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
Ludington, Thomas L.	U.S. District Court MI (Eastern)	05/13/2024
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	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final	01/01/2023 **to** 12/31/2023
	5b. ☐ Amended Report	

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.	President & Director	Ludington Family Foundation
3.	Advisory Trustee	Beneficial Trust #1
4.	Advisory Trustee	Beneficial Trust #2
5.		

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.	2023	Michigan Judges Retirement Services	$38,807.00
2.	2023	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.	2023	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.	05/13/2024

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)	
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	J	T	Distributed (part)	12/13/23	J		
5. -Amgen stock	A	Dividend	K	T					
6. -Laboratory CP American Hldg	A	Dividend	J	T					
7. -Fortrea Holdings Inc stock		None	J	T	Spinoff (from line 6)	06/30/23	J		
8. -Blackrock Global Stock Fund	A	Dividend	M	T					
9.	C	Distribution	M	T					
10. -IBM stock	B	Dividend	K	T					
11. -Kyndryl Holdings stock		None	J	T					
12. -Quest Diagnostics stock	A	Dividend	K	T					
13. Fidelity Dow Savings Plan 401k (H)									
14. -Dow Chemical Employee Savings Plan Invesco Interest Income Fund	D	Int./Div.	N	T					
15. -MacKay Shields Convertible CIT Fund		None	L	T					
16. -MFS US Real Estate Fund		None	K	T					
17. -Fidelity Contrafund Pool Cl 3		None	M	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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Ludington, Thomas L.	05/13/2024

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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. -BR MidCap GR Equity Fund		None	M	T					
19. -Vanguard Dev Mkt IndexIP Fund	C	Int./Div.	M	T					
20. MTL Insurance Co (ordinary) Life Policy		None	K	T					
21. Trust Mark (ordinary) Life Policy		None	L	T					
22. Indianapolis (ordinary) Life Policy		None	K	T					
23. Fidelity Roth IRA #1 (H)									
24. -Fidelity Gov't Cash Reserves	A	Dividend	K	T	Distributed (part)	03/14/23	J		
25.		None	K	T	Distributed (part)	06/09/23	J		
26.		None	K	T	Distributed (part)	09/14/23	J		
27.		None	K	T	Buy	11/06/23	L		
28.		None	K	T	Distributed (part)	12/14/23	J		
29. -DFA Emerging Markets Core Equities Fund	B	Dividend	K	T					
30. -PrimeCap Odyssey Growth Fund	A	Dividend	K	T	Buy (add'l)	11/07/23	J		
31.	D	Distribution	K	T					
32. -American Funds New Perspective Fund	B	Dividend	M	T					
33.	D	Distribution	M	R					
34. -Schwab Total Stock Market Index Fund	A	Dividend	K	T					

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2. Value Codes (See Columns C1 and D3)
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35. -DFA U.S. Large Cap Growth Port Fund	B	Dividend	M	T					
36.	A	Distribution	M	T					
37. -AQR Global Equity Fund	C	Dividend	M	T	Buy (add'l)	11/07/23	K		
38.	C	Distribution	M	T					
39. -Blackrock Emerging Markets Fund	A	Dividend	K	T					
40. -Dimensional International Eq Mkt ETF	B	Dividend	L	T	Buy (add'l)	11/07/23	J		
41. -Vanguard MidCap Value Index ETF	A	Dividend	K	T	Buy (add'l)	11/07/23	J		
42. -WisdomTree International Efficent ETF	A	Dividend	K	T					
43. -American Funds Capital World Growth & Income Fund	A	Dividend	K	T	Buy	11/07/23	K		
44.	A	Distribution	K	T					
45. -DFA US Large Cap Value Fund	A	Dividend	K	T	Buy	11/07/23	K		
46.	A	Distribution	K	T					
47. Fidelity IRA #1 Rollover (H)									
48. -Fidelity Gov't Cash Reserves	A	Dividend	J	T	Distributed (part)	03/14/23	J		
49.		None	J	T	Distributed (part)	06/14/23	J		
50.		None	J	T	Distributed (part)	09/14/23	J		
51.		None	J	T	Buy	11/06/23	L		

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52.		None	J	T	Distributed (part)	12/14/23	J		
53. -AQR Global Equity Fund		None			Sold	11/13/23	K	D	
54. -Blackrock Strategic Income Fund	C	Dividend			Sold	09/01/23	M		
55. -Carillon Reams Unconstrained Bond Fund	C	Dividend			Sold	09/01/23	M		
56. -DFA Intl Small Cap Value Fund	B	Dividend	K	T					
57.	A	Distribution	K	T					
58. -DFA US Large Cap Value Fund	B	Dividend	L	T	Sold (part)	11/03/23	K	C	
59.	A	Distribution	L	T					
60. -Doubleline Total Return Bond Fund	D	Dividend			Buy (add'l)	07/17/23	J		
61.		None			Sold	09/01/23	M		
62. -JPMorgan Global Bond Opportunities Fund	C	Dividend	M	T	Buy (add'l)	09/01/23	L		
63. -PIMCO Investment Grade Credit Bond Fund	C	Dividend			Buy (add'l)	03/03/23	J		
64.		None			Sold	09/01/23	M		
65. -American Funds Capital World Growth & Income Fund	A	Dividend			Sold	11/03/23	K	C	
66. -PrimeCap Odyssey Growth Fund		None			Sold	11/03/23	J	A	
67. -Lehman Bond Escrow 01/18/12	A	Dividend	K	T					
68. -Pimco Total Return Bond Fund	B	Dividend	M	T	Buy	09/01/23	M		

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69. -American Funds Strategic Bond Fund	B	Dividend	M	T	Buy	09/01/23	M		
70. - iShares Core US Treasury Bond Fund	A	Dividend	L	T	Buy	09/01/23	L		
71.		None	L	T	Buy (add'l)	10/09/23	J		
72. -Carillon Reams Core Bond Fund	B	Dividend	M	T	Buy	09/01/23	M		
73. -Diamond Hill Core Bond Fund	B	Dividend	M	T	Buy	09/01/23	M		
74. Huntington Bank Trust (H) (FBO #2)									
75. -Huntington Conservative Deposit (FBO #2)	B	Interest	K	T					
76. -Ross Stores Inc (FBO#2)	A	Dividend	J	T					
77. -T Price Media & Tele Fund (FBO#2)	B	Distribution	J	T					
78.	A	Dividend	J	T					
79. -Invesco QQQ ETF (FBO #2)	A	Dividend	J	T					
80. -Wasatch Intl Growth Fund (FBO #2)	A	Dividend	J	T					
81. -Apple Inc stock (FBO #2)	A	Dividend	K	T					
82. -Vanguard S&P 500 ETF (FBO #2)	A	Dividend	K	T					
83. -Sherwin Williams Co stock (FBO #2)	A	Dividend	J	T					
84. -SPDR Utilities ETF (FBO #2)	A	Dividend	J	T					
85. -Taiwan Semiconductor stock (FBO #2)	A	Dividend	K	T					

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86. -FedEx Corp stock (FBO #2)	A	Dividend	J	T					
87. -Carillon Eagle Mid Cap Growth Fund (FBO #2)	B	Distribution	J	T					
88. -iShares Core S&P Small Cap ETF (FBO #2)	A	Dividend	J	T					
89. -Vanguard Consumer Dis ETF (FBO #2)	A	Dividend	J	T					
90. -Chevron Corp stock (FBO #2)	A	Dividend	J	T					
91. -CSX stock (FBO #2)	A	Dividend	J	T					
92. -Raytheon Technologies Corp stock (FBO #2)	A	Dividend	J	T					
93. -BlackRock Health Science Opportunities Fund (FBO #2)	A	Dividend	J	T					
94.	A	Distribution	J	T					
95. -T Rowe Price Health Sciences Fund (FBO #2)	A	Distribution	J	T					
96.	A	Dividend	J	T					
97. -Vanguard Info Technology Index Fund (FBO #2)	A	Dividend	J	T					
98. -Vanguard Small Cap Index Fund (FBO #2)	A	Dividend	J	T					
99. -Invesco Oppenheimer Intl Small Mid Co Fund (FBO #2)	A	Distribution	J	T					
100.	A	Dividend	J	T					
101. -Tweedy Brown Global Value Fund (FBO #2)	A	Dividend	J	T					
102.	A	Distribution	J	T					

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103. -Vanguard International Growth Fund (FBO #2)	A	Dividend	J	T					
104.	A	Distribution	J	T					
105. -iShares DJ US Industrials Sec ETF (FBO #2)	A	Dividend	J	T					
106. -SPDR S&P Dividend ETF (FBO #2)	A	Dividend	J	T					
107. -Vanguard Consumer Staples Index Fund (FBO #2)	A	Dividend	J	T					
108. -Vanguard Financials Index ETF (FBO #2)	A	Dividend	J	T					
109. -Vanguard Utilities ETF (FBO #2)	A	Dividend	J	T					
110. -Technology Select SPDR ETF (FBO #2)	A	Dividend	K	T					
111. -Vanguard Dev Market Index Fund (FBO #2)	A	Dividend	J	T					
112. -Vanguard Inflation Protected Securities Fund (FBO #2)	A	Dividend	J	T					
113. -Delaware National High Yield Muni Bond Fund (FBO #2)	A	Dividend	J	T					
114. -American Limited Term Tax-Exempt Bond Fund (FBO #2)	A	Dividend	J	T					
115. -Vanguard High Yield Tax Exempt Fund (FBO #2)	B	Dividend	L	T					
116. -MFS Global Real Estate Fund (FBO #2)	A	Dividend	J	T					
117. -Elkhart IN Comty Schools Bond 7/20/23 (FBO #2)	A	Interest			Matured	07/20/23	J	A	
118. Huntington Bank Trust #1 (H)									
119. -Huntington Conservative Deposit	C	Interest	M	T	Distributed (part)	01/11/23	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

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
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Name of Person Reporting	Date of Report
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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.)*

☐ 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.		None	M	T	Distributed (part)	03/08/23	J		
121.		None	M	T	Distributed (part)	03/27/23	J		
122.		None	M	T	Distributed (part)	04/24/23	J		
123.		None	M	T	Distributed (part)	06/14/23	K		
124.		None	M	T	Distributed (part)	07/21/23	J		
125.		None	M	T	Distributed (part)	07/28/23	J		
126.		None	M	T	Distributed (part)	12/14/23	J		
127. -Apple Inc stock	A	Dividend	L	T	Sold (part)	01/20/23	K	E	
128.		None	L	T	Sold (part)	03/27/23	K	E	
129. -Bristol-Myers Squibb Co stock	A	Dividend	J	T					
130. -Intel Corp stock	A	Dividend			Sold	04/24/23	J	B	
131. -Lowes stock	A	Dividend	J	T	Sold (part)	09/25/23	J	C	
132. -Invesco QQQ Trust ETF	A	Dividend	M	T					
133. -Johnson & Johnson stock	A	Dividend	J	T					
134. -Microsoft Corp stock	A	Dividend	L	T	Sold (part)	03/27/23	K	D	
135. -Nextera Energy Inc stock	A	Dividend	K	T					
136. -Pepsi Co 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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Name of Person Reporting	Date of Report
Ludington, Thomas L.	05/13/2024

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.)*

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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)	
137. -Phillips 66 stock	A	Dividend	K	T					
138. -Prudential Financial stock	B	Dividend	K	T					
139. -SPDR Gold Shares ETF		None	K	T					
140.		None	K	T					
141. -Deere & Co stock	A	Dividend	K	T					
142. -Disney stock		None	K	T					
143. -Fastenal Co Com stock	A	Dividend	J	T					
144. -Principal Mid Cap Blend Fund	A	Distribution	K	T	Sold (part)	09/25/23	J	C	
145.	A	Dividend	K	T					
146. -Union Pacific Corp stock	A	Dividend	K	T					
147. -T Rowe Price New Horizons Fund		None	K	T	Sold (part)	07/11/23	J	A	
148.		None	K	T	Sold (part)	09/25/23	J	A	
149. -Vanguard Inst Index Fund	A	Dividend	L	T					
150.	A	Distribution	L	T					
151. -JP Morgan Chase stock	A	Dividend	K	T					
152. -Amazon Inc stock		None	K	T					
153. -McDonalds stock	A	Dividend	J	T	Sold (part)	09/25/23	J	B	

1. Income Gain Codes: (See Columns B1 and D4)
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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)	
154. -AbbVie Inc stock	A	Dividend	K	T					
155. -KLA-Tencor Corp stock	A	Dividend	L	T					
156. -Vanguard Financials Index ETF	A	Dividend			Sold	04/24/23	K	B	
157. -Ross Stores, Inc stock	A	Dividend	J	T	Sold (part)	09/25/23	J	D	
158. -Taiwan Semiconductor stock	A	Dividend	K	T					
159. -Vanguard Total Intl Stock Index Fund	B	Dividend	K	T					
160. -iShares DJ US Fin Sec ETF	A	Dividend			Sold	07/11/23	K	C	
161. -United Health Group Inc stock	A	Dividend			Sold	07/11/23	J		
162. -US Treasury Bill 2/9/23	A	Interest			Matured	02/09/23	K		
163. -South Carolina St Public Util Bond 12/1/23	A	Interest			Matured	12/01/23	K	A	
164. -Hisperia, CA Bond 2/1/23	A	Interest			Matured	02/01/23	J		
165. -Caterpillar Financial Services Bond 11/8/24	A	Interest			Sold	07/11/23	K		
166. -Comcast Corp Bond 8/15/25	A	Interest			Sold	07/11/23	K		
167. -US Treasury Bill 0% 10/26/23	B	Interest			Buy	04/25/23	L		
168.		None			Matured	10/26/23	L		
169. -US Treasury N/B 4.125% 1/31/25	A	Interest	L	T	Buy	07/12/23	L		
170. -US Treasury Bill 0% 9/5/24		None	K	T	Buy	09/25/23	K		

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171. -Jackson Cnty, MO Consol School Dist 5% 3/1/25		None	L	T	Buy	11/15/23	L		
172. Huntington Bank Trust #2 (H)									
173. -Huntington Conservative Deposit	D	Interest	L	T	Distributed (part)	09/05/23	J		
174.		None	L	T	Distributed (part)	11/10/23	J		
175.		None	L	T	Distributed (part)	12/14/23	K		
176. -Delaware Emerging Markets Fund		None			Sold	09/25/23	J		
177. -Invesco Oppenheimer Developing Markets Fund	A	Dividend	J	T					
178. -Vanguard Developed Market Index Fund	B	Dividend	K	T					
179. -Vanguard Small Cap Index Fund	A	Dividend	K	T	Sold (part)	09/25/23	J	B	
180. -Emerson Elec Co stock	A	Dividend	J	T					
181. -CSX Corp stock	A	Dividend	J	T					
182. -Chevron Corp stock	A	Dividend	J	T					
183. -Analog Devices Inc stock	A	Dividend	K	T					
184. -Nike Inc stock	A	Dividend	K	T					
185. -Broadcom Inc stock	A	Dividend	L	T					
186. -Abbott Labs stock	A	Dividend	K	T					
187. -AT&T Inc stock	A	Dividend			Sold	09/25/23	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
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Name of Person Reporting	Date of Report
Ludington, Thomas L.	05/13/2024

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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. -Alliant Energy Corp stock	A	Dividend	J	T					
189. -Stryker Corp stock	A	Dividend	K	T					
190. -American Funds T/E Bond Fund	A	Dividend	K	T					
191. -Lockheed Martin Corp stock	A	Dividend	J	T					
192. -Accenture PLC stock	A	Dividend	K	T					
193. -Xcel Energy Inc stock	A	Dividend	J	T					
194. -Vanguard MidCap Index ETF	A	Dividend	J	T					
195. -Eli Lilly & Co stock	A	Dividend	L	T					
196. -Amazon.com Inc stock		None	K	T					
197.		None	K	T					
198. -Invesco QQQ ETF	A	Dividend	M	T					
199. -Principal Investors MidCap Blend Fund	A	Distribution	K	T					
200.	A	Dividend	K	T					
201. -T Rowe Price New Horizons Fund		None	K	T					
202.		None	K	T					
203. -SPDR Gold Trust		None	K	T					
204. -Vanguard International Index Fund	A	Dividend	L	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
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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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205.	A	Distribution	L	T					
206. -Vanguard Utilities Fund	A	Dividend	J	T					
207. -Microsoft Corp stock	A	Dividend	M	T					
208. -Apple Inc stock	A	Dividend	M	T	Sold (part)	09/25/23	J	D	
209. -Chipotle Mexican Grill stock		None			Sold	09/25/23	J	C	
210. -Constellation Brand Inc stock	A	Dividend	J	T					
211. -Costco Wholesale Corp stock	A	Dividend	J	T					
212. -Pepsico Inc stock	A	Dividend	J	T					
213. -Chubb Limited stock	A	Dividend			Sold	09/25/23	J		
214. -Alphabet Inc stock		None	K	T					
215. -Nvidia Corp stock	A	Dividend	K	T					
216. -Electronic Arts Inc stock	A	Dividend	J	T					
217. -EOG Res Inc stock	A	Dividend	J	T					
218. -M & T Bank Corp stock	A	Dividend			Sold	09/25/23	J		
219. -Northrop Grumman Corp stock	A	Dividend	J	T					
220. -Valero Energy stock		None			Sold	01/30/23	K	B	
221. -Booking Holdings Inc stock		None			Sold	09/25/23	J	C	

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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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222. -Occidental Petroleum Corp stock	A	Dividend	K	T	Buy	01/30/23	K		
223. -Fidelity Spartan MI Muni Inc Fund #081	A	Dividend	K	T	Buy (add'l)	09/25/23	J		
224. -Houghton-Portage MI Bond 5/1/23	A	Interest			Matured	05/01/23	K		
225. -Petosky, MI Bond 4/1/23	A	Interest			Matured	04/01/23	K		
226. -Southwest, TX Higher Ed Auth Bond 10/1/23	A	Interest			Matured	10/01/23	J	A	
227. -Lawrence Co, PA Bond 11/15/23	A	Interest			Matured	11/15/23	J	A	
228. -US Treasury Bill 0% 10/26/23	C	Interest			Buy	04/25/23	M		
229.		None			Matured	10/26/23	M		
230. -US Treasury Bill 0% 9/5/24		None	K	T	Buy	09/25/23	K		
231. -US Treasury Bill 0% 2/8/24		None	K	T	Buy	11/13/23	K		
232. -Jackson Cnty, MO Consol School Dist 5% 3/1/25		None	L	T	Buy	11/15/23	L		
233. -San Marcos, TX 5% 8/15/25		None	M	T	Buy	11/22/23	M		
234. Huntington Bank Savings #2	A	Interest	K	T					
235. Fidelity Bene IRA (H)									
236. -Fidelity Cash Reserves	A	Dividend	J	T	Distributed (part)	03/14/23	J		
237.		None	J	T	Distributed (part)	06/09/23	J		
238.		None	J	T	Distributed (part)	09/14/23	J		

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Name of Person Reporting	Date of Report
Ludington, Thomas L.	05/13/2024

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)	
239.		None	J	T	Distributed (part)	11/15/23	J		
240.		None	J	T	Distributed (part)	12/14/23	J		
241. -Doubleline Total Return Bond Fund	A	Dividend			Sold	09/01/23	K		
242. -Diamond Hill Core Bond Fund	A	Dividend	J	T	Buy	09/01/23	K		
243.		None	J	T	Sold (part)	11/14/23	J		
244. Fidelity Bene Roth IRA (H)									
245. -Fidelity Cash Reserves	A	Dividend	J	T	Distributed (part)	03/14/23	J		
246.		None	J	T	Distributed (part)	06/09/23	J		
247.		None	J	T	Distributed (part)	09/14/23	J		
248.		None	J	T	Distributed (part)	11/15/23	J		
249.		None	J	T	Distributed (part)	12/14/23	J		
250. -Schwab Total Stock Market Fund	A	Dividend	L	T	Sold (part)	11/14/23	J	A	
251. Fidelity IRA #2 Cash Equivalent (Y)									
252. Fidelity IRA Roth #2 (H)									
253. -Fidelity Gov't Cash Reserves	A	Dividend	J	T	Distributed (part)	03/14/23	J		
254.		None	J	T	Distributed (part)	06/09/23	J		
255.		None	J	T	Distributed (part)	09/14/23	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

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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)	
256.		None	J	T	Buy (add'l)	10/06/23	J		
257.		None	J	T	Distributed (part)	12/14/23	J		
258. -AQR Global Equity Fund	A	Dividend	K	T					
259.	A	Distribution	K	T					
260. -DFA US Large Cap Growth Fund	A	Dividend	K	T					
261.	A	Distribution	K	T					
262. -DFA US Large Cap Value Fund	A	Dividend	K	T					
263.	A	Distribution	K	T					
264. -American Funds New Perspective Fund	A	Dividend	K	T					
265.	B	Distribution	K	T					
266. -DFA Emerging Market Core Equity Fund	A	Dividend	J	T	Buy (add'l)	10/09/23	J		
267. -Blackrock Emerging Markets Fund	A	Dividend	K	T					
268. -Vanguard Small Cap Value Index Fund	A	Dividend	K	T	Buy (add'l)	10/09/23	J		
269. -Dimensional International Cr Eq Market ETF	A	Dividend	J	T					
270. -American Funds Capital World Growth & Income Fund	A	Dividend	K	T					
271. -WisdomTree International Efficient ETF	A	Dividend	J	T					
272. -Vanguard MidCap Value ETF	A	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
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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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3. Value Method Codes (See Column C2)	Q =Appraisal	R =Cost (Real Estate Only)	S =Assessment	T =Cash Market	
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

1. Part VII. Line 67 - 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. Term as trustee for Albion College ended September 2023.
4. Part VII Lines 251 - 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 252).
5. SPDR Gold Trust (Lines 139 & 203) - The Gold Trust sold de minimis amount of gold for payment of the Trust operating expenses during the year and no distribution of sale proceeds were received.
6. Part VII Line 14- Dow Chemical Employees Savings Plan Interest Income Fund is only available to plan participants.

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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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Washington, D.C. 20544