual 365 days, and may include a partial month for reports run mid-month.



**Asset Allocation**

	Market Value	%
Cash and Equivalents	\$21,020	3.8%
U.S. Equity	\$221,245	39.7%
International Equity	\$120,484	21.6%
Fixed Income	\$194,360	34.9%
Other	\$117	0.0%
<b>Total</b>	<b>\$557,226</b>	<b>100%</b>



**Market Activity Summary**

	Quarter to Date	Year to Date	Since Inception 11/26/2012
Total Beginning Value	\$525,944	\$504,043	\$269,127
Net Deposits/Withdrawals	\$0	\$0	\$27,392
Total Earnings	\$31,283	\$53,183	\$260,706
Total Ending Value	\$557,226	\$557,226	\$557,226
<b>Performance Results</b>			
Your Portfolio	5.95%	10.55%	5.48%

Returns shown for any period greater than 12 months are annualized

Value displayed above includes annuities but may exclude other assets not custodied at Janney such as certain m funds or insurance products. Calculation of performance returns includes the value listed above plus accrued income including these assets and accrued income is \$557,226

**Top 10 Holdings**

Ticker/Cusip	Security	Market Value	% Portfolio
VEU	VNGRD FTSE ALL WORLD ETF	61,047	11.0
IEI	ISHS 3-7Y TRSY ETF	58,367	10.5
XLK	TECH SEL SECT SPDR ETF	52,376	9.4
VPL	VNGRD FTSE PACIFIC ETF	52,365	9.4
IEF	ISHS 7-10Y TRSY ETF	45,430	8.2
TLT	ISHS 20+ TRSY ETF	45,126	8.1
XLV	HLTHCR SEL SECT SPDR ETF	43,588	7.8
XLC	SELECT COMMN SVC SEL ETF	33,810	6.1
XLY	CONS DSCR SEL SPDR ETF	24,245	4.4
VCIT	VNGRD INTRM CORP BD ETF	24,204	4.3
<b>Total</b>		<b>\$440,556</b>	<b>79.1</b>

**Net Invested Capital**



Non-performance assets are excluded from the Market Value and Net Invested Capital.



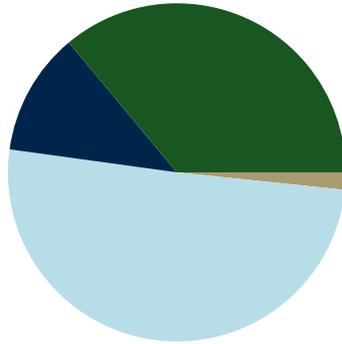
53696601

**THE WILLIAM HOLTON MEMORIAL FUND**

COMPASS

**Asset Allocation**

	Market Value	%
Cash and Equivalents	\$6,975	1.6%
U.S. Equity	\$214,375	50.5%
International Equity	\$49,922	11.8%
Fixed Income	\$152,944	36.1%
<b>Total</b>	<b>\$424,216</b>	<b>100%</b>



**Market Activity Summary**

	Quarter to Date	Year to Date	Since Inception 11/23/2016
Total Beginning Value	\$400,284	\$382,423	\$1,110
Net Deposits/Withdrawals	-\$15	-\$15	\$164,188
Total Earnings	\$23,947	\$41,808	\$258,918
Total Ending Value	\$424,216	\$424,216	\$424,216
<b>Performance Results</b>			
Your Portfolio	6.19%	11.21%	6.44%

Returns shown for any period greater than 12 months are annualized

Value displayed above includes annuities but may exclude other assets not custodied at Janney such as certain m funds or insurance products. Calculation of performance returns includes the value listed above plus accrued incc value including these assets and accrued income is \$427,084

**Top 10 Holdings**

Ticker/Cusip	Security	Market Value	% Portfolio
6174467X1	MS MTN 5.0 112425	25,120	5.9
06051GFU8	BAC NOTE 4.45 030326	25,033	5.9
126650CS7	CVS CORP SR 5.0 120124	24,985	5.9
360271AJ9	FULTON FINL 4.5 111524	24,926	5.9
14040HBZ7	CAPITAL ONE 4.25 043025	24,908	5.9
AVGO	BROADCOM INC	17,250	4.1
47233WDJ5	JEFFERIES GRP 6.0 022829	15,017	3.5
JPM	JPMORGAN CHASE & CO	13,917	3.3
362320BA0	GTE CORP 6.94 041528	12,955	3.1
NVS	NOVARTIS AG SPON ADR	10,812	2.5
<b>Total</b>		<b>\$194,922</b>	<b>45.9</b>

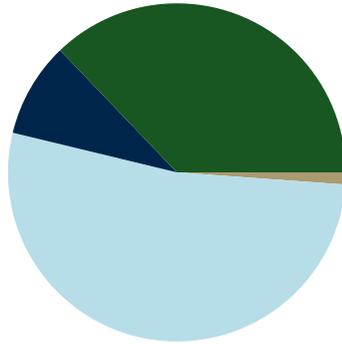
**Net Invested Capital**



Non-performance assets are excluded from the Market Value and Net Invested Capital.

**Asset Allocation**

	Market Value	%
Cash and Equivalents	\$4,808	1.1%
U.S. Equity	\$220,440	52.6%
International Equity	\$37,990	9.1%
Fixed Income	\$155,651	37.2%
<b>Total</b>	<b>\$418,888</b>	<b>100%</b>



**Market Activity Summary**

	Quarter to Date	Year to Date	Since Inception 11/22/2023
Total Beginning Value	\$395,760	\$376,930	\$361,665
Net Deposits/Withdrawals	\$0	\$0	\$0
Total Earnings	\$23,129	\$41,959	\$57,223
Total Ending Value	\$418,888	\$418,888	\$418,888

**Performance Results**

	Quarter to Date	Year to Date	Since Inception 11/22/2023
Your Portfolio	5.72%	11.04%	15.80%

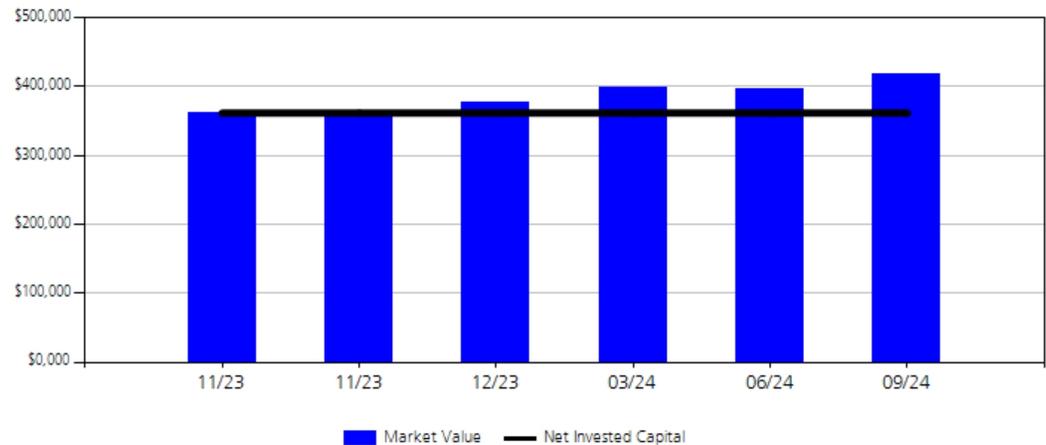
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**Top 10 Holdings**

Ticker/Cusip	Security	Market Value	% Portfolio
04686JAF8	ATHENE HLDG 6.65 020133	27,455	6.6
00287YCX5	ABBVIE INC 3.8 031525	24,906	5.9
42217KBF2	HEALTH CARE 4.0 060125	24,850	5.9
09062XAF0	BIOGEN INC 4.05 091525	24,849	5.9
125523CB4	CIGNA CORP 3.4 030127	24,539	5.9
47233WDJ5	JEFFERIES GRP 6.0 022829	15,017	3.6
362320BA0	GTE CORP 6.94 041528	14,035	3.4
CMCSA	COMCAST CORP A NEW	13,325	3.2
DAL	DELTA ARLNS INC NEW	11,986	2.9
BMY	BRISTOL MYERS SQUIBB CO	11,590	2.8
<b>Total</b>		<b>\$192,552</b>	<b>46.0</b>

**Net Invested Capital**



Non-performance assets are excluded from the Market Value and Net Invested Capital.



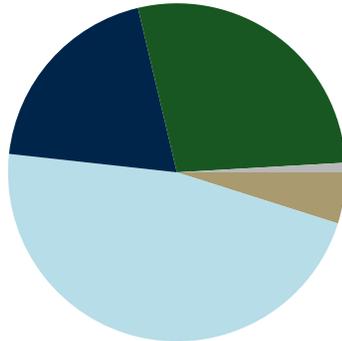
29542811

LIBRARY COMMISSION FUNDS-GALES FERRY LIBRARY

AMERICAN FUNDS

**Asset Allocation**

	Market Value	%
Cash and Equivalents	\$2,603	4.9%
U.S. Equity	\$24,973	46.9%
International Equity	\$10,416	19.5%
Fixed Income	\$14,813	27.8%
Other	\$488	0.9%
<b>Total</b>	<b>\$53,293</b>	<b>100%</b>



**Market Activity Summary**

	Quarter to Date	Year to Date	Since Inception 3/30/2022
Total Beginning Value	\$50,943	\$47,932	\$25,891
Net Deposits/Withdrawals	-\$699	-\$699	\$17,477
Total Earnings	\$3,049	\$6,060	\$9,925
Total Ending Value	\$53,293	\$53,293	\$53,293
<b>Performance Results</b>			
Your Portfolio	6.05%	12.72%	7.91%

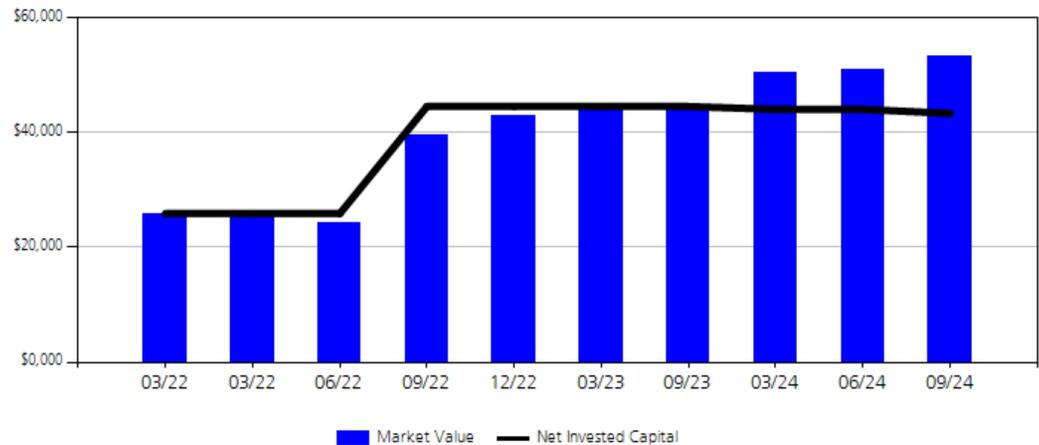
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**Top 10 Holdings**

Ticker/Cusip	Security	Market Value	% Portfolio
AMBFX	AMR BAL F2	13,204	24.8
WMFFX	WASH MUT INVS F2	8,069	15.1
GBLFX	AMR GLB BAL F2	7,922	14.9
AMEFX	INCOME FD OF AMER F2	5,456	10.2
WGIFX	CAP WRLD GRW INC F2	5,300	9.9
ANBFX	AMR STR BD F2	2,656	5.0
ANWFX	NEW PERSP F2	2,650	5.0
ABNFX	BOND FD OF AMER F2	2,639	5.0
SMCFX	SMALLCAP WRLD F2	2,580	4.8
MIAYX	AMR MLTISECT INCM F2	2,553	4.8
<b>Total</b>		<b>\$53,029</b>	<b>99.5</b>

**Net Invested Capital**



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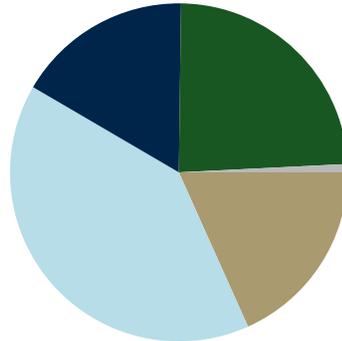
11258251

LIBRARY COMMISSION FUNDS-EITHER LIBRARY

AMERICAN FUNDS

**Asset Allocation**

	Market Value	%
Cash and Equivalents	\$8,969	18.3%
U.S. Equity	\$19,685	40.1%
International Equity	\$8,237	16.8%
Fixed Income	\$11,775	24.0%
Other	\$387	0.8%
<b>Total</b>	<b>\$49,054</b>	<b>100%</b>



**Market Activity Summary**

	Quarter to Date	Year to Date	Since Inception 12/29/2016
Total Beginning Value	\$47,774	\$28,393	\$51,766
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Total Earnings	\$2,824	\$5,342	\$25,292
Total Ending Value	\$49,054	\$49,054	\$49,054
<b>Performance Results</b>			
Your Portfolio	6.03%	12.48%	6.96%

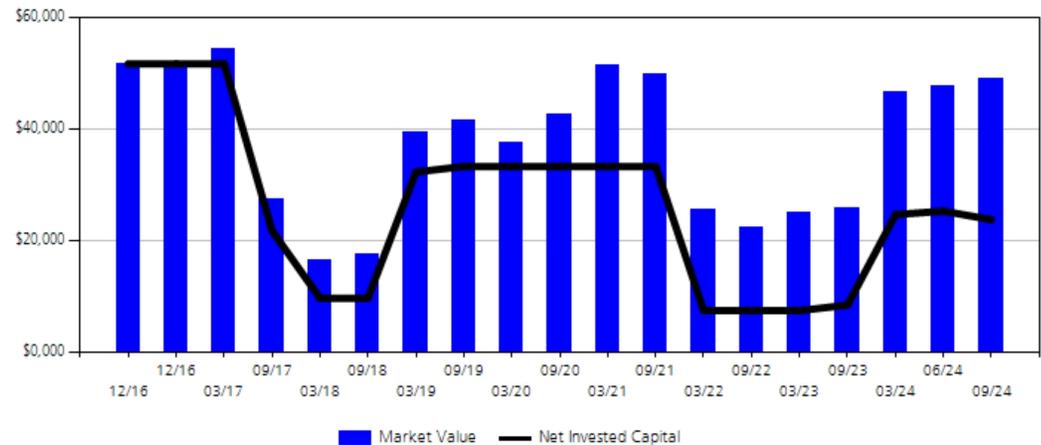
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**Top 10 Holdings**

Ticker/Cusip	Security	Market Value	% Portfolio
AMBFX	AMR BAL F2	10,477	21.4
WMFFX	WASH MUT INVS F2	6,316	12.9
GBLFX	AMR GLB BAL F2	6,279	12.8
AMEFX	INCOME FD OF AMER F2	4,199	8.6
WGIFX	CAP WRLD GRW INC F2	4,185	8.5
SMCFX	SMALLCAP WRLD F2	2,097	4.3
MIAYX	AMR MLTISECT INCM F2	2,097	4.3
ANWFX	NEW PERSP F2	2,096	4.3
ABNFX	BOND FD OF AMER F2	2,094	4.3
ANBFX	AMR STR BD F2	2,092	4.3
<b>Total</b>		<b>\$41,933</b>	<b>85.5</b>

**Net Invested Capital**



Non-performance assets are excluded from the Market Value and Net Invested Capital.

# HOUSEHOLD SUMMARY AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION

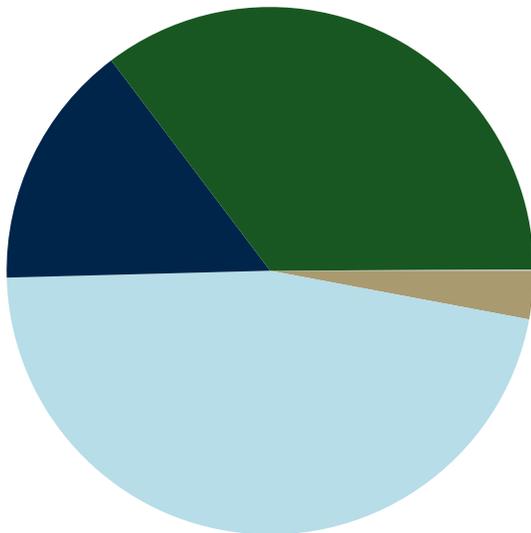


Account HH00054479-1

Account No Account Name Manager Style	Total Market Value	Estimated Annual Income	Portfolio Current Yield	Performance Summary						
				Quarter to Date	Year to Date	One Year	Three Year	Five Year	Seven Year	Ten Year
<b>THE BILL LIBRARY ASSOCIATION</b>	<b>\$1,502,677</b>	<b>\$44,123</b>	<b>2.9%</b>	<b>5.96%</b>	<b>11.01%</b>	<b>19.22%</b>	<b>4.74%</b>	<b>7.18%</b>	<b>6.69%</b>	<b>5.20%</b>
<b>15301774</b> The Bill Library Building Fund COMPASS	\$557,226	\$13,138	2.4%	5.95%	10.55%	20.41%	2.97%	6.78%	6.22%	5.13%
<b>53696601</b> The William Holton Memorial Fund COMPASS	\$424,216	\$15,966	3.8%	6.19%	11.21%	18.73%	5.95%	7.47%	7.06%	
<b>44754488</b> The William Holton Memorial Fund 2 COMPASS	\$418,888	\$12,767	3.0%	5.72%	11.04%					
<b>29542811</b> Library Commission Funds-Gales Ferry Library AMERICAN FUNDS AF Moderate Growth & Income	\$53,293	\$1,259	2.4%	6.05%	12.72%	23.76%				
<b>11258251</b> Library Commission Funds-Either Library AMERICAN FUNDS AF Moderate Growth & Income	\$49,054	\$993	2.0%	6.03%	12.48%	23.44%	6.61%	7.79%	6.00%	

The returns for all periods greater than 1 year are annualized. Yearly trailing returns are calculated using 12 month periods, not actual 365 days, and may include a partial month for reports run mid-month.

## Broad Asset Allocation

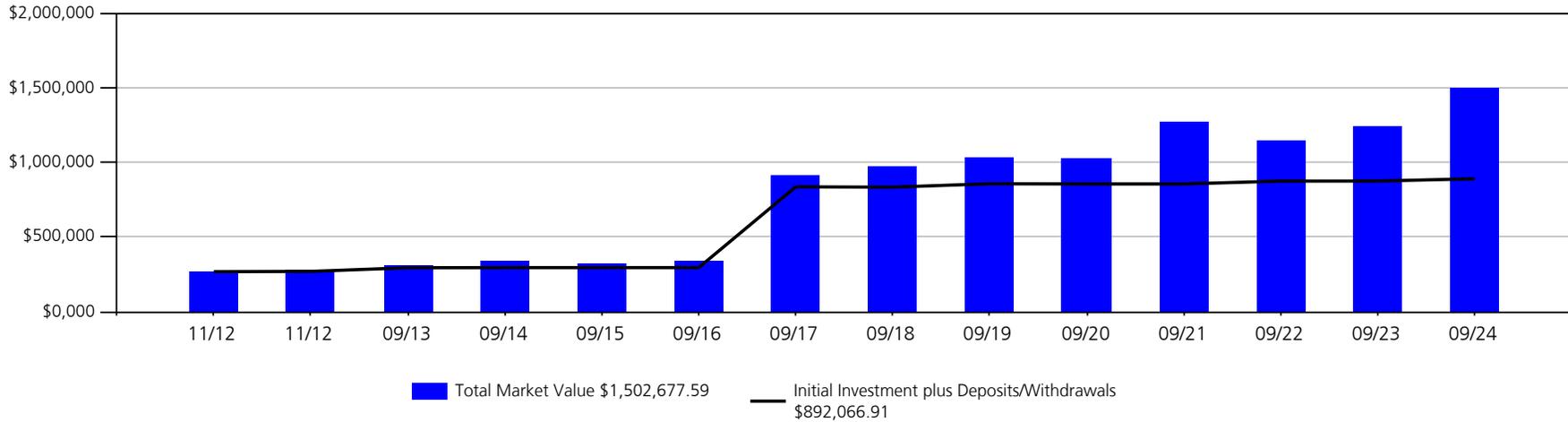


	Cash and Equivalents	3.0%
	U.S. Equity	46.6%
	International Equity	15.1%
	Fixed Income	35.2%
	Other	0.1%

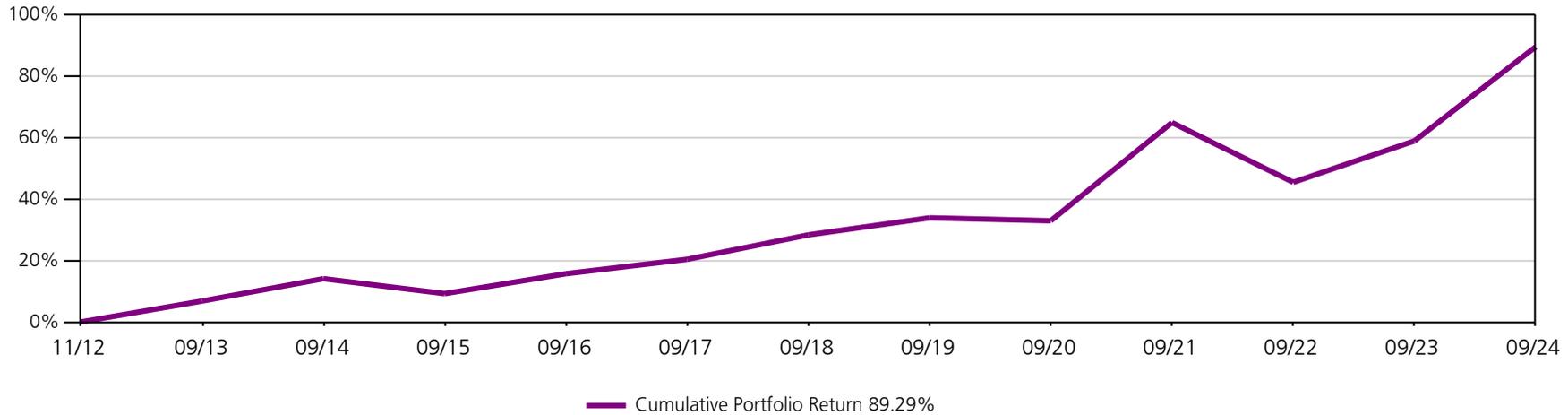
## Detailed Asset Allocation

	Market Value	% of Asset Class	% of Total Portfolio
<b>Cash and Equivalents</b>	<b>\$44,376</b>	<b>100.0</b>	<b>3.0</b>
Cash and Equivalents	36,873	83.1	2.5
Cash held in Mutual Funds, ETFs, and UITs	7,503	16.9	0.5
<b>Equity - U.S. &amp; International</b>	<b>\$927,767</b>	<b>100.0</b>	<b>61.7</b>
Large Cap	737,962	79.5	49.1
Mid Cap	173,311	18.7	11.5
Small Cap	7,863	0.8	0.5
Equity Mutual Funds, ETFs, and UITs	24	0.0	0.0
Other	8,606	0.9	0.6
<b>Fixed Income</b>	<b>\$529,542</b>	<b>100.0</b>	<b>35.2</b>
Corporate Debt - Domestic Investment Grade	308,594	58.3	20.5
Fixed Income Mutual Funds, ETFs, and UITs	220,947	41.7	14.7
<b>Other</b>	<b>\$992</b>	<b>100.0</b>	<b>0.1</b>
Other Mutual Funds, ETFs, and UITs	992	100.0	0.1
<b>Total Asset Allocation</b>	<b>\$1,502,677</b>		

Net Invested Capital



Cumulative Portfolio Results

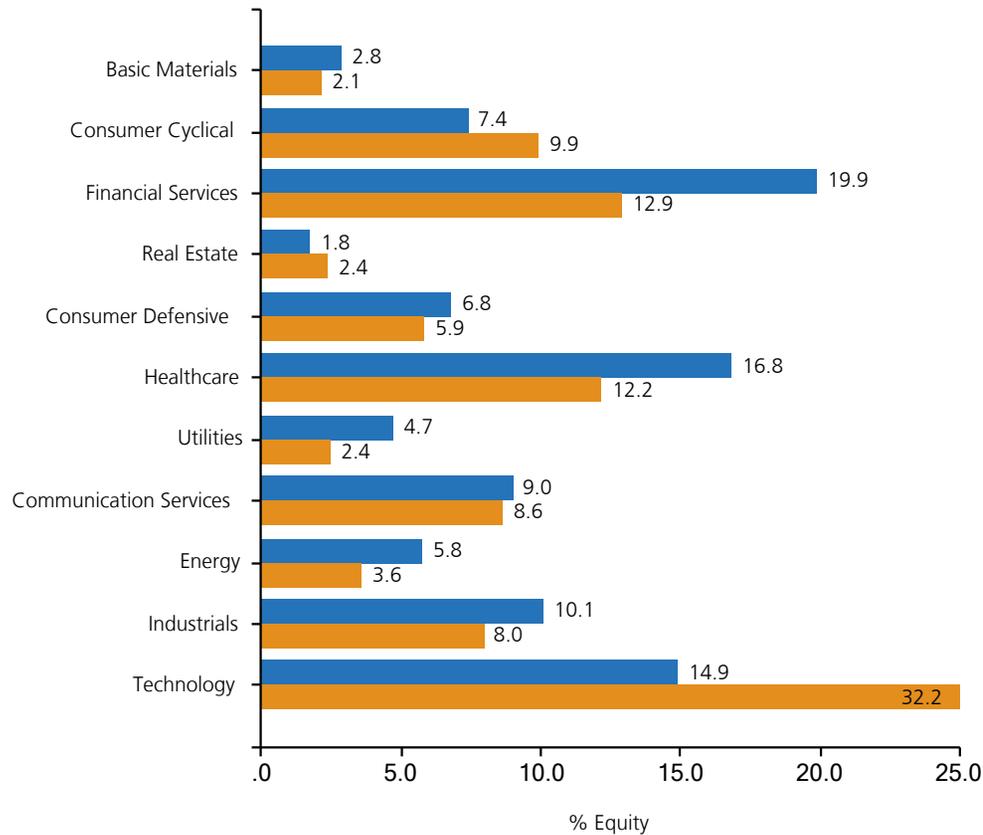


Non-performance assets are excluded from the Portfolio Growth Market Values and from the Cumulative Portfolio Return.



## Morningstar Equity Sector Weightings

Account S&P 500



## Top Equity Holdings

Security	Symbol Cusip	% Equity	% Portfolio	Market Value
VNGRD FTSE ALL WORLD ETF	VEU	6.7	4.1	61,047
TECH SEL SECT SPDR ETF	XLK	5.8	3.5	52,376
VNGRD FTSE PACIFIC ETF	VPL	5.8	3.5	52,365
HLTHCR SEL SECT SPDR ETF	XLV	4.8	2.9	43,588
SELECT COMMN SVC SEL ETF	XLC	3.7	2.2	33,810
CONS DSCR SEL SPDR ETF	XLY	2.7	1.6	24,245
FINL SEL SECT SPDR ETF	XLF	2.5	1.5	22,615
CONS STPLS SEL SPDR ETF	XLP	2.4	1.5	22,078
JPMORGAN CHASE & CO	JPM	2.3	1.4	21,297
MEDTRONIC PLC	MDT	2.0	1.2	17,916
<b>Total</b>		<b>38.6</b>	<b>23.4</b>	<b>\$351,335</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 15301774 THE BILL LIBRARY BUILDING FUND

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>CASH AND EQUIVALENTS</b>									
<b>Liquid Asset</b>									
Cash				17,705	17,705		1.80	319	3.18
<b>Total Liquid Asset</b>				<b>17,705</b>	<b>17,705</b>			<b>319</b>	<b>3.18</b>
<b>TOTAL CASH AND EQUIVALENTS</b>				<b>17,705</b>	<b>17,705</b>			<b>319</b>	<b>3.18</b>
<b>EQUITY</b>									
<b>Consumer Cyclical</b>									
Consumer Discretionary Select Sector SPDR ETF	XLY	121	200.37	17,062	24,245	7,181	0.75	170	4.35
<b>Total Consumer Cyclical</b>				<b>17,062</b>	<b>24,245</b>	<b>7,181</b>	<b>0.70</b>	<b>170</b>	<b>4.35</b>
<b>Financial Services</b>									
Ishares U S Broker-Dealers & Securities Exchanges ETF	IAI	88	128.56	9,959	11,313	1,353	1.19	153	2.03
Sector Financial Select Sector SPDR ETF	XLF	499	45.32	19,711	22,615	2,904	1.47	326	4.06
<b>Total Financial Services</b>				<b>29,670</b>	<b>33,928</b>	<b>4,257</b>	<b>1.41</b>	<b>479</b>	<b>6.09</b>
<b>Consumer Defensive</b>									
Sector Consumer Staples Select Sector SPDR ETF	XLP	266	83.00	19,663	22,078	2,414	2.55	574	3.96
<b>Total Consumer Defensive</b>				<b>19,663</b>	<b>22,078</b>	<b>2,414</b>	<b>2.60</b>	<b>574</b>	<b>3.96</b>
<b>Healthcare</b>									
Sector Healthcare Select Sector SPDR ETF	XLV	283	154.02	34,651	43,588	8,936	1.48	632	7.82
<b>Total Healthcare</b>				<b>34,651</b>	<b>43,588</b>	<b>8,936</b>	<b>1.45</b>	<b>632</b>	<b>7.82</b>
<b>Utilities</b>									
Select Utilities Select Sector SPDR ETF	XLU	146	80.78	9,698	11,794	2,095	2.72	320	2.12
<b>Total Utilities</b>				<b>9,698</b>	<b>11,794</b>	<b>2,095</b>	<b>2.71</b>	<b>320</b>	<b>2.12</b>
<b>Technology</b>									
Sector Technology Select Sector SPDR ETF	XLK	232	225.76	22,806	52,376	29,570	0.71	353	9.40
<b>Total Technology</b>				<b>22,806</b>	<b>52,376</b>	<b>29,570</b>	<b>0.67</b>	<b>353</b>	<b>9.40</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

15301774 THE BILL LIBRARY BUILDING FUND									
Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>Equity Mutual Funds, ETFs, and UITs</b>									
Ishares Core Msci Europe ETF	IEUR	140	60.93	7,050	8,530	1,479	2.92	246	1.53
Select Sector Communication Services Select Sector SPDR ETF	XLC	374	90.40	19,545	33,810	14,264	0.97	330	6.07
Vanguard Ftse All World Ex Us ETF	VEU	969	63.00	50,747	61,047	10,300	2.81	1,761	10.96
Vanguard FTSE Pacific ETF	VPL	668	78.39	45,187	52,365	7,177	2.94	1,381	9.40
<b>Total Equity Mutual Funds, ETFs, and UITs</b>				<b>122,529</b>	<b>155,751</b>	<b>33,220</b>	<b>2.39</b>	<b>3,718</b>	<b>27.95</b>
<b>TOTAL EQUITY</b>				<b>256,080</b>	<b>343,760</b>	<b>87,673</b>	<b>1.82</b>	<b>6,246</b>	<b>61.69</b>
<b>FIXED INCOME</b>									
<b>Fixed Income Mutual Funds, ETFs, and UITs</b>									
Ishares 20+ Yr Treasury Bond ETF	TLT	460	98.10	45,652	45,126	-527	3.67	1,653	8.10
Ishares 3-7Yr Treasury Bond ETF	IEI	488	119.61	55,722	58,367	2,645	2.91	1,656	10.47
Ishares 7-10Yr Treasury Bond ETF	IEF	463	98.12	44,049	45,430	1,379	3.25	1,455	8.15
Vanguard Intermediate Term Corp Bond ETF	VCIT	289	83.75	27,536	24,204	-3,332	4.11	985	4.34
Vanguard Short Term Corp Bond ETF	VCSH	285	79.42	22,002	22,635	632	3.71	825	4.06
<b>Total Fixed Income Mutual Funds, ETFs, and UITs</b>				<b>194,961</b>	<b>195,761</b>	<b>797</b>	<b>3.36</b>	<b>6,573</b>	<b>35.13</b>
<b>TOTAL FIXED INCOME</b>				<b>194,961</b>	<b>195,761</b>	<b>797</b>	<b>3.36</b>	<b>6,573</b>	<b>35.13</b>
<b>TOTAL HOLDINGS</b>				<b>\$468,746</b>	<b>\$557,226</b>	<b>\$88,470</b>	<b>2.36</b>	<b>\$13,138</b>	<b>100.00</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 53696601 THE WILLIAM HOLTON MEMORIAL FUND

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>CASH AND EQUIVALENTS</b>									
<b>Liquid Asset</b>									
Cash				6,975	6,975		1.80	126	1.64
<b>Total Liquid Asset</b>				<b>6,975</b>	<b>6,975</b>			<b>126</b>	<b>1.64</b>
<b>TOTAL CASH AND EQUIVALENTS</b>				<b>6,975</b>	<b>6,975</b>			<b>126</b>	<b>1.64</b>
<b>EQUITY</b>									
<b>Basic Materials</b>									
Dow Inc	DOW	53	54.63	3,224	2,895	-328	5.13	148	0.68
<b>Total Basic Materials</b>				<b>3,224</b>	<b>2,895</b>	<b>-328</b>	<b>5.13</b>	<b>148</b>	<b>0.68</b>
<b>Consumer Cyclical</b>									
Genuine Parts Co	GPC	34	139.68	3,188	4,749	1,561	2.86	136	1.12
Lowes Companies Inc	LOW	27	270.85	5,546	7,313	1,767	1.69	124	1.72
<b>Total Consumer Cyclical</b>				<b>8,733</b>	<b>12,062</b>	<b>3,328</b>	<b>2.16</b>	<b>260</b>	<b>2.84</b>
<b>Financial Services</b>									
Bank of America Corp	BAC	208	39.68	6,016	8,253	2,237	2.65	216	1.95
Chubb Ltd	CB	21	288.39	2,783	6,056	3,273	1.25	76	1.43
Citigroup Inc New	C	93	62.60	6,231	5,822	-409	3.62	208	1.37
Jpmorgan Chase & Co	JPM	66	210.86	6,843	13,917	7,073	2.41	304	3.28
Morgan Stanley	MS	78	104.24	7,793	8,131	337	3.54	289	1.92
Travelers Cos Inc	TRV	22	234.12	2,816	5,151	2,334	1.79	92	1.21
Truist Financial Corp	TFC	184	42.77	8,106	7,870	-237	4.99	383	1.86
<b>Total Financial Services</b>				<b>40,588</b>	<b>55,199</b>	<b>14,608</b>	<b>2.84</b>	<b>1,568</b>	<b>13.01</b>
<b>Real Estate</b>									
Healthpeak Pptys Inc	DOC	232	22.87	6,837	5,306	-1,531	5.29	278	1.25
Vici Properties Inc	VICI	159	33.31	4,685	5,296	610	5.28	275	1.25
<b>Total Real Estate</b>				<b>11,522</b>	<b>10,602</b>	<b>-921</b>	<b>5.22</b>	<b>553</b>	<b>2.50</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 53696601 THE WILLIAM HOLTON MEMORIAL FUND

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>Consumer Defensive</b>									
Altria Group Inc	MO	67	51.04	4,626	3,420	-1,207	8.01	273	0.81
Diageo PLC New Spon Adr	DEO	21	140.34	2,502	2,947	445	2.94	87	0.69
Philip Morris Intl Inc	PM	61	121.40	6,222	7,405	1,183	4.48	329	1.75
Target Corp	TGT	32	155.86	4,592	4,988	395	2.94	143	1.18
Unilever Plc Sponsored ADR New	UL	65	64.96	3,556	4,222	666	2.82	119	1.00
<b>Total Consumer Defensive</b>				<b>21,498</b>	<b>22,982</b>	<b>1,482</b>	<b>4.14</b>	<b>951</b>	<b>5.42</b>
<b>Healthcare</b>									
Johnson & Johnson	JNJ	61	162.06	9,943	9,886	-57	3.06	303	2.33
Medtronic Plc	MDT	99	90.03	9,760	8,913	-847	3.11	277	2.10
Merck & Company Inc	MRK	60	113.56	3,600	6,814	3,213	2.68	185	1.61
Novartis Ag Spon Adr	NVS	94	115.02	7,059	10,812	3,752	3.26	352	2.55
Pfizer Inc	PFE	188	28.94	8,143	5,441	-2,702	5.86	316	1.28
Solventum Corp	SOLV	8	69.72	737	558	-179	0.00	0	0.13
<b>Total Healthcare</b>				<b>39,243</b>	<b>42,423</b>	<b>3,180</b>	<b>3.38</b>	<b>1,432</b>	<b>10.00</b>
<b>Utilities</b>									
Duke Energy Corp	DUK	85	115.30	7,973	9,801	1,827	3.60	355	2.31
Nextera Energy Inc	NEE	85	84.53	2,992	7,185	4,193	2.42	175	1.69
<b>Total Utilities</b>				<b>10,965</b>	<b>16,986</b>	<b>6,020</b>	<b>3.12</b>	<b>530</b>	<b>4.00</b>
<b>Communication Services</b>									
At&T Inc	T	186	22.00	4,741	4,092	-649	5.02	206	0.96
Bce Inc	BCE	117	34.80	5,372	4,072	-1,300	8.48	346	0.96
Comcast Corp Cl A New	CMCSA	82	41.77	3,272	3,425	152	2.97	102	0.81
Crown Castle Inc	CCI	42	118.63	3,964	4,982	1,017	5.26	263	1.17
<b>Total Communication Services</b>				<b>17,350</b>	<b>16,571</b>	<b>-780</b>	<b>5.54</b>	<b>917</b>	<b>3.91</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 53696601 THE WILLIAM HOLTON MEMORIAL FUND

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>Energy</b>									
Chevron Corp	CVX	37	147.27	3,633	5,449	1,816	4.36	241	1.28
Conocophillips	COP	42	105.28	2,149	4,422	2,273	2.12	97	1.04
Exxon Mobil Corp	XOM	65	117.22	3,932	7,619	3,687	3.17	247	1.80
<b>Total Energy</b>				<b>9,713</b>	<b>17,490</b>	<b>7,776</b>	<b>3.35</b>	<b>586</b>	<b>4.12</b>
<b>Industrials</b>									
3M Company	MMM	34	136.70	4,265	4,648	383	2.04	95	1.10
General Dynamics Corp	GD	17	302.20	3,344	5,137	1,793	1.86	97	1.21
Johnson Controls Intl Plc	JCI	92	77.61	3,669	7,140	3,471	1.93	136	1.68
Rtx Corp	RTX	65	121.16	4,848	7,875	3,027	2.03	164	1.86
Siemens A G Spon Adr	SIEGY	57	101.05	3,853	5,760	1,906	1.87	106	1.36
United Parcel Service Inc Cl B	UPS	36	136.34	6,844	4,908	-1,935	4.89	235	1.16
<b>Total Industrials</b>				<b>26,822</b>	<b>35,469</b>	<b>8,645</b>	<b>2.35</b>	<b>833</b>	<b>8.36</b>
<b>Technology</b>									
Broadcom Inc	AVGO	100	172.50	4,709	17,250	12,540	1.27	210	4.07
Cisco Systems Inc	CSCO	135	53.22	6,754	7,185	431	3.03	216	1.69
Microsoft Corp	MSFT	8	430.30	552	3,442	2,890	0.79	27	0.81
Qualcomm Inc	QCOM	22	170.05	3,558	3,741	183	2.05	75	0.88
<b>Total Technology</b>				<b>15,573</b>	<b>31,618</b>	<b>16,044</b>	<b>1.67</b>	<b>527</b>	<b>7.45</b>
<b>TOTAL EQUITY</b>				<b>205,229</b>	<b>264,297</b>	<b>59,054</b>	<b>3.14</b>	<b>8,307</b>	<b>62.30</b>
<b>FIXED INCOME</b>									
<b>Corporate Debt - Domestic Investment Grade</b>									
Fulton Finl Corp Sub Note Coupon:4.500% Maturity Date:2024-11-15	360271AJ9	25,000	99.71	25,018	24,926	-92	4.51	1,125	5.88
Cvs Caremark Corp Sr Note Coupon:5.000% Maturity Date:2024-12-01	126650CS7	25,000	99.94	25,000	24,985	-15	5.00	1,250	5.89
Capital One Finl Corp Sr Note Coupon:4.250% Maturity Date:2025-04-30	14040HBZ7	25,000	99.63	25,052	24,908	-144	4.26	1,063	5.87

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 53696601 THE WILLIAM HOLTON MEMORIAL FUND

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
Morgan Stanley Sub Note Ser F Coupon:5.000% Maturity Date:2025-11-24	6174467X1	25,000	100.48	25,270	25,120	-150	4.97	1,250	5.92
Bank America Corp Sub Note Coupon:4.450% Maturity Date:2026-03-03	06051GFU8	25,000	100.13	25,083	25,033	-50	4.44	1,113	5.90
Gte Corp Debenture Coupon:6.940% Maturity Date: 2028-04-15	362320BA0	12,000	107.96	13,016	12,955	-60	6.42	833	3.05
Jefferies Grp Llc Bermudan Sr Note Coupon:6.000% Maturity Date:2029-02-28	47233WDJ5	15,000	100.11	15,008	15,017	8	5.99	900	3.54
<b>Total Corporate Debt - Domestic Investment Grade</b>				<b>153,447</b>	<b>152,944</b>	<b>-503</b>	<b>4.93</b>	<b>7,533</b>	<b>36.05</b>
<b>TOTAL FIXED INCOME</b>				<b>153,447</b>	<b>152,944</b>	<b>-503</b>	<b>4.93</b>	<b>7,533</b>	<b>36.05</b>
<b>TOTAL HOLDINGS</b>				<b>\$365,652</b>	<b>\$424,216</b>	<b>\$58,551</b>	<b>3.76</b>	<b>\$15,966</b>	<b>100.00</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 44754488 THE WILLIAM HOLTON MEMORIAL FUND 2

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>CASH AND EQUIVALENTS</b>									
<b>Liquid Asset</b>									
Cash				4,808	4,808		1.80	87	1.15
<b>Total Liquid Asset</b>				<b>4,808</b>	<b>4,808</b>			<b>87</b>	<b>1.15</b>
<b>TOTAL CASH AND EQUIVALENTS</b>				<b>4,808</b>	<b>4,808</b>			<b>87</b>	<b>1.15</b>
<b>EQUITY</b>									
<b>Basic Materials</b>									
Corteva Inc	CTVA	89	58.79	4,082	5,232	1,150	1.17	61	1.25
Ppg Industries Inc	PPG	51	132.46	6,972	6,755	-216	2.08	139	1.61
<b>Total Basic Materials</b>				<b>11,053</b>	<b>11,988</b>	<b>934</b>	<b>1.66</b>	<b>199</b>	<b>2.86</b>
<b>Consumer Cyclical</b>									
Amazon.Com Inc	AMZN	42	186.33	6,252	7,826	1,573	0.00	0	1.87
Tjx Cos Inc New	TJX	44	117.54	3,937	5,172	1,234	1.29	66	1.23
<b>Total Consumer Cyclical</b>				<b>10,189</b>	<b>12,998</b>	<b>2,807</b>	<b>0.51</b>	<b>66</b>	<b>3.10</b>
<b>Financial Services</b>									
American Express Co	AXP	18	271.20	2,957	4,882	1,924	1.04	50	1.17
Chubb Ltd	CB	29	288.39	4,968	8,363	3,394	1.25	106	2.00
Cme Group Inc Cl A	CME	39	220.65	8,093	8,605	511	2.04	179	2.05
Goldman Sachs Group Inc	GS	14	495.11	4,736	6,932	2,195	2.45	168	1.65
Intercontinental Exchange Inc	ICE	29	160.64	3,302	4,659	1,356	1.12	52	1.11
Jpmorgan Chase & Co	JPM	35	210.86	3,019	7,380	4,361	2.41	161	1.76
Mastercard Inc Cl A	MA	10	493.80	4,111	4,938	827	0.53	26	1.18
Pnc Financial Services Group Inc	PNC	36	184.85	4,621	6,655	2,034	3.56	230	1.59
U S Bancorp DE New	USB	195	45.73	8,368	8,917	549	4.50	382	2.13
<b>Total Financial Services</b>				<b>44,174</b>	<b>61,330</b>	<b>17,151</b>	<b>2.21</b>	<b>1,356</b>	<b>14.64</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 44754488 THE WILLIAM HOLTON MEMORIAL FUND 2

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>Consumer Defensive</b>									
Sysco Corp	SY Y	62	78.06	4,470	4,840	369	2.62	126	1.16
<b>Total Consumer Defensive</b>				<b>4,470</b>	<b>4,840</b>	<b>369</b>	<b>2.61</b>	<b>126</b>	<b>1.16</b>
<b>Healthcare</b>									
Bristol Myers Squibb Company	BM Y	224	51.74	9,157	11,590	2,432	4.54	538	2.77
Centene Corp Del	CNC	98	75.28	7,284	7,377	93	0.00	0	1.76
Johnson & Johnson	JNJ	42	162.06	5,540	6,807	1,266	3.06	208	1.62
Labcorp Holdings Inc	LH	35	223.48	7,431	7,822	391	1.31	101	1.87
Medtronic Plc	MDT	100	90.03	12,101	9,003	-3,098	3.11	280	2.15
Waters Corp	WAT	16	359.89	4,475	5,758	1,283	0.00	0	1.37
<b>Total Healthcare</b>				<b>45,987</b>	<b>48,357</b>	<b>2,367</b>	<b>2.33</b>	<b>1,127</b>	<b>11.54</b>
<b>Utilities</b>									
Sempra	SRE	113	83.63	8,259	9,450	1,191	2.96	280	2.26
<b>Total Utilities</b>				<b>8,259</b>	<b>9,450</b>	<b>1,191</b>	<b>2.97</b>	<b>280</b>	<b>2.26</b>
<b>Communication Services</b>									
Alphabet Inc Cl A	GOOGL	45	165.85	6,152	7,463	1,311	0.48	36	1.78
Comcast Corp Cl A New	CMCSA	319	41.77	11,873	13,325	1,451	2.97	396	3.18
<b>Total Communication Services</b>				<b>18,025</b>	<b>20,788</b>	<b>2,762</b>	<b>2.08</b>	<b>432</b>	<b>4.96</b>
<b>Energy</b>									
Cenovus Energy Inc	CVE	441	16.73	7,787	7,378	-409	3.11	236	1.76
Chevron Corp	CVX	50	147.27	6,009	7,364	1,354	4.36	326	1.76
Conocophillips	COP	72	105.28	5,859	7,580	1,721	2.12	167	1.81
Williams Cos Inc Del	WMB	116	45.65	4,164	5,295	1,131	4.10	220	1.26
<b>Total Energy</b>				<b>23,818</b>	<b>27,617</b>	<b>3,797</b>	<b>3.44</b>	<b>949</b>	<b>6.59</b>
<b>Industrials</b>									
Airbus Se Adr	EADSY	127	36.53	4,652	4,639	-13	1.00	45	1.11

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

## 44754488 THE WILLIAM HOLTON MEMORIAL FUND 2

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
Delta Airlines Inc New	DAL	236	50.79	9,734	11,986	2,252	1.20	142	2.86
Rtx Corp	RTX	47	121.16	3,696	5,695	1,997	2.03	118	1.36
Union Pacific Corp	UNP	30	246.48	6,660	7,394	734	2.18	161	1.77
<b>Total Industrials</b>				<b>24,741</b>	<b>29,715</b>	<b>4,970</b>	<b>1.57</b>	<b>466</b>	<b>7.09</b>
<b>Technology</b>									
Applied Materials Inc	AMAT	20	202.05	3,004	4,041	1,036	0.81	32	0.96
Marvell Technology Inc	MRVL	65	72.12	3,560	4,688	1,128	0.34	16	1.12
Texas Instruments Inc	TXN	38	206.57	5,776	7,850	2,073	2.70	207	1.87
Uber Technologies Inc	UBER	82	75.16	4,954	6,163	1,208	0.00	0	1.47
<b>Total Technology</b>				<b>17,295</b>	<b>22,742</b>	<b>5,445</b>	<b>1.12</b>	<b>254</b>	<b>5.43</b>
<b>Other</b>									
Te Connectivity Plc	TEL	57	150.99	0	8,606		1.76	148	2.05
<b>Total Other</b>					<b>8,606</b>		<b>1.72</b>	<b>148</b>	<b>2.05</b>
<b>TOTAL EQUITY</b>				<b>208,012</b>	<b>258,430</b>	<b>41,794</b>	<b>2.09</b>	<b>5,404</b>	<b>61.69</b>
<b>FIXED INCOME</b>									
<b>Corporate Debt - Domestic Investment Grade</b>									
Abbvie Inc Sr Note Coupon:3.800% Maturity Date: 2025-03-15	00287YCX5	25,000	99.63	25,006	24,906	-100	3.81	950	5.95
Health Care REIT Inc Note Coupon:4.000% Maturity Date:2025-06-01	42217KBF2	25,000	99.40	25,022	24,850	-172	4.02	1,000	5.93
Biogen Inc Sr Note Coupon:4.050% Maturity Date: 2025-09-15	09062XAF0	25,000	99.40	25,015	24,849	-165	4.07	1,013	5.93
Cigna Corp New Unsecd Note Coupon:3.400% Maturity Date:2027-03-01	125523CB4	25,000	98.16	24,438	24,539	101	3.46	850	5.86
Gte Corp Debenture Coupon:6.940% Maturity Date: 2028-04-15	362320BA0	13,000	107.96	14,101	14,035	-65	6.42	902	3.35
Jefferies Grp Llc Bermudan Sr Note Coupon:6.000% Maturity Date:2029-02-28	47233WDJ5	15,000	100.11	15,008	15,017	8	5.99	900	3.58
Athene Hldg Ltd Sr Note Coupon:6.650% Maturity Date:2033-02-01	04686JAF8	25,000	109.82	27,578	27,455	-122	6.04	1,663	6.55

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

44754488		THE WILLIAM HOLTON MEMORIAL FUND 2								
Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings	
Total Corporate Debt - Domestic Investment Grade				156,168	155,651	-515	4.68	7,277	37.16	
<b>TOTAL FIXED INCOME</b>				<b>156,168</b>	<b>155,651</b>	<b>-515</b>	<b>4.68</b>	<b>7,277</b>	<b>37.16</b>	
<b>TOTAL HOLDINGS</b>				<b>\$368,987</b>	<b>\$418,888</b>	<b>\$41,278</b>	<b>3.05</b>	<b>\$12,767</b>	<b>100.00</b>	

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

29542811	LIBRARY COMMISSION FUNDS-GALES FERRY LIBRARY								
Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>CASH AND EQUIVALENTS</b>									
<b>Liquid Asset</b>									
Cash				264	264		1.80	5	0.50
<b>Total Liquid Asset</b>				<b>264</b>	<b>264</b>			<b>5</b>	<b>0.50</b>
<b>TOTAL CASH AND EQUIVALENTS</b>				<b>264</b>	<b>264</b>			<b>5</b>	<b>0.50</b>
<b>EQUITY</b>									
<b>Equity Mutual Funds, ETFs, and UITs</b>									
Capital World Growth & Income CI F2	WGIFX	77	68.89	4,138	5,300	1,161	1.83	96	9.95
Income Fund of America CI F2	AMEFX	210	25.93	5,107	5,456	349	3.49	190	10.24
New Perspective CI F2	ANWFX	40	65.70	2,142	2,650	507	0.99	26	4.97
Smallcap World CI F2	SMCFX	35	73.03	2,215	2,580	363	0.83	21	4.84
Washington Mutual Investors CI F2	WMFFX	126	64.29	6,929	8,069	1,139	1.64	128	15.14
<b>Total Equity Mutual Funds, ETFs, and UITs</b>				<b>20,531</b>	<b>24,055</b>	<b>3,519</b>	<b>1.92</b>	<b>461</b>	<b>45.14</b>
<b>TOTAL EQUITY</b>				<b>20,531</b>	<b>24,055</b>	<b>3,519</b>	<b>1.92</b>	<b>461</b>	<b>45.14</b>
<b>FIXED INCOME</b>									
<b>Fixed Income Mutual Funds, ETFs, and UITs</b>									
American Multisector Income CI F2	MIAYX	266	9.59	2,399	2,553	153	6.16	158	4.79
American Strategic Bond CI F2	ANBFX	281	9.44	2,828	2,656	-173	2.92	72	4.98
Bond Fund of America CI F2	ABNFX	227	11.63	2,705	2,639	-66	4.29	113	4.95
<b>Total Fixed Income Mutual Funds, ETFs, and UITs</b>				<b>7,931</b>	<b>7,847</b>	<b>-86</b>	<b>4.37</b>	<b>343</b>	<b>14.73</b>
<b>TOTAL FIXED INCOME</b>				<b>7,931</b>	<b>7,847</b>	<b>-86</b>	<b>4.37</b>	<b>343</b>	<b>14.73</b>
<b>BALANCED</b>									
<b>Balanced Mutual Funds, ETFs, and UITs</b>									
American Balanced CI F2	AMBFX	364	36.27	11,066	13,204	2,137	2.36	307	24.78
American Global Balanced CI F2	GBLFX	199	39.88	6,737	7,922	1,184	1.91	144	14.87
<b>Total Balanced Mutual Funds, ETFs, and UITs</b>				<b>17,803</b>	<b>21,127</b>	<b>3,321</b>	<b>2.13</b>	<b>451</b>	<b>39.64</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>TOTAL BALANCED</b>				<b>17,803</b>	<b>21,127</b>	<b>3,321</b>	<b>2.13</b>	<b>451</b>	<b>39.64</b>
<b>TOTAL HOLDINGS</b>				<b>\$46,530</b>	<b>\$53,293</b>	<b>\$6,754</b>	<b>2.36</b>	<b>\$1,259</b>	<b>100.00</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

11258251	LIBRARY COMMISSION FUNDS-EITHER LIBRARY								
Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings
<b>CASH AND EQUIVALENTS</b>									
<b>Liquid Asset</b>									
Cash				7,121	7,121				14.52
<b>Total Liquid Asset</b>				<b>7,121</b>	<b>7,121</b>				<b>14.52</b>
<b>TOTAL CASH AND EQUIVALENTS</b>				<b>7,121</b>	<b>7,121</b>				<b>14.52</b>
<b>EQUITY</b>									
<b>Equity Mutual Funds, ETFs, and UITs</b>									
Capital World Growth & Income CI F2	WGIFX	61	68.89	3,473	4,185	710	1.83	76	8.53
Income Fund of America CI F2	AMEFX	162	25.93	3,857	4,199	341	3.49	147	8.56
New Perspective CI F2	ANWFX	32	65.70	1,763	2,096	332	0.99	20	4.27
Smallcap World CI F2	SMCFX	29	73.03	1,874	2,097	223	0.83	17	4.28
Washington Mutual Investors CI F2	WMFFX	98	64.29	5,605	6,316	710	1.64	100	12.88
<b>Total Equity Mutual Funds, ETFs, and UITs</b>				<b>16,573</b>	<b>18,893</b>	<b>2,316</b>	<b>1.90</b>	<b>360</b>	<b>38.52</b>
<b>TOTAL EQUITY</b>				<b>16,573</b>	<b>18,893</b>	<b>2,316</b>	<b>1.90</b>	<b>360</b>	<b>38.52</b>
<b>FIXED INCOME</b>									
<b>Fixed Income Mutual Funds, ETFs, and UITs</b>									
American Multisector Income CI F2	MIAYX	219	9.59	1,992	2,097	105	6.16	130	4.28
American Strategic Bond CI F2	ANBFX	222	9.44	2,131	2,092	-39	2.92	57	4.27
Bond Fund of America CI F2	ABNFX	180	11.63	2,089	2,094	4	4.29	90	4.27
<b>Total Fixed Income Mutual Funds, ETFs, and UITs</b>				<b>6,212</b>	<b>6,283</b>	<b>70</b>	<b>4.39</b>	<b>276</b>	<b>12.81</b>
<b>TOTAL FIXED INCOME</b>				<b>6,212</b>	<b>6,283</b>	<b>70</b>	<b>4.39</b>	<b>276</b>	<b>12.81</b>
<b>BALANCED</b>									
<b>Balanced Mutual Funds, ETFs, and UITs</b>									
American Balanced CI F2	AMBFX	289	36.27	9,045	10,477	1,431	2.36	244	21.36
American Global Balanced CI F2	GBLFX	157	39.88	5,537	6,279	741	1.91	114	12.80
<b>Total Balanced Mutual Funds, ETFs, and UITs</b>				<b>14,581</b>	<b>16,756</b>	<b>2,172</b>	<b>2.13</b>	<b>357</b>	<b>34.16</b>

# PORTFOLIO HOLDINGS BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

11258251 LIBRARY COMMISSION FUNDS-EITHER LIBRARY										
Security Description	Symbol Cusip	Units	Market Price	Total Cost	Market Value	Unrealized Gain/Loss	Yield (%)	Est Annual Income	% Holdings	
TOTAL BALANCED				14,581	16,756	2,172	2.13	357	34.16	
<b>TOTAL HOLDINGS</b>				<b>\$44,487</b>	<b>\$49,054</b>	<b>\$4,558</b>	<b>2.02</b>	<b>\$993</b>	<b>100.00</b>	

# ESTIMATED MONTHLY INCOME BY ACCOUNT AS OF SEPTEMBER 30, 2024

THE BILL LIBRARY ASSOCIATION



Account HH00054479-1

Account Name													
Account Type													
Account Number	10/24	11/24	12/24	01/25	02/25	03/25	04/25	05/25	06/25	07/25	08/25	09/25	Total
The William Holton Memorial Fund													
Non-Profit Account													
53696601	1,665	1,499	1,612	674	867	1,543	2,017	936	987	674	761	1,543	<b>14,778</b>
The Bill Library Building Fund													
Non-Profit Account													
15301774	574	574	2,197	574	574	2,074	574	574	2,197	574	574	2,074	<b>13,138</b>
The William Holton Memorial Fund 2													
Non-Profit Account													
44754488	943	282	1,087	492	1,564	1,993	943	328	1,087	492	1,564	1,518	<b>12,292</b>
Library Commission Funds-Gales Ferry Library													
Non-Profit Account													
29542811	23	23	304	23	23	257	23	23	257	23	23	257	<b>1,259</b>
Library Commission Funds-Either Library													
Non-Profit Account													
11258251	18	18	240	18	18	202	18	18	202	18	18	202	<b>993</b>
<b>TOTAL PORTFOLIO</b>	<b>3,224</b>	<b>2,397</b>	<b>5,440</b>	<b>1,782</b>	<b>3,047</b>	<b>6,070</b>	<b>3,575</b>	<b>1,879</b>	<b>4,730</b>	<b>1,782</b>	<b>2,940</b>	<b>5,595</b>	<b>42,460</b>
<b>Grand Total</b>	<b>3,224</b>	<b>2,397</b>	<b>5,440</b>	<b>1,782</b>	<b>3,047</b>	<b>6,070</b>	<b>3,575</b>	<b>1,879</b>	<b>4,730</b>	<b>1,782</b>	<b>2,940</b>	<b>5,595</b>	<b>42,460</b>



**ACCOUNTS INCLUDED IN THIS REPORT**

**JANNEY ACCOUNTS**

Account Number	Account Name	Manager	Tax Status	Account Value	% of Total Portfolio
15301774	THE BILL LIBRARY BUILDING FUND	COMPASS	Tax Deferred/Exempt	\$557,226.22	37.1
53696601	THE WILLIAM HOLTON MEMORIAL FUND	COMPASS	Tax Deferred/Exempt	\$424,216.21	28.2
44754488	THE WILLIAM HOLTON MEMORIAL FUND 2	COMPASS	Tax Deferred/Exempt	\$418,888.42	27.9
29542811	LIBRARY COMMISSION FUNDS-GALES FERRY LIBRARY	AMERICAN FUNDS	Tax Deferred/Exempt	\$53,292.66	3.5
11258251	LIBRARY COMMISSION FUNDS-EITHER LIBRARY	AMERICAN FUNDS	Tax Deferred/Exempt	\$49,053.97	3.3
<b>Total Internal Accounts</b>				<b>\$1,502,677.48</b>	<b>100.0</b>



Janney Montgomery Scott LLC ("Janney") is a broker-dealer and investment adviser registered with the Securities and Exchange Commission ("SEC") and is a member of FINRA and SIPC.

### Limitations

This report is provided at your request, for informational purposes only, and reflects our understanding of the information as of the date of this report. Account holdings and sector allocations are subject to change at any time. Please rely on your Janney account statement and confirmations as they are the official records of your account(s). Janney encourages you to compare information in this report against your Janney account statements and account statements issued by other custodians that hold assets included in this report to ensure accuracy. The assets of any external managed account included in this report may not be covered by SIPC and Janney's SIPC coverage only covers assets held by Janney. Please contact your representative at the firm managing the external account regarding SIPC coverage of the assets in such account.

This report does not contain investment advice or recommendations or constitute an offer to sell or buy any securities and may not be used or relied upon in connection with any offer or sale of securities.

Janney does not offer tax advice, nor do we make any representations as the tax status of any security within this report. This report may reflect average cost basis when a security is purchased in multiple lots. Please consult a qualified accountant or attorney for tax reporting advice.

The information contained herein, while not guaranteed, has been obtained from sources which we believe to be reliable and accurate.

### External Assets/Liabilities

All information pertaining to any external assets and liabilities included in this report has been provided by client. Janney is not responsible for verifying, and has not independently verified, the accuracy of any information related to external assets or liabilities provided by client to Janney. Client should notify their Janney Financial Advisor immediately if there are any inaccuracies in the information that client has provided to Janney. Neither Janney nor your Financial Advisor provides advice on assets other than securities.

### Investment Risk

All investments or investment strategies involve risk. Investors should consider the investment objectives, risks, charges and expenses of an investment or strategy carefully before investing.

### Performance Information

The primary performance data used in most reports is a time-weighted methodology. Time weighted returns provide an accurate measure of how an account was managed regardless of the dollar value and is unaffected by cash flows. Your returns are calculated after the deduction of program fees (net), include the reinvestment of dividends and capital gains and are independent of the timing of your deposits or withdrawals to or from your account (for any that are time weighted.) Time weighted return calculations are most appropriate when comparing your portfolio's returns to index returns (i.e., benchmark) or manager returns. The alternate methodology available is dollar weighted, also known as money weighted or internal rate of return (IRR). This return can be provided in situations where there are large cash flows because greater relative weighting is given to those time periods where more money is invested in the portfolio. Any report that provides a dollar weighted return will label it as such. All other reports will display a time weighted return.

Not all assets referenced in this report are included in performance return calculations. Excluded assets may be referred to as non-performance assets. Examples of securities that may not be included are annuities, life insurance products and mutual funds not custodied at Janney. You can refer to the Portfolio Summary page to see a further explanation of the assets and values that are included or excluded in the stated returns

The term inception means the point in time upon which the account(s) became eligible for performance reporting and may or may not represent the account opening date.

### Indices

Indices are hypothetical portfolios of specified securities, the performance of which is used as a benchmark in judging the relative performance of securities. Indices are unmanaged portfolios, include the reinvestment of dividends and capital gains and do not include the deduction of advisory fees or trading commissions, which would reduce returns and used for illustrative purposes only. It is not possible to invest in an index.

Index returns are used for illustrative purposes only. There may be material differences between your account and the indices references in this report. You should contact your Financial Advisor with any questions. For information relating to a specific index referenced in this report, please go to <http://janney.com/reports>.



## Asset Allocation

All asset allocation features utilize the Morningstar X-ray functionality which is a sophisticated analytical tool that identifies the underlying securities in any mutual funds and annuities held in your account to help in evaluating your overall asset allocation and sector weightings, including exposing any concentrated positions. Classifications displayed as 'other' represent securities that have not been classified as part of an asset class by Morningstar. The 'Cash held in Mutual Funds, ETFs and UITs' category may include securities that Morningstar classifies as cash equivalents including Commercial Paper, Floating Rate Notes, Money Markets, Repurchase Agreements and any Government, Agency, Mortgage-Backed Securities, Municipal Bonds and CDs with maturities within 91 days.

## Ratings - Fixed Income Securities

Many fixed income securities receive credit ratings from Nationally Recognized Statistical Rating Organizations (NRSROs) (e.g., Standard & Poor's (S&P), Moody's or Fitch). These NRSROs assign ratings to securities by assessing the likelihood of issuer default. Changes in the credit strength of an issuer may reduce the credit rating of its debt investments and may affect their value. High-quality debt instruments are rated at least AA or its equivalent by any NRSRO or are unrated debt instruments of equivalent quality. Issuers of high-grade debt instruments are considered to have a very strong capacity to pay principal and interest. Investment grade debt instruments are rated at least BBB or its equivalent by any NRSRO or are unrated debt instruments of equivalent quality. Baa rated securities are considered to have adequate capacity to pay principal and interest, although they also have speculative characteristics. Lower rated debt securities are more likely to be adversely affected by changes in economic conditions than higher rated debt securities.

## Income

Any income included is for informational purposes only and should not be relied on to prepare tax filings. Information in the report is believed to be reliable but cannot be guaranteed. We suggest you review this information with your tax advisor and refer to the Form 1099(s) and other applicable tax reports issued to you for tax reporting purposes. Information is provided as of the date on the report and subject to change. Income totals do not include capital gain distributions, partnership distributions, royalty payments and return of capital.

## Estimated Income

Estimated annual/monthly income is based on the most current information available to Janney. If current information is not available for a particular security, Janney will not include estimated income information. If income information is available but a payment frequency is not, Janney assumes a monthly income payment.

The basis or method of calculation for estimated income are as follows:

Equity (Stock)	Total number of shares multiplied by most recent dividend issued per share
Fixed Income (bonds)	Coupon schedule for the 12 months following the report date
Cash Equivalents	Total cash value multiplied by the 1-year rate of the 30-day Money Market Index (Taxable)

## Current Yield

Current Yield equals the security's estimated annual income divided by its total market value.

Please contact your Financial Advisor if your financial situation, risk tolerance, or investment objectives have changed, there are additional restrictions you wish to discuss regarding your account, or you wish to modify existing restrictions. A copy of Janney's Form ADV, Part 2 disclosure documents are available free of charge on Janney's website (janney.com) or from your Financial Advisor.

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\*\*\*End of Report\*\*\*