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
Rowland, Mary M.	United States District Court Northern District of Illinois	12/17/2025
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**
Active Service Article III	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☑ Amended Report	01/01/2024 **to** 12/31/2024
7. Chambers or Office Address		
219 S. Dearborn Suite 1262 Dirksen Federal Building Chicago, IL 60604		

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.	Trustee	Trust #1 (unfunded)
2.	Member of Board of Directors	Federal Bar Association, Chicago Chapter
3.		
4.		
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	Northwestern University Law School	$2,500.00
2.			
3.			
4.			

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

(Dollar amount not required except for honoraria.)

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

	DATE	SOURCE
1.	2024	Executive Director, Legal Council for Health Justice
2.	2024	Self-employed, writer
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
Rowland, Mary M.	12/17/2025

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. Annuity A: Northwestern Mutual Variable Account (H)									
2. -Index 500 Stock/MSA	B	Int./Div.	K	T					
3. -Mid Cap Value (MSA/Amer Century)	B	Int./Div.	K	T					
4. -Index 600 (MSA)	B	Int./Div.	K	T					
5. -International Equity/ MWS/Dodge Cox	B	Int./Div.	K	T					
6. -Short Term Bond/MSA/T.Rowe Price	A	Int./Div.	K	T					
7. -Strategic Bond RIF	A	Int./Div.	K	T					
8. 529 U Fund: Illinois Plan (H)									
9. -Index Age Based 19+	A	Int./Div.	J	T					
10. Annuity B: Northwestern Variable Annuity Account (H)									
11. -Index 500 Stock (MSA)	B	Int./Div.	K	T					
12. -Mid Cap Value (MSA/Am Century)	B	Int./Div.	K	T					
13. -Index 600 Stock (MSA)	A	Int./Div.	J	T					
14. -International Equity /MSA/Dodge Cox	A	Int./Div.	J	T					
15. -Short Term Bond/MSA/T. Rowe Price	A	Int./Div.	K	T					
16. -Strategic Bond (RIF)	A	Int./Div.	K	T					
17. Schwab Rollover IRA #1									

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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Rowland, Mary M.	12/17/2025

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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. -DFA Emerging Mkts	B	Dividend	L	T					
19. -iShare Core S&P SC ETF	B	Dividend	K	T					
20. -iShare R 1000 ETF	B	Dividend	M	T					
21. -iShare Morningstar SC Value ETF	B	Dividend	K	T					
22. -Oppenheimer Int'l Growth	A	Dividend	L	T					
23. -Pimco Total Return	A	Int./Div.	L	T					
24. -Vanguard Small Cap Value ETF	A	Dividend	J	T					
25. -Vanguard ST Inv Grade Bond Fund	B	Int./Div.	K	T					
26. Harbor Core Plus Institutional	A	Int./Div.	J	T					
27. Schwab S&P 500 Index	B	Int./Div.	L	T	Open	08/14/24	L	B	
28. Schwab Roth IRA-DFA US LC Value	C	Dividend	L	T	Distributed (part)	07/09/24	J		
29. Schwab Rollover #2									
30. -DFA US LC Value	C	Dividend	M	T					
31. -iShare R 1000 ETF	B	Dividend	L	T					
32. -Pimco Total Return	C	Int./Div.	L	T					
33. Schwab SEP IRA (H)									
34. -Pimco Total Return	A	Int./Div.	J	T					

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35. -Vanguard ST Inv Grade Bond Fund	A	Int./Div.	J	T					
36. Ameritas Variable Annuity (H)									
37. -DFA VA US Int'l Small	A	Int./Div.			Closed	01/08/24	J		
38. -DFA VA US Large Value	A	Int./Div.			Closed	01/08/24	J		
39. -DFA VA ST Fixed	A	Int./Div.			Closed	01/08/24	J		
40. -DFA VA US Targeted Value	A	Int./Div.			Closed	01/08/24	J		
41. -Pimco Total Return	A	Int./Div.			Closed	01/08/24	J		
42. -Vanguard VIF Equity Inc	A	Int./Div.			Closed	01/08/24	J		
43. Principal: Fidelity Management: Balanced Asset allocation Index 2030	B	Int./Div.			Merged (with line 45)	01/04/24	L		
44. Morningstar Investment:2030 Retirement Date Fund R1	A	Interest			Merged (with line 45)	01/04/24	J		
45. Principal: IRA Principal Life time Hybrid 2030 J	D	Int./Div.	M	T	Open	01/04/24	L		
46. ABA Reitrement Funds2030 Reirement Date R2 Voya Finanical	A	Int./Div.	K	T	Open	01/04/24	J		
47.									

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

Part I: Although I am Trustee of Trust #1, it is unfunded and contains no assets.

Name of Person Reporting	Date of Report
Rowland, Mary M.	12/17/2025

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/ Mary M. Rowland

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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