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
Rubin, Julie R.	U.S. District Court for the District of Maryland	04/05/2024
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 (Active)	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final **5b.** ☐ Amended Report	01/01/2023 **to** 12/31/2023
7. Chambers or Office Address		
101 W. Lombard St. Baltimore, MD 21201		

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.	Non-trustee, Audit Committee Member	Baltimore Educational Scholarship Trust
2.	Member, Board of Directors	CollegeBound Foundation
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.			
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.		
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.			

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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)	
1. Individual Assets (H)									
2. Bank of America (cash)	A	Interest	J	T					
3. Account #1 (H)									
4. Fidelity Select Healthcare (FSPHX)		None	J	T					
5. Account #2 (H)									
6. M&T Trust Co (cash)	A	Interest	L	T					
7. Account #3 (H)									
8. Vanguard Treasury Money Market Fund (VUSXX) (cash eq.)	C	Dividend	L	T	Sold (part)	06/23/23	J		
9.					Buy (add'l)	10/26/23	J		
10. JPMorgan Equity Premium Income ETF (JEPI)	A	Dividend	J	T					
11. Berkshire Hathaway Inc (BRKB) (X)		None	K	T	Buy (add'l)	06/23/23	K		
12. Goldman Sachs ETF Tr Activebeta Lg Cap Eq (GSLC)	A	Dividend	K	T					
13. Invesco II S&P 500 Low Volatility ETF (SPLV)	A	Dividend	K	T					
14. Invesco Trust S&P 500 Equal Weight ETF (RSP)	A	Dividend	K	T					
15. SPDR S&P 500 ETF (SPY)	A	Dividend	K	T					
16. T Rowe Price Blue Chip Growth Fund (TRBCX)	A	Dividend	K	T					
17. T Rowe Price Dividend Growth Fund Inc (PRDGX)	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		

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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. Vanguard Dividend Growth Fund (VDIGX)	A	Dividend	K	T					
19. Vanguard Growth ETF (VUG)	A	Dividend	K	T					
20. Vanguard Value ETF (VTV)	B	Dividend	K	T					
21. Vanguard Total Stock Market (VTI)	A	Dividend	K	T					
22. Vanguard Information Technology ETF (VGT)	A	Dividend	K	T					
23. Vanguard Dividend Appreciation (VIG)	B	Dividend	L	T					
24. Janus Henderson Invt Fund Enterprise (JMGRX)	C	Dividend	K	T					
25. Ishares S&P Small Cap 600 Value ETF (IJS)	A	Dividend			Sold	10/25/23	J		
26. Vanguard Small Cap ETF (VB)	A	Dividend	J	T					
27. US Treasury Bill		None	K	T					
28. US Treasury Note	B	Interest	K	T	Open	01/23/23	L		
29. Account #4 (H)									
30. Vanguard Treasury Money Market Fund (VUSXX) (cash eq.)	B	Dividend			Sold (part)	05/08/23	J		
31.					Sold (part)	07/26/23	J		
32.					Buy (add'l)	09/11/23	K		
33.					Buy (add'l)	09/12/23	K		
34.					Buy (add'l)	09/20/23	J		

1. Income Gain Codes: (See Columns B1 and D4) — A =$1,000 or less; B =$1,001 - $2,500; C =$2,501 - $5,000; D =$5,001 - $15,000; E =$15,001 - $50,000; F =$50,001 - $100,000; G =$100,001 - $1,000,000; H1 =$1,000,001 - $5,000,000; H2 =More than $5,000,000
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35.					Sold (part)	09/14/23	J		
36.					Sold (part)	09/19/23	J		
37.					Buy (add'l)	10/04/23	J		
38.					Buy (add'l)	10/10/23	K		
39.					Sold (part)	10/17/23	J		
40.					Sold (part)	10/26/23	M		
41.					Buy (add'l)	10/31/23	K		
42.					Sold	11/06/23	K		
43.	Abbvie Inc (ABBV)	A	Dividend		Sold	10/06/23	J	C	
44.	Apollo Global Management Inc (APO)	A	Dividend		Sold (part)	09/05/23	J	C	
45.					Sold (part)	09/19/23	J	B	
46.					Sold	10/03/23	J	B	
47.	Apple Inc (AAPL)	A	Dividend		Sold	11/06/23	K	D	
48.	Coca Cola Co (KO)	A	Dividend		Sold	09/05/23	J	A	
49.	Colgate Palmolive Co (CL)	A	Dividend		Sold	09/05/23	J	A	
50.	Exxon Mobil Corp (XOM)	A	Dividend		Sold	10/06/23	J	C	
51.	General Dynamics Corp (GD)	A	Dividend		Sold	09/11/23	J	B	

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52. Home Depot (HD)	A	Dividend			Sold (part)	09/19/23	J	B	
53.					Sold	10/03/23	J	A	
54. Invesco ETF S&P 500 Equal Weight (RSP)	A	Dividend			Sold	09/11/23	J	A	
55. Johnson & Johnson (JNJ)	A	Dividend			Sold	09/11/23	J	B	
56. JPMorgan Chase & Co (JPM)	A	Dividend			Sold (part)	09/05/23	J	A	
57.					Sold	09/11/23	J	A	
58. Microsoft Corp (MSFT)	A	Dividend			Sold	11/06/23	J	D	
59. Nextera Energy (NEE)	A	Dividend			Sold	09/05/23	J	A	
60. Unitedhealth Group Inc (UNH)	A	Dividend			Sold	10/26/23	J	D	
61. Visa Inc Cl A (V)	A	Dividend			Sold (part)	09/19/23	J	B	
62.					Sold	10/03/23	J	A	

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

Part VII, Column B: Lines reflecting no income are so reported because none was attributed to those particular holdings during the reporting period, whether taxable, tax exempt, or tax deferred, or because the investments do not allocate income to individual holdings but intead are credited only in unit value, per page 45 of the filing instructions.

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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/ Julie R. Rubin

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