AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

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)	05/15/2025
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	01/01/2024 **to** 12/31/2024
	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.	2024	Michigan Judges Retirement Services	$38,807.00
2.	2024	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.	2024	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.	05/15/2025

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 cash equivalent	A	Interest	K	T					
2. Dow Credit Union cash equivalent	A	Interest	M	T					
3. Merrill Lynch Trust (H)									
4. -Merrill Lynch Money Market	A	Interest	J	T					
5. -Amgen stock	A	Dividend	K	T					
6. -Laboratory CP American Hldg	A	Dividend	J	T					
7. -Fortrea Holdings Inc stock		None	J	T					
8. -Blackrock Global Stock Fund	B	Dividend	M	T					
9.	D	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	B	Int./Div.	N	T					
15. -MacKay Shields Convertible CIT Fund		None	L	T					
16. -MFS US Real Estate Fund		None	L	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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18. -BR MidCap GR Equity Fund		None			Sold	12/01/24	M		
19. -FH MDT MidCap Growth Fund		None	M	T	Buy	12/01/24	M		
20. -Vanguard Dev Mkt IndexIP Fund	B	Int./Div.	M	T					
21. MTL Insurance Co (ordinary) Life Policy		None	K	T					
22. Trust Mark (ordinary) Life Policy		None	L	T					
23. Indianapolis (ordinary) Life Policy		None	K	T					
24. Fidelity Roth IRA #1 (H)									
25. -Fidelity Gov't Cash Reserves	A	Dividend	J	T					
26. -DFA Emerging Markets Core Equities Fund	B	Dividend	K	T	Buy (add'l)	12/14/24	J		
27. -PrimeCap Odyssey Growth Fund		None			Sold	12/04/24	L	D	
28. -American Funds New Perspective Fund	B	Dividend	M	T					
29.	D	Distribution	M	R					
30. -Schwab Total Stock Market Index Fund	B	Dividend	L	T	Buy (add'l)	12/04/24	K		
31. -DFA U.S. Large Cap Growth Port Fund	B	Dividend	M	T					
32. -AQR Global Equity Fund	C	Dividend	M	T					
33.	E	Distribution	M	T					
34. -Blackrock Emerging Markets Fund	A	Dividend	K	T					

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35. -Dimensional International Eq Mkt ETF	B	Dividend	L	T	Buy (add'l)	12/04/24	J		
36. -Vanguard MidCap Value Index ETF	A	Dividend	K	T					
37. -WisdomTree International Efficent ETF	B	Dividend	K	T					
38. -American Funds Capital World Growth & Income Fund	A	Dividend	K	T					
39.	B	Distribution	K	T					
40. -DFA US Large Cap Value Fund	B	Dividend	L	T	Buy (add'l)	01/08/24	K		
41.		None	L	T	Buy (add'l)	10/09/24	K		
42. -DFA Intl Small Cap Value Fund	A	Dividend	K	T	Buy	10/09/24	K		
43. Fidelity IRA #1 Rollover (H)									
44. -Fidelity Gov't Cash Reserves	A	Dividend	J	T	Distributed (part)	03/11/24	J		
45.		None	J	T	Distributed (part)	06/11/24	J		
46.		None	J	T	Distributed (part)	09/10/24	J		
47.		None	J	T	Distributed (part)	10/08/24	L		
48.		None	J	T	Distributed (part)	12/12/24	J		
49. -DFA Intl Small Cap Value Fund	B	Dividend	K	T	Sold (part)	10/07/24	K	D	
50.	A	Distribution	K	T					
51. -DFA US Large Cap Value Fund	A	Dividend			Sold (part)	01/08/24	K	D	

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52.		None			Sold	10/07/24	K	E	
53. -JPMorgan Global Bond Opportunities Fund	D	Dividend	M	T	Buy (add'l)	01/08/24	J		
54.		None	M	T	Buy (add'l)	07/26/24	J		
55. -Lehman Bond Escrow 01/18/12	A	Interest	K	T					
56. -Pimco Total Return Bond Fund	D	Dividend	M	T	Buy (add'l)	01/08/24	J		
57. -American Funds Strategic Bond Fund	C	Dividend	M	T	Buy (add'l)	01/08/24	J		
58. - iShares Core US Treasury Bond Fund	C	Dividend	L	T	Buy (add'l)	01/08/24	J		
59.		None	L	T	Buy (add'l)	04/23/24	J		
60. -Carillon Reams Core Bond Fund	D	Dividend	M	T	Buy (add'l)	01/08/24	J		
61. -Diamond Hill Core Bond Fund	D	Dividend	M	T	Buy (add'l)	01/08/24	J		
62. Huntington Bank Trust (H) (FBO #2)									
63. -Huntington Conservative Deposit (FBO #2)	B	Interest	K	T	Distributed (part)	06/08/24	J		
64.			K	T	Distributed (part)	09/03/24	J		
65.			K	T	Distributed (part)	10/01/24	J		
66.			K	T	Distributed (part)	11/01/24	J		
67.			K	T	Distributed (part)	12/02/24	J		
68. -Ross Stores Inc (FBO#2)	A	Dividend	J	T					

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69. -T Price Media & Tele Fund (FBO#2)	B	Distribution	K	T					
70.	A	Dividend	K	T					
71. -Invesco QQQ ETF (FBO #2)	A	Dividend	J	T					
72. -Wasatch Intl Growth Fund (FBO #2)		None			Sold	04/19/24	J		
73. -Apple Inc stock (FBO #2)	A	Dividend	K	T	Sold (part)	10/09/24	J	C	
74. -Vanguard S&P 500 ETF (FBO #2)	A	Dividend	L	T					
75. -Sherwin Williams Co stock (FBO #2)	A	Dividend	J	T					
76. -SPDR Utilities ETF (FBO #2)	A	Dividend	J	T					
77. -Taiwan Semiconductor stock (FBO #2)	A	Dividend	K	T					
78. -FedEx Corp stock (FBO #2)	A	Dividend			Sold	04/19/24	J	A	
79. -Carillon Eagle Mid Cap Growth Fund (FBO #2)	A	Distribution	J	T	Sold (part)	04/19/24	J	B	
80. -iShares Core S&P Small Cap ETF (FBO #2)	A	Dividend	K	T					
81. -Vanguard Consumer Dis ETF (FBO #2)	A	Dividend	J	T					
82. -Chevron Corp stock (FBO #2)	A	Dividend	J	T	Sold (part)	04/19/24	J	A	
83. -CSX stock (FBO #2)	A	Dividend	J	T	Sold (part)	10/09/24	J	A	
84. -RTX (formerly Raytheon Technologies Corp) stock (FBO #2)	A	Dividend	J	T					
85. -BlackRock Health Science Opportunities Fund (FBO #2)	A	Dividend	J	T					

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86.	A	Distribution	J	T					
87. -T Rowe Price Health Sciences Fund (FBO #2)	B	Distribution	J	T					
88.	A	Dividend	J	T					
89. -Vanguard Info Technology Index Fund (FBO #2)	A	Dividend	J	T					
90. -Vanguard Small Cap Index Fund (FBO #2)	A	Dividend			Sold	04/19/24	J	B	
91. -Invesco Oppenheimer Intl Small Mid Co Fund (FBO #2)		None			Sold	04/19/24	J		
92. -Tweedy Brown Global Value Fund (FBO #2)		None			Sold	10/09/24	J	A	
93. -Vanguard International Growth Fund (FBO #2) X		None							
94. -iShares DJ US Industrials Sec ETF (FBO #2)	A	Dividend	J	T					
95. -SPDR S&P Dividend ETF (FBO #2)	A	Dividend	J	T	Sold (part)	04/19/24	J	B	
96. -Vanguard Consumer Staples Index Fund (FBO #2)	A	Dividend	K	T					
97. -Vanguard Financials Index ETF (FBO #2)	A	Dividend	J	T					
98. -Vanguard Utilities ETF (FBO #2)	A	Dividend	J	T					
99. -Technology Select SPDR ETF (FBO #2)	A	Dividend	K	T					
100. -Vanguard Dev Market Index Fund (FBO #2)	A	Dividend	J	T					
101. -Vanguard Inflation Protected Securities Fund (FBO #2)	A	Dividend			Sold	04/19/24	J		
102. -Delaware National High Yield Muni Bond Fund (FBO #2)	A	Dividend			Sold	04/19/24	J		

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103. -American Limited Term Tax-Exempt Bond Fund (FBO #2)	A	Dividend	J	T					
104. -Vanguard High Yield Tax Exempt Fund (FBO #2)	A	Dividend			Sold	04/19/24	L		
105. -MFS Global Real Estate Fund (FBO #2)		None			Sold	04/19/24	J		
106. -Federated Hermes Inst High Yield Bond Fund (FBO #2)	A	Dividend	J	T	Buy	04/19/24	J		
107. -Federated Hermes Total Return Bond Fund (FBO #2)	A	Dividend	K	T	Buy	04/19/24	K		
108. -Guggenheim Limited Duration Fund (FBO #2)	A	Dividend	K	T	Buy	04/19/24	K		
109. -Loomis Sayles Investment Grade Bond Fund (FBO #2)	B	Dividend	K	T	Buy	04/19/24	K		
110. -Lord Abbott Short Duration Income Fund (FBO #2)	A	Dividend	K	T	Buy	04/19/24	K		
111. -Pimco Income Fund (FBO #2)	A	Dividend	J	T	Buy	10/09/24	J		
112. -Amazon Inc stock (FBO #2)		None	J	T	Buy	10/09/24	J		
113. -Costco Wholesale Corp stock (FBO #2)	A	Dividend	J	T	Buy	10/09/24	J		
114. -Alphabet Inc stock (FBO #2)	A	Dividend	J	T	Buy	10/09/24	J		
115. Huntington Bank Trust #1 (H)									
116. -Huntington Conservative Deposit	D	Interest	M	T	Distributed (part)	01/03/24	J		
117.		None	M	T	Distributed (part)	01/30/24	K		
118.		None	M	T	Distributed (part)	03/08/24	J		
119.		None	M	T	Distributed (part)	06/25/24	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
Ludington, Thomas L.	05/15/2025

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. -Apple Inc stock	A	Dividend	L	T	Sold (part)	01/30/24	J	C	
121. -Bristol-Myers Squibb Co stock	A	Dividend	J	T					
122. -Lowes stock	A	Dividend	J	T					
123. -Invesco QQQ Trust ETF	A	Dividend	M	T					
124. -Johnson & Johnson stock	A	Dividend	J	T					
125. -Microsoft Corp stock	A	Dividend	L	T	Sold (part)	01/30/24	K	E	
126. -Nextera Energy Inc stock	A	Dividend	K	T					
127. -Pepsi Co stock	A	Dividend	J	T					
128. -Phillips 66 stock	A	Dividend	K	T					
129. -Prudential Financial stock	A	Dividend	J	T	Sold (part)	06/28/24	J	C	
130. -SPDR Gold Shares ETF		None	K	T					
131. -Deere & Co stock	A	Dividend	J	T	Sold (part)	06/28/24	J	D	
132. -Disney stock	A	Dividend	K	T					
133. -Fastenal Co Com stock	A	Dividend	J	T					
134. -Principal Mid Cap Blend Fund	A	Distribution	K	T					
135.	A	Dividend	K	T					
136. -Union Pacific Corp stock	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; 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
Ludington, Thomas L.	05/15/2025

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)	
137. -T Rowe Price New Horizons Fund	A	Distribution	K	T					
138. -Vanguard Inst Index Fund	A	Dividend	L	T					
139.	A	Distribution	L	T					
140. -JP Morgan Chase stock	A	Dividend	K	T					
141. -Amazon Inc stock		None	L	T					
142. -McDonalds stock	A	Dividend	J	T					
143. -AbbVie Inc stock	A	Dividend	K	T					
144. -KLA-Tencor Corp stock	A	Dividend	L	T	Sold (part)	06/28/24	K	E	
145. -Ross Stores, Inc stock	A	Dividend	J	T					
146. -Taiwan Semiconductor stock	A	Dividend	K	T					
147. -Vanguard Total Intl Stock Index Fund	B	Dividend	K	T					
148. -US Treasury N/B 4.125% 1/31/25	C	Interest	L	T					
149. -US Treasury Bill 0% 9/5/24	B	Interest			Matured	09/05/24	K		
150. -Jackson Cnty, MO Consol School Dist 5% 3/1/25	B	Interest	L	T					
151. -GE Aerospace stock	A	Dividend	K	T	Buy	01/30/24	J		
152. -GE Vernova stock		None			Spinoff (from line 151)	04/04/24	J		
153.		None			Sold (part)	04/16/24	J	A	

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
Ludington, Thomas L.	05/15/2025

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)	
154.		None			Sold	06/28/24	J	B	
155. -Advanced Micro Devices stock		None	J	T	Buy	01/30/24	J		
156. -Palto Alto Networks stock		None	J	T	Buy	01/30/24	J		
157. Huntington Bank Trust #2 (H)									
158. -Huntington Conservative Deposit	D	Interest	L	T	Distributed (part)	03/11/24	K		
159.		None	L	T	Distributed (part)	03/27/24	L		
160.		None	L	T	Distributed (part)	08/13/24	J		
161.		None	L	T	Distributed (part)	09/03/24	K		
162.		None	L	T	Distributed (part)	10/09/24	K		
163.		None	L	T	Distributed (part)	11/20/24	J		
164.		None	L	T	Distributed (part)	12/26/24	L		
165. -Invesco Oppenheimer Developing Markets Fund		None			Sold	06/28/24	J		
166. -Vanguard Developed Market Index Fund	B	Dividend	K	T					
167. -Vanguard Small Cap Index Fund	A	Dividend	K	T					
168. -Emerson Elec Co stock	A	Dividend	K	T					
169. -CSX Corp stock	A	Dividend	J	T					
170. -Chevron Corp 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
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2. Value Codes (See Columns C1 and D3)
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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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Name of Person Reporting	Date of Report
Ludington, Thomas L.	05/15/2025

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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171. -Analog Devices Inc stock	A	Dividend	K	T					
172. -Nike Inc stock	A	Dividend	J	T					
173. -Broadcom Inc stock	B	Dividend	M	T					
174. -Abbott Labs stock	A	Dividend			Sold	06/28/24	K	C	
175. -Alliant Energy Corp stock	A	Dividend			Sold	06/28/24	J		
176. -Stryker Corp stock	A	Dividend	K	T					
177. -American Funds T/E Bond Fund	A	Dividend	K	T					
178. -Lockheed Martin Corp stock	A	Dividend			Sold	06/28/24	J		
179. -Accenture PLC stock	A	Dividend	K	T					
180. -Xcel Energy Inc stock	A	Dividend			Sold	06/28/24	J		
181. -Vanguard MidCap Index ETF	A	Dividend	K	T					
182. -Eli Lilly & Co stock	A	Dividend	M	T					
183. -Amazon.com Inc stock		None	K	T					
184. -Invesco QQQ ETF	A	Dividend	M	T					
185. -Principal Investors MidCap Blend Fund	A	Distribution	K	T	Sold (part)	06/28/24	J	D	
186.	A	Dividend	K	T					
187. -T Rowe Price New Horizons Fund		None			Sold (part)	06/28/24	J	A	

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
P3 =$25,000,001 - $50,000,000 P4 =More than $50,000,000

3. Value Method Codes (See Column C2)
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Name of Person Reporting	Date of Report
Ludington, Thomas L.	05/15/2025

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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188.		None			Sold	10/09/24	K	D	
189. -SPDR Gold Trust		None	K	T					
190. -Vanguard International Index Fund	A	Dividend	L	T					
191.	A	Distribution	L	T					
192. -Vanguard Utilities Fund	A	Dividend	J	T					
193. -Microsoft Corp stock	A	Dividend	M	T					
194. -Apple Inc stock	A	Dividend	M	T					
195. -Constellation Brand Inc stock	A	Dividend			Sold	06/28/24	J	A	
196. -Costco Wholesale Corp stock	A	Dividend	J	T					
197. -Pepsico Inc stock	A	Dividend			Sold	10/09/24	J		
198. -Alphabet Inc stock		None	K	T					
199. -Nvidia Corp stock	A	Dividend	L	T					
200. -Electronic Arts Inc stock	A	Dividend			Sold	06/28/24	J	A	
201. -EOG Res Inc stock	A	Dividend			Sold	06/28/24	J		
202. -Northrop Grumman Corp stock	A	Dividend			Sold	06/28/24	J		
203. -Occidental Petroleum Corp stock	A	Dividend	J	T					
204. -Fidelity Spartan MI Muni Inc Fund #081	A	Dividend			Sold	06/28/24	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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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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205. -US Treasury Bill 0% 9/5/24	B	Interest			Matured	09/05/24	K		
206. -US Treasury Bill 0% 2/8/24	A	Interest			Matured	02/08/24	K		
207. -Jackson Cnty, MO Consol School Dist 5% 3/1/25	B	Interest	L	T					
208. -San Marcos, TX 5% 8/15/25	C	Interest	M	T					
209. Huntington Bank Savings #2	A	Interest	K	T					
210. Fidelity Bene IRA (H)									
211. -Fidelity Cash Reserves	A	Dividend	J	T	Distributed (part)	03/11/24	J		
212.		None	J	T	Distributed (part)	06/11/24	J		
213.		None	J	T	Distributed (part)	09/10/24	J		
214.		None	J	T	Distributed (part)	11/13/24	J		
215.		None	J	T	Distributed (part)	12/12/24	J		
216. -Diamond Hill Core Bond Fund	A	Dividend	K	T					
217. Fidelity Bene Roth IRA (H)									
218. -Fidelity Cash Reserves	A	Dividend	J	T	Distributed (part)	03/11/24	J		
219.		None	J	T	Distributed (part)	06/11/24	J		
220.		None	J	T	Distributed (part)	09/10/24	J		
221.		None	J	T	Distributed (part)	11/14/24	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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Ludington, Thomas L.	05/15/2025

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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222.		None	J	T	Distributed (part)	12/12/24	J		
223. -Schwab Total Stock Market Fund	A	Dividend	L	T	Sold (part)	11/13/24	J	B	
224. Fidelity IRA #2 Cash Equivalent (Y)									
225. Fidelity IRA Roth #2 (H)									
226. -Fidelity Gov't Cash Reserves	A	Dividend	J	T	Distributed (part)	03/11/24	J		
227.		None	J	T	Distributed (part)	06/11/24	J		
228.		None	J	T	Distributed (part)	09/10/24	J		
229.		None	J	T	Buy (add'l)	11/21/24	J		
230.		None	J	T	Distributed (part)	12/12/24	J		
231. -AQR Global Equity Fund	A	Dividend	K	T					
232.	C	Distribution	K	T					
233. -DFA US Large Cap Growth Fund	A	Dividend	K	T					
234. -DFA US Large Cap Value Fund	A	Dividend	K	T					
235. -American Funds New Perspective Fund	A	Dividend	K	T					
236.	B	Distribution	K	T					
237. -DFA Emerging Market Core Equity Fund	A	Dividend	J	T					
238. -Blackrock Emerging Markets Fund	A	Dividend	K	T	Buy (add'l)	11/22/24	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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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. -Vanguard Small Cap Value Index Fund	B	Dividend	L	T					
240. -Dimensional International Cr Eq Market ETF	A	Dividend	J	T					
241. -American Funds Capital World Growth & Income Fund	A	Dividend	K	T					
242.	B	Distribution	K	T					
243. -WisdomTree International Efficient ETF	A	Dividend	J	T					
244. -Vanguard MidCap Value ETF	A	Dividend	K	T					
245. -Schwab Total Stock Market Index Fund	A	Dividend	J	T	Buy	01/08/24	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
Ludington, Thomas L.	05/15/2025

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

1. Part VII. Line 55 - 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. Lines 18 &19 - BR MidCap GR Equity Fund was exchanged for FH MDT MidCap Growth Fund as part of a required portfolio adjustment/corporate action and did not originate from plan participant.
4. Line 93 - Vanguard Intl Growth Fund disposition mistakenly omitted in previous report.
5. Part VII Lines 224 - Fully distributed by the end of the reporting period. Cash contribution was deposited in the traditional IRA, converted and deposited to the Roth IRA.
6. SPDR Gold Trust (Lines 130 & 189) - 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.
7. Part VII Line 14 - Dow Chemical Employees Savings Plan Interest Income Fund is only available to plan participants.

Name of Person Reporting	Date of Report
Ludington, Thomas L.	05/15/2025

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
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