AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2023

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 13101-13111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Howard, Marcia M.	U.S. District Court-Middle FL	10/16/2024
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
U.S. District Judge-Full	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☑ Amended Report	01/01/2023 **to** 12/31/2023
7. Chambers or Office Address		
U.S. Courthouse 300 North Hogan Street, Suite 11-350 Jacksonville, FL 32202		

IMPORTANT NOTES: ***The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.***

I. POSITIONS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 345 Trustees, Executors, Administrators, and Custodians; § 350 Power of Attorney; § 355 Outside Positions.)*

☐ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.	Board Member	American Cancer Society - Duval County Unit Advisory Board (non-profit)
2.	Board Member	Wolfson Children's Hospital Women's Board (non-profit)
3.	Member	St. Vincent's Hospital Women's Council (non-profit)
4.	Trustee	Irrevocable Insurance Trust #1
5.	Emeritus Board Member	University of Florida, Law Center Association, Board of Trustees
6.	Member	MKH Development LLC
7.	Board Member	Chester Bedell American Inn of Court
8.	Member	Fairfax Properties LLC
9.	Member	University of North Florida Hicks Honors College Advisory Board
10.	Member	Chester Bedell Foundation, Board of Trustees
11.	Trustee	Trust #2
12.	Trustee	Trust #3

II. AGREEMENTS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 340 Agreements and Arrangements.)*

☑ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 320 Income; § 360 Spouses and Dependent Children.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
2.			
3.			
4.			

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

☐ NONE *(No reportable non-investment income.)*

	DATE	SOURCE
1.	2023	Bank of America/Countrywide Home Loans, Inc.
2.		
3.		
4.		

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 335 Liabilities; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
Howard, Marcia M.	10/16/2024

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets). Place "(X)" after each asset exempt from prior disclosure		B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
		(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	
1.	Wells Fargo (bank accts)	A	Interest	M	T					
2.	Paragon Life / Met Life Variable Life Policy (H)									
3.	---TRP LTD Term Bond	A	Int./Div.	K	T					
4.	Bombardier 401(k) (H)									
5.	---Charles Schwab Aggressive Fund	A	Int./Div.			Sold	02/23/23	M		
6.	Empower Retirement & Great West 401(k) (H)									
7.	---State Street Target Ret. 2030 NL P	A	Int./Div.			Sold	02/23/23	M		
8.	Southland Whole Life Insurance Policy	A	Interest	J	T					
9.	Morgar Professional Center	E	Distribution	M	U					
10.	Banco Bilbao		None			Sold	02/21/23	J	D	
11.	Brokerage Account (H)									
12.	---Merrill Lynch Demand Deposit Account	A	Interest			Closed	02/22/23	N		
13.	Bank of America Bank Account	A	Interest	J	T					
14.	Wells Fargo Stock	A	Dividend	K	T					
15.	Community First (Bank Account)	A	Interest	J	T					
16.	Bank of America Stock	D	Dividend	M	T					
17.	T. Rowe Price IRA (H)									

1. Income Gain Codes: (See Columns B1 and D4)
A =$1,000 or less B =$1,001 - $2,500 C =$2,501 - $5,000 D =$5,001 - $15,000 E =$15,001 - $50,000
F =$50,001 - $100,000 G =$100,001 - $1,000,000 H1 =$1,000,001 - $5,000,000 H2 =More than $5,000,000

2. Value Codes (See Columns C1 and D3)
J =$15,000 or less K =$15,001 - $50,000 L =$50,001 - $100,000 M =$100,001 - $250,000
N =$250,001 - $500,000 O =$500,001 - $1,000,000 P1 =$1,000,001 - $5,000,000 P2 =$5,000,001 - $25,000,000
P3 =$25,000,001 - $50,000,000 P4 =More than $50,000,000

3. Value Method Codes (See Column C2)
Q =Appraisal R =Cost (Real Estate Only) S =Assessment T =Cash Market
U =Book Value V =Other W =Estimated

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☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets). Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
18. ---Spectrum Moderate Allocation f/k/a TRP Personal Strategy Balanced		None			Sold	02/21/23	N	E	None - per statement
19. Bank of America 401(k)(x) Fund (H)									
20. ---Vanguard Institutional 500 Index	A	Int./Div.	L	T					
21. ---Blackrock Eq. Divd.	A	Int./Div.	L	T					
22. --------Stable Value Fund	A	Int./Div.	O	T					
23. MKH Development LLC Real Estate Management		None	J	U					
24. Fairfax Properties LLC Real Estate Management	E	Distribution	J	U					
25. Brokerage Account - [redacted] (H)									
26. --IShares US Treasury Bond	B	Dividend	J	T	Buy	02/23/23	K		
27.					Buy (add'l)	03/23/23	K		
28.					Buy (add'l)	04/25/23	K		
29.					Buy (add'l)	05/25/23	K		
30.					Sold (part)	12/07/23	L	A	
31. --Vanguard FTSE Emerging Markets ETF	B	Dividend	K	T	Buy	02/23/23	J		
32.					Buy (add'l)	03/23/23	J		
33.					Buy (add'l)	04/25/23	J		
34.					Buy (add'l)	05/25/23	J		

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
2. Value Codes (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; N =$250,001 - $500,000; O =$500,001 - $1,000,000; P1 =$1,000,001 - $5,000,000; P2 =$5,000,001 - $25,000,000; P3 =$25,000,001 - $50,000,000; P4 =More than $50,000,000
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☐ NONE *(No reportable income, assets, or transactions.)*

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35. --IShares Broad USD Investment Grade Corp. Bond ETF	B	Dividend	L	T	Buy	02/23/23	J		
36.					Buy (add'l)	03/21/23	K		
37.					Buy (add'l)	04/21/23	K		
38.					Buy (add'l)	05/23/23	J		
39.					Buy (add'l)	07/21/23	J		
40.					Sold (part)	10/19/23	J	A	
41.					Buy (add'l)	12/19/23	J		
42. --IShares MBS ETF	A	Dividend	K	T	Buy	12/11/23	K		
43. --Vanguard FTSE Developed Markets ETF	B	Dividend	K	T	Buy	02/23/23	J		
44.					Buy (add'l)	03/21/23	K		
45.					Buy (add'l)	04/21/23	J		
46.					Buy (add'l)	05/23/23	J		
47.					Buy (add'l)	10/19/23	J		
48. --SPDR Portfolio Long Term Treasury ETF	A	Dividend	J	T	Buy	07/21/23	J		
49.					Sold (part)	12/07/23	J	A	
50. --IShares Core S&P US Growth ETF	A	Dividend	L	T	Buy	02/23/23	J		
51.					Buy (add'l)	03/21/23	J		

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52.					Buy (add'l)	04/21/23	J		
53.					Buy (add'l)	05/23/23	J		
54.					Sold (part)	07/21/23	J	A	
55.					Sold (part)	10/19/23	J	A	
56. --IShares Core S&P US Value ETF	B	Dividend	M	T	Buy	02/23/23	K		
57.					Buy (add'l)	03/21/23	K		
58.					Buy (add'l)	04/21/23	K		
59.					Buy (add'l)	05/23/23	K		
60.					Sold (part)	07/21/23	J	A	
61.					Buy (add'l)	10/19/23	J		
62. --Schwab US Small Cap ETF	A	Dividend	J	T	Buy	12/11/23	J		Per 12/29 statement
63. --Vanguard Intern-Term Government Bond	A	Dividend	L	T	Buy	12/07/23	L		
64. --Vanguard Mortgage-Backed Sec	B	Dividend	K	T	Buy	02/23/23	J		
65.					Buy (add'l)	03/23/23	K		
66.					Buy (add'l)	04/21/23	J		
67.					Buy (add'l)	05/23/23	J		
68.					Buy (add'l)	07/25/23	J		

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
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69.					Buy (add'l)	10/19/23	J		
70.					Sold (part)	12/07/23	K	A	
71. --Vanguard Russell 2000	A	Dividend	K	T	Buy	02/23/23	J		
72.					Buy (add'l)	03/23/23	J		
73.					Buy (add'l)	04/21/23	J		
74.					Buy (add'l)	05/23/23	J		
75.					Buy (add'l)	10/09/23	J		
76.					Sold (part)	12/07/23	J	A	
77. --IShares US 20+ Year Treasury Bond ETF	A	Dividend	J	T	Buy	12/07/23	J		
78. --IShares TR Core MSCI	A	Dividend	J	T	Buy	12/07/23	J		Per statement
79. --Vanguard Total International Bond ETF	A	Dividend	K	T	Buy	02/23/23	J		
80.					Buy (add'l)	03/21/23	J		
81.					Buy (add'l)	04/21/23	J		
82.					Buy (add'l)	05/23/23	J		
83. --Cash Account - Merrill	A	Interest	J	T					
84. Brokerage Account - [redacted] (H)									
85. --Lincoln Cov. Choice 511 Annuity		None	N	T	Buy	03/06/23	N		None - not yet matured

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86. Brokerage Account - [redacted] (H)									
87. --CD Morgan Stanley Bank	B	Interest	L	T	Buy	03/16/23	L		
88. --CD Morgan Stanley Private		None	L	T	Buy	03/16/23	L		None - not yet matured
89. --CD Manuf. & Traders Tr. Co.	B	Interest	L	T	Buy	03/17/23	L		
90. --CD Wells Fargo Bank Nat.	A	Interest	L	T	Buy	10/11/23	L		
91. --Cash Accounts - Merrill	D	Interest	M	T					
92. --AIG Power Index 5 Plus Annuity		None	M	T					None - not yet matured
93. --CD U.S. Bank National Assoc.	B	Interest	L	T	Buy	03/15/23	L		
94.					Redeemed	09/15/23	L		
95. Brokerage Account - [redacted] (H)									
96. --Vanguard FTSE EMerging Markets ETF	B	Dividend	K	T	Buy	03/02/23	J		
97.					Buy (add'l)	03/06/23	K		
98.					Buy (add'l)	07/25/23	J		
99. --IShares Broad USD Investment Grade Corp. Bond ETF	B	Dividend	K	T	Buy	03/02/23	K		
100.					Buy (add'l)	03/06/23	K		
101.					Buy (add'l)	07/25/23	J		
102.					Sold (part)	10/23/23	J	A	

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103. --Vanguard FTSE Developed Markets ETF	B	Dividend	L	T	Buy	03/02/23	K		
104.					Buy (add'l)	03/06/23	K		
105.					Buy (add'l)	10/23/23	J		
106. --SPDR Portfolio Long Term Treasury ETF	A	Dividend	J	T	Buy	07/25/23	J		Per 12/29/ statement
107. --IShares Core S&P U.S. Growth ETF	B	Dividend	M	T	Buy	03/02/23	K		
108.					Buy (add'l)	03/06/23	L		
109.					Sold (part)	07/25/23	J	B	
110.					Sold (part)	10/23/23	J	A	
111. --IShares Core S&P U.S. Value ETF	B	Dividend	M	T	Buy	03/02/23	L		
112.					Buy (add'l)	03/06/23	L		
113.					Sold (part)	07/25/23	J	A	
114.					Buy (add'l)	10/23/23	J		
115. --Vanguard Mortgage-Backed Sec	B	Dividend	K	T	Buy	03/02/23	J		
116.					Buy (add'l)	03/06/23	J		
117.					Buy (add'l)	10/23/23	J		
118. --Vanguard Russell 2000	B	Dividend	K	T	Buy	03/02/23	J		
119.					Buy (add'l)	03/06/23	J		

1. Income Gain Codes: (See Columns B1 and D4)	A =$1,000 or less	B =$1,001 - $2,500	C =$2,501 - $5,000	D =$5,001 - $15,000	E =$15,001 - $50,000
	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000	
2. Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000	
	P3 =$25,000,001 - $50,000,000		P4 =More than $50,000,000		
3. Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
	U =Book Value	V =Other	W =Estimated		

Name of Person Reporting	Date of Report
Howard, Marcia M.	10/16/2024

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ NONE *(No reportable income, assets, or transactions.)*

A. Description of Assets (including trust assets). Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
120.					Buy (add'l)	07/25/23	J		
121.					Buy (add'l)	10/23/23	J		
122. --IShares U.S. Treasury Bond ETF	B	Dividend	K	T	Buy	03/02/23	K		Per 12/29 statement
123.					Buy (add'l)	03/06/23	K		
124.					Buy (add'l)	10/23/23	J		
125. --Vanguard Total International Bond ETF	A	Dividend	J	T	Buy	03/02/23	J		Per 12/29 statement
126.					Buy (add'l)	03/06/23	J		
127. --Cash - Merrill	A	Interest	J	T					
128.									

1. Income Gain Codes: (See Columns B1 and D4)	A =$1,000 or less	B =$1,001 - $2,500	C =$2,501 - $5,000	D =$5,001 - $15,000	E =$15,001 - $50,000
	F =$50,001 - $100,000	G =$100,001 - $1,000,000	H1 =$1,000,001 - $5,000,000	H2 =More than $5,000,000	
2. Value Codes (See Columns C1 and D3)	J =$15,000 or less	K =$15,001 - $50,000	L =$50,001 - $100,000	M =$100,001 - $250,000	
	N =$250,001 - $500,000	O =$500,001 - $1,000,000	P1 =$1,000,001 - $5,000,000	P2 =$5,000,001 - $25,000,000	
	P3 =$25,000,001 - $50,000,000		P4 =More than $50,000,000		
3. Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
	U =Book Value	V =Other	W =Estimated		

Name of Person Reporting	Date of Report
Howard, Marcia M.	10/16/2024

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Part I - The Irrevocable Trust disclosed on Line 4 is an unfunded trust.
Part I - Neither I nor [redacted] receive any income from, or have any beneficial interest in the principal or income of, the trusts identified in lines 11 and 12 as Trust #2 and Trust #3.
Part I, Line 5 is an honorary title for a non-governing law school board. I have no actual or fiduciary responsibility to the association.

Name of Person Reporting	Date of Report
Howard, Marcia M.	10/16/2024

IX. CERTIFICATION.

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. app. § 13141 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Marcia M. Howard

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 13106)

Committee on Financial Disclosure
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