

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2014

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) Lloyd, Howard R.	2. Court or Organization Northern District California	3. Date of Report 04/23/2015
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Magistrate Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2014 to 12/31/2014
7. Chambers or Office Address 280 S. First St. San Jose CA 95113		
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.	Trustee	Trust # 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.)*DATESOURCE AND TYPEINCOME

(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.)*DATESOURCE AND TYPE

1. _____

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.)*SOURCEDATESLOCATIONPURPOSEITEMS PAID OR PROVIDED

1. _____

2. _____

3. _____

4. _____

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.)*

SOURCE	DESCRIPTION	VALUE
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.)*

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 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. Capital Housing Partners	A	Interest			Sold	07/01/14	J	A	
2. Bank of the West # 1 checking		None	J	T					
3. Bank of the West # 2 checking		None	K	T					
4. Trust # 1:									
5. - Dodge & Cox Balanced # 1	B	Dividend	L	T					
6. - Vanguard CA T/F M/M # 1	A	Dividend	K	T	Buy (add'l)	08/26/14	K		
7.					Sold (part)	10/08/14	K		
8. - Manager's Special Equity		None	L	T					
9. - Dodge & Cox Balanced # 2	D	Dividend	N	T					
10. - Longleaf Partners	A	Dividend	M	T					
11. - Oakmark International	C	Dividend	M	T					
12. - Vanguard CA T/F M/M # 2	A	Dividend	N	T	Buy (add'l)	05/27/14	O		
13.					Sold (part)	06/09/14	N		
14. - Vanguard 500 Index # 1	D	Dividend	N	T					
15. - Tweedy Brown Value	A	Dividend	L	T					
16. - Vanguard Total Stock, Index	D	Dividend	N	T					
17. - Vanguard 500 Index # 2	C	Dividend	M	T					

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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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 I (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)

18. - Vanguard CA Intermed. T/F Bond #1	A	Dividend	L	T	Buy (add'l)	03/21/14	J		
19.					Buy (add'l)	03/24/14	J		
20.					Buy (add'l)	06/20/14	J		
21.					Buy (add'l)	06/23/14	J		
22.					Buy (add'l)	09/19/14	J		
23.					Buy (add'l)	09/23/14	J		
24.					Buy (add'l)	12/17/14	J		
25.					Buy (add'l)	12/19/14	J		
26. - Vanguard REIT	B	Dividend	K	T					
27. - Vanguard Total Intn'l. Stock	D	Dividend	N	T					
28. -Vanguard CA Intermed T/F Bond #2	E	Dividend	O	T	Buy (add'l)	11/12/14	K		
29.					Buy (add'l)	12/30/14	J		
30.					Buy (add'l)	03/21/14	J		
31.					Buy (add'l)	03/24/14	J		
32.					Buy (add'l)	06/20/14	J		
33.					Buy (add'l)	06/23/14	J		
34.					Buy (add'l)	09/19/14	J		

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.)

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)

35.					Buy (add'l)	09/23/14	J		
36.					Buy (add'l)	11/24/14	K		
37.					Buy (add'l)	12/17/14	J		
38.					Buy (add'l)	12/19/14	J		
39.	- Brokerage Account: W. Hummer:								
40.	- HinsdaleBank M/M Sweep	A	Interest	K	T				
41.	- A T & T	A	Dividend	J	T				
42.	- Adams Express	A	Dividend	J	T				
43.	- America Movil (former AMX)	A	Dividend	J	T				
44.	- Archer Daniels	A	Dividend	J	T				
45.	- Auto Desk		None	J	T				
46.	- Boeing	A	Dividend	J	T				
47.	- Bristol Meyers	A	Dividend	J	T				
48.	- Centerpoint	A	Dividend	J	T				
49.	- Chevron	B	Dividend	K	T				
50.	- Colgate	A	Dividend	J	T				
51.	- Costco	A	Dividend	J	T				

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
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52. - Dean Foods	A	Dividend	J	T					
53. - Dupont	A	Dividend	J	T					
54. - Ennis	A	Dividend	J	T					
55. - Exxon	A	Dividend	K	T					
56. - General Electric	A	Dividend	J	T					
57. - Genuine Parts	A	Dividend	J	T					
58. - Glaxo	A	Dividend	J	T					
59. - IBM	A	Dividend	K	T					
60. - Integrys Energy	A	Dividend	K	T					
61. - Johnson & Johnson	A	Dividend	K	T					
62. - Manteca CA bonds	A	Interest			Redeemed	08/01/14	J	A	
63. - Medtronic	A	Dividend	J	T					
64. - Pall	A	Dividend	K	T					
65. - Pepco Holdings	A	Dividend	J	T					
66. - Pepsico	A	Dividend	K	T					
67. - Pfizer	A	Dividend	J	T					
68. - TriContinental	A	Dividend	J	T					

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69. - Veriphone		None	J	T					
70. - Verizon	A	Dividend	K	T					
71. - Vodaphone	A	Dividend	J	T					
72. - Wisconsin Energy	A	Dividend	J	T					
73. - Whitewave		None	J	T					
74. - Xcel Energy	A	Dividend	K	T					
75. - Zimmer Holdings	A	Dividend	K	T					
76. -3M Co.	A	Dividend	J	T					
77. Vanguard IRAs:									
78. - Total Stock Index	D	Dividend	N	T	Sold (part)	03/14/14	K		
79.					Sold (part)	06/13/14	K		
80.					Sold (part)	09/15/14	K		
81.					Sold (part)	12/15/14	K		
82. - Extended Market Index	D	Dividend	O	T	Sold (part)	03/14/14	J		
83.					Sold (part)	06/13/14	J		
84.					Sold (part)	09/15/14	J		
85.					Sold (part)	12/15/14	J		

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86. - Primecap	B	Dividend	M	T					
87. - Total Bond Index #1	D	Dividend	P1	T					
88. - Total Bond Index # 2	C	Dividend	M	T					
89. -U.S. Value	B	Dividend	M	T	Sold (part)	12/01/14	J		

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

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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/ **Howard R. Lloyd**

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
One Columbus Circle, N.E.
Washington, D.C. 20544