

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2015

Report Required by the Ethics
in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial) Miller, Ruth	2. Court or Organization District Court, U.S. Virgin Islands	3. Date of Report 05/13/2016
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Full time magistrate judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2015 to 12/31/2015
7. Chambers or Office Address Ron de Lugo Federal Building 5500 Veterans Drive, 3rd Floor St. Thomas, USVI 00802-0802		
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 pp. 9-13 of filing instructions.)

☐ NONE (No reportable positions.)

	<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1.	Executor	Estate #1
2.		
3.		
4.		
5.		

II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of filing instructions.)

☒ NONE (No reportable agreements.)

	<u>DATE</u>	<u>PARTIES AND TERMS</u>
1.		
2.		
3.		

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III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)***A. Filer's Non-Investment Income**☒ **NONE** *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2015	Self-employed boat captain
2.	
3.	
4.	

IV. REIMBURSEMENTS *— transportation, lodging, food, entertainment.**(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)*☐ **NONE** *(No reportable reimbursements.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1. American Bar Association	May 28-31, 2015	Denver, Colorado	Client Protection Standing Committee - meeting and forum	Partial transportation, lodging, meals
2. Chicago Match Race Center	June 18-21, 2015	Chicago, Illinois	Match racing umpire	Transportation, some meals
3. New York Yacht Club Regatta Association, Inc.	September 12-20, 2015	Newport, Rhode Island	New York Yacht Club Invitational Umpire and Jury	Transportation, some meals
4. American Bar Association	October 24, 2015	Chicago, Illinois	Client Protection Standing Committee - meeting	Partial transportation
5.				

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V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*NONE *(No reportable gifts.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*NONE *(No reportable liabilities.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.	First Third Bank	Mortgage on property in Chicago, IL	M
2.	Scotiabank	Mortgage on property in St. Thomas, U.S. Virgin Islands	M
3.			
4.			
5.			

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VII. INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ 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		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(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)	(5) Identity of buyer/seller (if private transaction)
1. Property, Chicago, IL	D	Rent	N	W					
2. Property, St. Thomas, VI	E	Rent	N	W					
3. Genworth Financial flex premium adjustable life policy		None	J	T					
4. Banco Popular de Puerto Rico account		None	K	T					
5. Northern Trust account (Y)									
6. Fidelity Account (H)					Closed	06/08/15	J		
7. -Fidelity Balanced	A	Dividend			Sold	06/08/15	J		
8. -Core account	A	Interest							
9. Winslow Evans & Crocker SEP Account (H)					Closed	07/17/15	M		
10. -Pershing Government Account									
11. - American High Income Trust Class A	A	Dividend			Sold	06/12/15	K		
12. - Capital World Growth & Income Fund Class A	A	Dividend			Sold	06/12/15	K		
13. - The Growth Fund of America Class A					Sold	06/12/15	K		
14. - The New Economy Fund Class A					Sold	06/12/15	J		
15. - New Perspective Fund Class A					Sold	06/12/15	K		
16. -Nuveen Sanata Barbara Dividend Growth Fund Class A	A	Dividend			Sold	06/12/15	J		
17. -Thornburg Value Class A					Sold	06/12/15	K		

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

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

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18. Winslow Evans & Crocker Brokerage Account (H)					Closed	04/02/15	M		
19. -Federated Capital Reserves	A	Interest							
20. -American High Income Trust Class A	A	Dividend							
21. -Capital Income Builder Fund Class A	B	Dividend							
22. -Capital World Growth & Income Fund Class A	A	Dividend							
23. -The Growth Fund of America Class A									
24. -Virtus Global Prem Alphasector(SM) Fund Class A									
25. -Virtus Foreign Opportunities Fund ClassA									
26. -Charles Schwab brokerage account (H)									
27. -T common	B	Dividend	K	T					
28. -AAPL common	A	Dividend	J	T					
29. -ADM common	B	Dividend	K	T					
30. -BYD common		None	J	T					
31. -BMY common	B	Dividend	L	T					
32. -DUK common	B	Dividend	K	T					
33. -XOM common	C	Dividend	L	T					
34. -FTR common	A	Dividend	J	T					

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35. -GE common	B	Dividend	L	T					
36. -MON common	A	Dividend	J	T					
37. -NWL common	A	Dividend	K	T					
38. -PFE common	B	Dividend	K	T					
39. -VZ common	B	Dividend	K	T					
40. -Fairpoint Coomun Inc XXX		None	J	T					
41. -Schwab cash reserves	A	Interest	K	T					
42. -American High Income Trust Class A	A	Dividend	J	T		04/02/15			
43. -Capital Income Builder Fund Class A	A	Dividend	K	T		04/02/15			
44. -Capital World Growth & Income Fund Class A	A	Dividend	J	T		04/02/15			
45. -The Growth Fund of America Class A	B	Dividend	J	T		04/02/15			
46. -Virtus Global Prem Alphasector(SM) Fund Class A		None	K	T		04/02/15			
47. -Virtus Foreign Opportunities Fund ClassA	A	Dividend	K	T		04/02/15			
48. Charles Schwab Inherited IRA account (H)					Closed	10/23/15	N		
49. -MCD common	B	Dividend							
50. -MSI common	A	Dividend							
51. -NWL common	A	Dividend							

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52. -PEP common	A	Dividend							
53. -PG common	A	Dividend							
54. -RTN common	A	Dividend							
55. -VZ common	A	Dividend							
56. -WMT common	B	Dividend							
57. -WBA common	A	Dividend							
58. -YUM common	A	Dividend							
59. -Schwab cash reserves (Y)									
60. LPL Financial Inherited IRA account (H)					Open	10/23/15	N		
61. -MCD common	A	Dividend	L	T					
62. -MSI common		None	J	T					
63. -NWL common	A	Dividend	J	T					
64. -PEP common		None	K	T					
65. -PG common	A	Dividend	K	T					
66. -RTN common		None	J	T					
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69. -WBA common	A	Dividend	L	T					
70. -YUM common		None	J	T					
71. -cash account	A	Interest	J	T					
72. Estate (H)									
73. -Scotiabank account	A	Interest			Closed	03/19/15	J		
74.									
75.									
76.									
77.									

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

Northern Trust account in line 5 has a value below the reporting threshold for bank accounts.

The Fidelity account reported in lines 6-8 was closed prior to the end of the reporting period. The "core account" in line 8 is cash that was returned to me when the account was closed on 6/8/15.

The Winslow SEP account assets reported in lines 9-17 were sold and proceeds rolled over to TSP. The "Pershing Government Account" in line 10 is simply the cash that got rolled over into the TSP with the balance of the cash after the sales.

The Winslow brokerage account assets reported in lines 18-25 were transferred to the Charles Schwab brokerage account and appear at line 42-47 starting on 04/02/15. The software has no option for "transfer" of assets between accounts. These assets were not sold. This Winslow account was then closed.

The Charles Schwab inherited IRA account assets reported at lines 48-59 were transferred to the LPL Financial inherited IRA account and appear at lines 60-71 starting on 10/23/15. The software has no option for "transfer" of assets between accounts. These assets were not sold. This Schwab account was then closed.

The Estate has no reportable assets as all has been distributed with the closing of the bank account at Scotiabank. Final tax returns for the estate for 2015 were filed in April 2016.

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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. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ **Ruth Miller**

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. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite 2-301
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Washington, D.C. 20544