

February 5, 2026

Dear Harmony Foundation Inc. Board of Trustees & Elected Line,

Please find attached the 2025 Harmony Foundation Inc. Annual Report. I am submitting this report electronically to the HF Trustees and The Elected Line and presenting it on February 6th. Hard copies will be available at the meeting.

Some clarification comments are as follows:

- The investment and checking account balances are from statements.
- Interest –First Hope Wealth Management/LPL Financial is Investment Income/dividends and are deposited in the cash portion of our holdings.
- Donations Masonic – None were deposited in 2025. The 2025 dues donations to HF was not deposited until January 2026 and will show in 2026 report along with the 2026 dues donations.
- The J George Layton Scholarship checking account was opened 2/1/23. Brother 2025 dues donations will be shown in 2026 report along with the 2026 dues donations. 2025 donations were deposited in January 2026.
- Donation -General/Aid Reimbursement – none for 2025.
- There is no DC Trip Fund Raiser Income or Expenses since we have not had a trip since 2024. Proceeds were split 50/50 by the Harmony Foundation and the Lodge in 2024. There was no trip in 2025 due to lack of interest. One is being planned for 2026.
- Donations - General are donations to Newton Free Clinic for 2025 and The Bouvier House Fire in Andover Township totals \$1000.
- There was no Masonic Support in 2025.
- Change in Value of Assets in First Hope Wealth Management/LPL reflects the market/investment climate in 2025 where 10.45 % gain was realized on our Bonds and Equities value plus interest/income/dividends included.
- It was the intention of the HF Trustees to be more aggressive with investments in 2025 and somewhat follow the lead of the Lodge Investment, but not quite as aggressive. The Harmony Trustees will keep

\$35,000 of the investment as preservation of principle. Most of the historical bequests have been from estates with interest and income being available as aid.

- Note: \$26600 (Tenn. Energy Bond Liquidation & Insured Cash) moved on 2/12/25 from Old account ...2704 to New account ...6855 to secure more aggressive growth per direction of The Harmony Foundation Trustees

Hopefully, these comments will help clarify the status of the Harmony Foundation Inc. and where we are going.

Fraternally presented on behalf of the Harmony Foundation Inc. Board of Trustees (WB Clay Kraemer, RW Fred Fox, WB Chris Bailey, WB Steve Dugan, DB Robert Woldt, and RW Eric Grove) by:

RW Eric G Grove, HF Trustee & Treasurer