AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2022

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
Ludington, Thomas L.	U.S. District Court MI (Eastern)	11/27/2023
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	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☑ Amended Report	01/01/2022 **to** 12/31/2022
7. Chambers or Office Address		
U.S. Courthhouse 1000 Washington Ave Bay City, MI 48708		

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.	Secretary & Trustee	R. M. Gerstacker Foundation
2.	Trustee	Albion College
3.	President & Director	Ludington Family Foundation
4.	Advisory Trustee	Beneficial Trust #1
5.	Advisory Trustee	Beneficial Trust #2

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.	2022	Michigan Judges Retirement Services	$38,807.00
2.	2022	Michigan County Employees Pension Fund	$6,296.00
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.	2022	Dow Pension
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
Ludington, Thomas L.	11/27/2023

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)	
1. Huntington Bank checking & savings	A	Interest	K	T					
2. Dow Credit Union	A	Interest	M	T					
3. Merrill Lynch Trust (H)									
4. -Merrill Lynch Money Market	A	Interest	K	T	Distributed (part)	01/05/22	K		
5.		None	K	T	Distributed (part)	01/24/22	J		
6.		None	K	T	Distributed (part)	01/31/22	J		
7.		None	K	T	Distributed (part)	12/12/22	K		
8. -Amgen stock	A	Dividend	K	T					
9. -Laboratory CP American Hldg	A	Dividend	J	T					
10. -Blackrock Global Stock Fund	A	Dividend	M	T					
11.	C	Distribution	M	T					
12. -IBM stock	B	Dividend	K	T					
13. -Kyndryl Holdings stock		None	J	T					
14. -Quest Diagnostics stock	A	Dividend	K	T					
15. Fidelity Dow Savings Plan 401k (H)									
16. -Dow Chemical Employee Savings Plan Invesco Interest Income Fund	D	Int./Div.	N	T					
17. -MacKay Shields Convertible CIT Fund		None	K	T					

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.)*

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18. -MFS US Real Estate Fund		None	K	T					
19. -Fidelity Contrafund Pool Cl 3		None	M	T					
20. -BR MidCap GR Equity Fund		None	M	T					
21. -Vanguard Dev Mkt IndexIP Fund	C	Int./Div.	L	T					
22. MTL Insurance Co (ordinary) Life Policy		None	K	T					
23. Trust Mark (ordinary) Life Policy		None	L	T					
24. Indianapolis (ordinary) Life Policy		None	K	T					
25. Fidelity Roth IRA #1 (H)									
26. -Fidelity Gov't Cash Reserves	A	Dividend	K	T	Distributed (part)	03/10/22	J		
27.		None	K	T	Buy	06/01/22	L		
28.		None	K	T	Distributed (part)	06/14/22	J		
29.		None	K	T	Distributed (part)	09/13/22	J		
30.		None	K	T	Distributed (part)	12/13/22	J		
31. -DFA Emerging Markets Core Equities Fund	A	Dividend	K	T					
32. -PrimeCap Odyssey Growth Fund	A	Dividend	K	T					
33.	C	Distribution	K	T					
34. -DFA International Value Fund	B	Dividend			Sold	10/06/22	L		

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

A	B		C		D				
Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(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)	
35. -American Funds New Perspective Fund	B	Dividend	M	T	Buy (add'l)	06/03/22	J		
36.	C	Distribution	M	T	Buy (add'l)	12/28/22	J		
37. -Schwab Total Stock Market Index Fund	A	Dividend	K	T	Buy (add'l)	01/12/22	J		
38. -JP Morgan Europe Dynamic Fund		None			Sold	10/06/22	J	B	
39. -DFA U.S. Large Cap Growth Port Fund	B	Dividend	L	T					
40.	D	Distribution	L	T					
41. -AQR Global Equity Fund	B	Dividend	M	T	Buy (add'l)	01/12/22	K		
42.		None	M	T	Buy (add'l)	06/03/22	L		
43.		None	M	T	Buy (add'l)	12/28/22	J		
44. -Blackrock Emerging Markets Fund	A	Dividend	K	T					
45. -WisdomTree US Efficent Core Fund ETF	A	Dividend			Sold	10/06/22	K		
46. -Dimensional International Eq Mkt ETF	A	Dividend	L	T	Buy	10/06/22	L		
47. -Vanguard MidCap Value Index ETF	A	Dividend	J	T	Buy	10/06/22	J		
48.		None	J	T	Buy (add'l)	12/28/22	J		
49. -WisdomTree International Efficent ETF	A	Dividend	K	T	Buy	10/06/22	K		
50.		None	K	T	Buy (add'l)	10/19/22	J		
51. Fidelity IRA #1 Rollover (H)									

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52. -Fidelity Gov't Cash Reserves	A	Dividend	J	T	Distributed (part)	03/10/22	J		
53.		None	J	T	Buy	06/01/22	L		
54.		None	J	T	Distributed (part)	06/14/22	J		
55.		None	J	T	Distributed (part)	09/13/22	J		
56.		None	J	T	Distributed (part)	12/13/22	J		
57. -AQR Global Equity Fund	A	Dividend	K	T	Sold (part)	05/31/22	L	D	
58.	A	Distribution	K	T	Buy (add'l)	09/29/22	J		
59. -Blackrock Strategic Income Fund	C	Dividend	M	T					
60.	B	Distribution	M	T					
61. -Carillon Reams Unconstrained Bond Fund	C	Dividend	M	T					
62. -DFA Intl Small Cap Value Fund	A	Dividend	K	T					
63. -DFA US Large Cap Value Fund	B	Dividend	L	T					
64.	B	Distribution	L	T					
65. -Doubleline Total Return Bond Fund	D	Dividend	M	T	Buy (add'l)	01/12/22	J		
66. -Johcm International Select Fund		None			Sold	10/06/22	K		
67. -JPMorgan Global Bond Opportunities	C	Dividend	L	T					
68. -PIMCO Investment Grade Credit Bond Fund	D	Dividend	M	T	Buy (add'l)	01/12/22	J		

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69. -DFA International Value Fund	A	Dividend			Sold	05/31/22	J	A	
70. -American Funds Capital World Growth & Income Fund	A	Dividend	K	T	Buy	10/06/22	K		
71.		None	K	T	Buy (add'l)	11/22/22	J		
72. -PrimeCap Odyssey Growth Fund		None	J	T	Buy	12/28/22	J		
73. -Lehman Bond Escrow 01/18/12	A	Dividend	K	T					
74. Huntington Bank Trust (H) (FBO #2)									
75. -Huntington Conservative Deposit	A	Interest	K	T	Distributed (part)	04/13/22	J		
76.		None			Distributed (part)	10/07/22	J		
77. -Ross Stores Inc (FBO#2)	A	Dividend	J	T					
78. -T Price Media & Tele Fund (FBO#2)	B	Distribution	J	T					
79.	A	Dividend	J	T					
80. -Invesco QQQ ETF (FBO #2)	A	Dividend	J	T	Sold (part)	03/23/22	J	C	
81. -Wasatch Intl Growth Fund (FBO #2)		None	J	T					
82. -Apple Inc stock (FBO #2)	A	Dividend	K	T					
83. -Vanguard S&P 500 ETF (FBO #2)	A	Dividend	K	T					
84. -Invesco Ppty & Cas Ins ETF (FBO #2)	A	Dividend			Sold	03/23/22	J	C	
85. -Invesco Sm Cap Health ETF (FBO #2)		None			Sold	03/23/22	J	C	

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86. -Sherwin Williams Co stock (FBO #2)	A	Dividend	J	T	Sold (part)	02/22/22	J	A	
87. -SPDR Utilities ETF (FBO #2)	A	Dividend	J	T	Sold (part)	02/22/22	J	A	
88. -Taiwan Semiconductor stock (FBO #2)	A	Dividend	J	T					
89. -FedEx Corp stock (FBO #2)	A	Dividend	J	T					
90. -Carillon Eagle Mid Cap Growth Fund (FBO #2)	A	Distribution	J	T					
91. -Fidelity Select Port Fund (FBO #2)		None			Sold	03/23/22	J	B	
92. -iShares Core S&P Small Cap ETF (FBO #2)	A	Dividend	J	T					
93. -Vanguard Consumer Dis ETF (FBO #2)	A	Dividend	J	T					
94. -Chevron Corp stock (FBO #2)	A	Dividend	J	T					
95. -CSX stock (FBO #2)	A	Dividend	J	T					
96. -Enterprise Products Partners stock (FBO #2)		None			Sold	02/22/22	J		
97. -Raytheon Technologies Corp stock (FBO #2)	A	Dividend	J	T					
98. -Carrier Global Corp stock (FBO #2)	A	Dividend			Sold	02/22/22	J	A	
99. -Otis Worldwide Corp stock (FBO #2)	A	Dividend			Sold	02/22/22	J	A	
100. -BlackRock Health Science Opportunities Fund (FBO #2)	A	Dividend	J	T					
101.	A	Distribution	J	T					
102. -T Rowe Price Health Sciences Fund (FBO #2)	A	Distribution	J	T					

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103.	A	Dividend	J	T					
104. -Vanguard Info Technology Index Fund (FBO #2)	A	Dividend	J	T					
105. -Vanguard Small Cap Index Fund (FBO #2)	A	Dividend	J	T					
106. -Invesco Oppenheimer Intl Small Mid Co Fund (FBO #2)	A	Distribution	J	T					
107.	A	Dividend	J	T					
108. -Tweedy Brown Global Value Fund (FBO #2)	A	Dividend	J	T	Buy (add'l)	02/23/22	J		
109.	A	Distribution	J	T					
110. -Vanguard International Growth Fund (FBO #2)	A	Dividend	J	T					
111.	A	Distribution	J	T					
112. -iShares DJ US Industrials Sec ETF (FBO #2)	A	Dividend	J	T					
113. -SPDR S&P Dividend ETF (FBO #2)	A	Dividend	J	T					
114. -Vanguard Consumer Staples (FBO #2)	A	Dividend	J	T					
115. -Vanguard Financials Index ETF (FBO #2)	A	Dividend	J	T					
116. -Vanguard Utilities ETF (FBO #2)	A	Dividend	J	T					
117. -Technology Select SPDR ETF (FBO #2)	A	Dividend	K	T					
118. -Vanguard Dev Market Index Fund (FBO #2)	A	Dividend	J	T					
119. -Vanguard Inflation Protected Securities Fund (FBO #2)	A	Dividend	J	T	Buy	02/23/22	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	
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Ludington, Thomas L.	11/27/2023

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	B		C		D				
Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(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)	
120. -Delaware National High Yield Muni Bond Fund (FBO #2)	A	Dividend	J	T	Buy	03/23/22	J		
121.	A	Distribution	J	T					
122. -American Limited Term Tax-Exempt Bond Fund (FBO #2)	A	Dividend	J	T	Buy	03/23/22	J		
123. -Vanguard High Yield Tax Exempt Fund (FBO #2)	A	Dividend	K	T	Buy	02/23/22	L		
124. -MFS Global Real Estate Fund	A	Dividend	J	T	Buy	03/23/22	J		
125.	A	Distribution							
126. -Atlanta, GA Bond 01/01/22 (FBO #2)	A	Interest			Matured	01/01/22	J		
127. -Colorado HSG Bond 05/01/23 (FBO #2)	A	Interest			Redeemed	11/01/22	J		
128. -Oakland, CA Bond 12/15/22 (FBO #2)		None			Matured	12/15/22	J	A	
129. -S Carolina St Bond 12/01/22 (FBO #2)	A	Interest			Matured	12/01/22	J		
130. -Elkhart IN Comty Schools Bond 7/20/23 (FBO #2)	A	Interest	J	T					
131. Huntington Bank Trust #1 (H)									
132. -Huntington Conservative Deposit	B	Interest	M	T	Distributed (part)	04/11/22	L		
133.		None	M	T	Distributed (part)	06/08/22	K		
134.		None	M	T	Buy (add'l)	08/01/22	K		
135.		None	M	T	Distributed (part)	09/08/22	K		
136.		None	M	T	Distributed (part)	09/28/22	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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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.)*

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Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(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)	
137.		None	M	T	Distributed (part)	12/20/22	J		
138. -Apple Inc stock	A	Dividend	L	T	Distributed (part)	07/15/22	J		
139. -Bristol-Myers Squibb Co stock	A	Dividend	K	T	Sold (part)	01/25/22	J	B	
140. -Intel Corp stock	A	Dividend	J	T					
141. -Lowes stock	A	Dividend	J	T					
142. -Invesco QQQ Trust ETF	A	Dividend	L	T	Distributed (part)	07/15/22	K		
143. -Johnson & Johnson stock	A	Dividend	K	T	Sold (part)	01/25/22	K	D	
144. -Microsoft Corp stock	B	Dividend	L	T	Distributed (part)	07/15/22	J		
145. -Nextera Energy Inc stock	A	Dividend	K	T					
146. -Pepsi Co stock	A	Dividend	K	T	Sold (part)	01/25/22	K	D	
147. -Phillips 66 stock	A	Dividend	K	T					
148. -Prudential Financial stock	B	Dividend	K	T					
149. -SPDR Gold Shares ETF		None	K	T	Distributed (part)	07/15/22	K		
150.		None	K	T	Sold (part)	11/09/22	K		
151. -Deere & Co stock	A	Dividend	K	T					
152. -Disney stock		None	K	T					
153. -Fastenal Co Com stock	A	Dividend	J	T					

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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	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	
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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.)*

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A	B		C		D				
Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(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)	
154. -Principal Mid Cap Blend Fund	A	Distribution	K	T	Distributed (part)	07/15/22	K		
155.	C	Dividend	K	T					
156. -Union Pacific Corp stock	A	Dividend	K	T					
157. -T Rowe Price New Horizons Fund	B	Distribution	K	T	Distributed (part)	07/15/22	K		
158.	D	Dividend	K	T					
159. -Vanguard Inst Index Fund	C	Dividend	K	T	Distributed (part)	07/15/22	K		
160.	C	Distribution	K	T					
161. -JP Morgan Chase stock	A	Dividend	K	T					
162. -Amazon Inc stock		None	K	T	Distributed (part)	07/15/22	J		
163. -McDonalds stock	A	Dividend	J	T					
164. -AbbVie Inc stock	A	Dividend	K	T					
165. -KLA-Tencor Corp stock	A	Dividend	K	T					
166. -Vanguard Financials Index ETF	A	Dividend	K	T					
167. -Ross Stores, Inc stock	A	Dividend	K	T					
168. -Taiwan Semiconductor stock	A	Dividend	K	T					
169. -John Hancock Intl Growth Fund	D	Distribution			Sold	11/09/22	K		
170. -Vanguard Total Intl Stock Index Fund	B	Dividend	K	T					

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	
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Ludington, Thomas L.	11/27/2023

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.)*

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A	B		C		D				
Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(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)	
171. -iShares DJ US Fin Sec ETF	A	Dividend	K	T					
172. -United Health Group Inc stock	A	Dividend	K	T	Buy	11/14/22	K		
173. -US Treasury Bill 2/9/23		None	K	T	Buy	11/09/22	K		
174. -South Carolina St Public Util Bond 12/1/23	A	Interest	K	T					
175. -American Express CD 09/06/22	A	Interest			Matured	09/06/22	K		
176. -Metro, NY Transit Bond 11/15/22	A	Interest			Matured	11/15/22	J		
177. -Pembroke Pines, FL Bond 10/1/22	B	Interest			Matured	10/01/22	K		
178. -Hisperia, CA Bond 2/1/23	A	Interest	J	T					
179. -Silver City, NM Bond 12/1/22	A	Interest			Matured	12/01/22	J		
180. -Caterpillar Financial Services Bond 11/8/24	B	Interest	L	T					
181. -Comcast Corp Bond 8/15/25	B	Interest	L	T					
182. Huntington Bank Trust #2 (H)									
183. -Huntington Conservative Deposit	C	Interest	M	T	Distributed (part)	08/01/22	K		
184.		None	M	T	Distributed (part)	09/08/22	K		
185.		None	M	T	Distributed (part)	12/20/22	J		
186. -Delaware Emerging Markets Fund	A	Dividend	J	T					
187. -Invesco Oppenheimer Developing Markets Fund	A	Dividend	J	T					

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	
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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.)*

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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)	
188. -Vanguard Developed Market Index Fund	A	Dividend	K	T					
189. -Vanguard Small Cap Index Fund	A	Dividend	K	T					
190. -Emerson Elec Co stock	A	Dividend	J	T					
191. -CSX Corp stock	A	Dividend	J	T					
192. -Chevron Corp stock	A	Dividend	K	T					
193. -Analog Devices Inc stock	A	Dividend	K	T					
194. -Nike Inc stock	A	Dividend	K	T					
195. -Salesforce.com stock		None			Sold	11/09/22	J	A	
196. -Comcast Corp stock	A	Dividend			Sold	11/09/22	J		
197. -Broadcom Inc stock	A	Dividend	K	T					
198. -Abbott Labs stock	A	Dividend	K	T					
199. -AT&T Inc stock		None	J	T	Buy	11/09/22	J		
200. -Alliant Corp stock	A	Dividend	J	T					
201. -Vanguard Comm Service ETF	A	Dividend			Sold	11/09/22	K		
202. -Stryker Corp stock	A	Dividend	K	T					
203. -American Funds T/E Bond Fund	A	Dividend	K	T					
204.	A	Distribution	K	T					

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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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)	
205. -Lockheed Martin Corp stock	A	Dividend	J	T	Buy	11/09/22	J		
206. -Accenture PLC stock	A	Dividend	J	T					
207. -Autodesk Inc stock		None			Sold	11/09/22	J		
208. -Xcel Energy Inc stock	A	Dividend	J	T					
209. -Vanguard MidCap Index ETF	A	Dividend	J	T					
210. -Vanguard International Growth Fund	A	Dividend			Sold	11/09/22	K		
211.	C	Distribution							
212. -Eli Lilly & Co stock	A	Dividend	L	T					
213. -Air Products & Chemicals stock	A	Dividend			Sold	11/09/22	K	B	
214. -Amazon.com Inc stock		None	J	T	Sold (part)	11/09/22	J		
215.		None	J	T	Buy (add'l)	07/15/22	J		
216. -Invesco QQQ ETF	A	Dividend	L	T	Buy	07/15/22	K		
217. -Principal Investors MidCap Blend Fund	A	Distribution	K	T	Buy	07/15/22	K		
218. -T Rowe Price New Horizons Fund	A	Dividend	K	T	Buy	07/15/22	K		
219.	B	Distribution	K	T					
220. -SPDR Gold Trust		None	K	T	Buy	07/15/22	K		
221.		None	K	T	Sold (part)	11/09/22	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
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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	
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222. -Vanguard International Index Fund	A	Dividend	K	T	Buy	07/15/22	K		
223.	A	Distribution	K	T					
224. -Vanguard Utilities Fund	A	Dividend	J	T	Buy	11/09/22	J		
225. -Microsoft Corp stock	B	Dividend	L	T	Buy	07/15/22	L		
226. -Apple Inc stock	A	Dividend	L	T	Buy	07/15/22	L		
227. -Chipotle Mexican Grill stock		None	J	T	Buy	11/09/22	J		
228. -Constellation Brand Inc stock		None	J	T	Buy	11/09/22	J		
229. -Costco Wholesale Corp stock		None	J	T	Buy	11/09/22	J		
230. -Pepsico Inc stock		None	J	T	Buy	11/09/22	J		
231. -Chubb Limited stock		None	J	T	Buy	11/09/22	J		
232. -Alphabet Inc stock		None	J	T	Buy	01/25/22	K		
233.		None	J	T	Sold (part)	11/09/22	J		
234. -Walt Disney Co stock		None			Buy	01/25/22	K		
235.		None			Sold	11/09/22	J		
236. -Netflix Inc stock		None			Buy	01/25/22	K		
237.		None			Sold	11/09/22	J		
238. -Nvidia Corp stock	A	Dividend	J	T	Buy	01/27/22	K		

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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Name of Person Reporting	Date of Report
Ludington, Thomas L.	11/27/2023

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	B		C		D				
Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(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)	
239.		None	J	T	Sold (part)	11/09/22	J		
240. -Electronic Arts Inc stock	A	Dividend	J	T	Buy	11/09/22	J		
241. -EOG Res Inc stock	A	Dividend	J	T	Buy	11/09/22	J		
242. -M & T Bank Corp stock	A	Dividend	J	T	Buy	11/09/22	J		
243. -Northrop Grumman Corp stock	A	Dividend	J	T	Buy	11/09/22	J		
244. -Valero Energy stock	A	Dividend	K	T	Buy	11/09/22	K		
245. -Booking Holdings Inc stock		None	J	T	Buy	11/09/22	J		
246. -Fenton, MI Bond 5/1/2022	A	Interest			Matured	05/01/22	K		
247. -Fidelity Spartan MI Muni Inc Fund #081	A	Distribution	K	T					
248. -Houghton-Portage MI Bond 5/1/23	A	Interest	K	T					
249. -Petosky, MI Bond 4/1/23	A	Interest	K	T					
250. -Niles, MI Community Schools Bond 5/1/22	A	Interest			Matured	05/01/22	K		
251. -Southwest, TX Higher Ed Auth Bond 10/1/23	A	Interest	J	T					
252. -Oregon St Bd of Edu Bond 6/30/22	A	Interest			Matured	06/30/22	J		
253. -Lawrence Co, PA Bond 11/15/23	A	Interest	J	T					
254. -Oneida Co, NY Bond 08/1/22	A	Interest			Matured	08/01/22	J		
255. -Pembroke Pines, FL Bond 10/1/22	B	Interest			Matured	10/01/22	K		

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
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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.)*

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A	B		C		D				
Description of Assets (including trust assets)	Income during reporting period		Gross value at end of reporting period		Transactions during reporting period				
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256. Huntington Bank Savings #2	A	Interest	K	T					
257. Fidelity Bene IRA (H)									
258. -Fidelity Cash Reserves	A	Interest	J	T	Distributed (part)	03/10/22	J		
259.		None	J	T	Distributed (part)	06/14/22	J		
260.		None	J	T	Distributed (part)	09/13/22	J		
261.		None	J	T	Distributed (part)	11/23/22	J		
262.		None	J	T	Distributed (part)	12/13/22	J		
263. -Doubleline Total Return Bond Fund	A	Dividend	K	T	Sold (part)	11/22/22	J		
264. Fidelity Bene Roth IRA (H)									
265. -Fidelity Cash Reserves	A	Dividend	J	T	Distributed (part)	03/10/22	J		
266.		None	J	T	Distributed (part)	06/14/22	J		
267.		None	J	T	Distributed (part)	09/13/22	J		
268.		None	J	T	Distributed (part)	11/23/22	J		
269.		None	J	T	Distributed (part)	12/13/22	J		
270. -Schwab Total Stock Market Fund	A	Dividend	K	T	Sold (part)	11/22/22	J	A	
271. Fidelity IRA #2 Cash Equivalent (Y)									
272. Fidelity IRA Roth #2 (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
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273. -Fidelity Gov't Cash Reserves	A	Dividend	J	T	Distributed (part)	03/01/22	J		
274.		None	J	T	Buy	06/06/22	J		
275.		None	J	T	Distributed (part)	06/14/22	J		
276.		None	J	T	Distributed (part)	09/13/22	J		
277.		None	J	T	Distributed (part)	12/13/22	J		
278. -JohnCM Intl Select Fund		None			Buy (add'l)	01/12/22	J		
279.		None			Buy (add'l)	06/07/22	J		
280.		None			Sold	10/06/22	K		
281. -JP Morgan Europe Dynamic Fund		None			Sold	10/06/22	K	A	
282. -AQR Global Equity Fund	A	Dividend	K	T	Buy (add'l)	01/12/22	J		
283.	A	Distribution	K	T					
284. -DFA Intl Value Fund	A	Dividend			Sold	10/06/22	J		
285. -DFA US Large Cap Growth Fund	A	Dividend	K	T					
286.	B	Distribution	K	T					
287. -DFA US Large Cap Value Fund	A	Dividend	K	T					
288.	A	Distribution	K	T					
289. -American Funds New Perspective Fund	A	Dividend	K	T	Buy (add'l)	01/12/22	J		

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290.	B	Distribution	K	T					
291. -DFA Emerging Market Core Equity Fund	A	Dividend	J	T					
292. -Blackrock Emerging Markets Fund	A	Dividend	K	T	Buy (add'l)	12/28/22	J		
293. -Vanguard Small Cap Value Index Fund	A	Dividend	K	T					
294. -WisdomTree US Efficient Core Fund ETF	A	Dividend			Sold	10/06/22	J		
295. -Dimensional International Cr Eq Market ETF	A	Dividend	J	T	Buy	10/06/22	J		
296. -American Funds Capital World Growth & Income Fund	A	Dividend	K	T	Buy	10/06/22	J		
297. -WisdomTree International Efficient ETF	A	Dividend	J	T	Buy	10/06/22	J		
298.		None	J	T	Buy (add'l)	10/19/22	J		
299. -Vanguard MidCap Value ETF	A	Dividend	K	T	Buy	10/06/22	K		

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

1. Part VII. Line 73 - Lehman Brothers Bond Escrow is still held. Some principle has been returned, with the possibility of future repayment of principle.
2. Although I am an advisory trustee for trusts listed in positions, I receive no income nor do I have beneficial interest in the principal or income from the trusts.
3. Part VII Line 2 - Dow Chemical Employees Credit Union changed it's name to Dow Credit Union on Sept 15, 2022.
4. Part VII Lines 271 - Fully distributed by the end of the reporting period. Cash contribution was deposited in the traditional IRA, converted and deposited to the Roth IRA (Line 272).
5. Part VII Lines (138/226), (142/216), (144/225), (149/220), (154/217), (157/218), (159/222), (162/215). Assets were transferred in kind from Huntington Bank Trust #1 to Huntington Bank Trust #2.
6. Part VII Line 16 - Dow Chemical Employees Savings Plan Interest Income Fund is only available to plan participants.

Name of Person Reporting	Date of Report
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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/ Thomas L. Ludington

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
Administrative Office of the United States Courts
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