

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) Bowdre, Karon O.	2. Court or Organization U.S. District Court, Alabama	3. Date of Report 08/13/2015
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. District Judge - Active	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 Hugo Black Courthouse 1729 Fifth Avenue North Birmingham, AL 35203		
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.)

POSITION

NAME OF ORGANIZATION/ENTITY

1. Proprietor	
2.	
3.	
4.	
5.	

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

☐ NONE (No reportable agreements.)

DATE

PARTIES AND TERMS

1. 2001	Samford University (Defined Benefit Plan) - vested benefits in plan of former employer
2.	
3.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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.)*

DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1. 2014	(Breed, Train, & Show Horses)	\$0.00
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 AND TYPE
1. 2014	Self-Employed Law Practice
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.)*

SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1. College of Labor & Employment Lawyers Annual CLE Conference	01/31/14 - 02/02/14	Coral Gables, FL	Speaker on CLE Seminar Panel	Reimbursement for hotel, travel, & meals
2. Federal Judicial Conference	02/19/14 - 02/21/14	Leesburg, VA	FJC - Quality Improvement in Federal Drug and Reentry Courts	Provision/Reimbursement for hotel, travel, & meals
3. Byrne Judicial Clerkship Institute	03/12/14 - 03/15/14	Pepperdine School of Law	Instruct at Judicial Clerkship Seminar	Reimbursement for hotel, travel, & meals
4. Annual Conference	03/26/14 - 03/28/14	Washington, D.C.	FJC: Participate as Chief Judge	Provision/Reimbursement for hotel, travel, & meals

FINANCIAL DISCLOSURE REPORT

Page 3 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

5.	S.E. Chapter of American Board of Trial Advocates	05/02/14 - 05/03/14	Nashville, TN	Speaker on CLE Seminar Panel	Provision for hotel and meals
6.	New Chief Judge Orientation	05/07/14 - 05/09/14	Washington, D.C.	Participate as Chief Judge	Provision/Reimbursement for hotel, travel, & meals
7.	SDAL Bankruptcy Judgeship Interviews	06/30/14	Montgomery, AL	Participate in interview process as Chief Judge	Reimbursement for travel
8.	Alabama State Bar Annual Meeting	07/10/14 - 07/13/14	Sandestin, FL	Speaker on CLE Program	Provision for hotel
9.	2014 National Workshop for District Judges	08/25/14 - 08/27/14	Seattle, WA	Participant	Reimbursement for hotel, travel, cab, parking, & meals
10.	Federal Judicial Conference	12/04/14 - 12/05/14	New York City, NY	Bankruptcy Basics for District Judges	Reimbursement for hotel, travel, parking, & meals

FINANCIAL DISCLOSURE REPORT

Page 4 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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

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.)*CREDITORDESCRIPTIONVALUE CODE

1.

2.

3.

4.

5.

FINANCIAL DISCLOSURE REPORT

Page 5 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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. LLC # [REDACTED] Real Estate I Birmingham, Alabama	A	Rent	J	W					
2. First Commercial Bank Acct	A	Interest	J	T					
3. Fundamental Investors	A	Dividend	K	T					
4. Growth Fund of America	A	Dividend	K	T					
5. Morgan Stanley Private Bank NA (See Part VIII)	A	Dividend	K	T					
6. Clearbridge Value Trust (See Part VIII)	A	Dividend	L	T					
7. Microsoft Common Stock	A	Dividend	K	T					
8. Walmart Common Stock	A	Dividend			Donated				
9. Fundamental Investors Fund (IRA)	A	Dividend	J	T					
10. Growth Fund of America (IRA)	A	Dividend	J	T	Sold (part)	02/13/14	J	D	
11. New Perspective Fund (IRA)	A	Dividend	K	T					
12. Small Cap World Fund (IRA)	A	Dividend	K	T					
13. Cap World Growth & Inc. (IRA)	B	Dividend	L	T	Buy (add'l)	02/03/14	K		
14. Invest. Co. of America (IRA)	B	Dividend	K	T					
15. Wash. Mutual Inv. Fund (IRA)	B	Dividend	L	T					
16. Trust I; [REDACTED] See Part VIII	D	Int./Div.	N	W					
17. Regions Bank Acct.	A	Interest	M	T					

1. Income Gain Codes:	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
(See Columns B1 and D4)	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	J = \$15,000 or less	K = \$15,001 - \$50,000	L = \$50,001 - \$100,000	M = \$100,001 - \$250,000	
(See Columns C1 and D3)	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	
3. Value Method Codes	P3 = \$25,000,001 - \$50,000,000	R = Cost (Real Estate Only)	P4 = More than \$50,000,000	S = Assessment	T = Cash Market
(See Column C2)	Q = Appraisal	V = Other	W = Estimated		
	U = Book Value				

FINANCIAL DISCLOSURE REPORT

Page 6 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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)

18. Trust II; [REDACTED] See Part VIII	E	Int./Div.	P1	W					
19. 401(k)-Vanguard; See Part VIII	E	Dividend	O	T	Buy (add'l)	01/02/14	K		
20. Lawfirm Cap. Contrib; See Part VIII		None	K	W					
21. Trust III; [REDACTED]; See Part VIII		None	K	W					
22. Trust IV [REDACTED]; [REDACTED] See Part VIII		None	K	W					
23. Merrill Lynch Bank of America, N.A. Fund; See Part VIII	A	Interest	J	T					
24. Merrill Lynch Bank of America, N.A. Fund; See Part VIII	A	Interest	J	T					
25. Perkins Fd - Small Cap & Value Fund (IRA)	A	Dividend	K	T					
26. T. Rowe Price Mid-Cap Growth Fund (IRA)	A	Dividend	L	T					
27. General Electric Co., Common Stock	A	Dividend	J	T					
28. Metlife (New England Financial) Perm. Life Ins.	A	Dividend	K	T					
29. T. Rowe Price Mid Cap Growth Fund	A	Dividend	J	T					
30. Capital World Growth	A	Dividend	K	T					
31. Capital World Growth	A	Dividend	K	T					
32. Real Estate Investment, Joint Venture, Panama City, FL		None	J	W					
33. American Fundamental Investors Class F	B	Dividend	L	T					
34. Fidelity Funds Cash Reserves	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
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	

FINANCIAL DISCLOSURE REPORT

Page 7 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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35. ING - Life Insurance Policy	A	Dividend	J	T					
36. LLC #4 - [REDACTED] Real estate investment; Birmingham, AL	D	Distribution	M	W					
37. New World Fund	A	Dividend	K	T					
38. T. Rowe Price Cap Apprec.	A	Dividend			Sold	02/13/14	J	B	
39. American Tax Exempt Bond Fund CL-C	B	Dividend	L	T	Buy (add'l)	04/02/14	J		
40. Cap Inc Bldr FD CLC	A	Dividend	J	T					
41. Fundamental Inv. Inc	A	Dividend	J	T	Buy (add'l)	04/02/14	J		
42. New World Fund	A	Dividend	J	T					
43. Wells Fargo Co.	A	Dividend	J	T					
44. Income Fund America	A	Dividend	K	T					
45. American Tax Exempt Bond Fund CL-C	A	Dividend	K	T	Buy (add'l)	04/02/14	J		
46. Cap Inc. Bldr CL C	A	Dividend	J	T					
47. Cap World Growth & Inc.	A	Dividend	J	T					
48. SPDR Gold Trust (b)	A	Dividend			Sold	05/28/14	K	C	
49. Bank of America, N.A.; See Part VIII	A	Dividend	J	T					
50. TD Bank USA FDIC Ins. Deposit Account	A	Dividend			Sold	02/13/14	J	A	
51. American Cent Equity Income Fd	A	Dividend	K	T					

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FINANCIAL DISCLOSURE REPORT

Page 8 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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52. American Bond Fund	A	Dividend	K	T					
53. Neuberger Berman Equity	A	Dividend	K	T					
54. American Century Equity Income	A	Dividend	J	T					
55. American Bond Fund of America	A	Dividend	J	T					
56. Neuberger Berman Equity	A	Dividend	J	T					
57. Managers Fremont Bond	A	Dividend			Sold	02/13/14	J	A	
58. Loomis Sayles Bond Fund	A	Dividend			Sold	02/13/14	J	A	
59. Asia Pacific High Div (IAE)	A	Distribution			Sold	01/06/14	J	A	
60. Cushing MLP Total Return	A	Dividend			Sold	02/18/14	J		
61. Emerging Market Bond	A	Dividend			Sold	02/07/14	J		
62. First Commercial Bank	A	Interest	K	T					
63. American Washington Mutual Investors	A	Dividend	K	T					
64. Nucor Corporation	A	Dividend	J	T					
65. Matthew Asia Pacific EQ	A	Dividend			Sold	02/13/14	J	A	
66. American Tax Exempt Bd Fd	A	Dividend	J	T					
67. American High Income Trust Fd	A	Dividend	J	T					
68. Janus High Yield Fund	A	Dividend	J	T					

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FINANCIAL DISCLOSURE REPORT

Page 9 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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69. Janus High Yield Fund	C	Dividend	L	T	Sold (part)	02/03/14	K	B	
70. Fidelity Adv Strategic	B	Dividend	K	T					
71. Janus High Yield Fd	B	Dividend	K	T					
72. Janus High Yield Fd	A	Dividend	J	T					
73. Bank of America, N.A.; See Part VIII	A	Interest	J	T					
74. Aberdeen Asia - PAC	A	Dividend			Sold	01/28/14	J		
75. Deutsche Global; See Part VIII	A	Dividend	J	T					
76. Deutsche Global; See Part VIII	A	Dividend	L	T	Buy (add'l)	02/03/14	K		
77. Hartford Life Ins. Policy	B	Dividend	L	T					
78. SPDR Trust Short Term High Yield Bond ETF	A	Dividend			Sold	02/18/14	J		
79. Mairs and Power Growth Fund	A	Dividend			Sold	02/13/14	J	A	
80. Oakmark FDS Oakmark International	A	Dividend			Sold	02/13/14	J	A	
81. FPA Crescent Portfolio	A	Dividend			Sold	02/13/14	J	A	
82. Managers AMG Yacktman Fund	A	Dividend			Sold	02/13/14	J		
83. Vanguard Div. Apprec. ETF	A	Dividend			Sold	02/18/14	J		
84. First Commercial Bank; See Part VIII	A	Interest	L	T					
85. Bank of America, N.A.; See Part VIII	A	Interest	J	T	Buy (add'l)	11/04/14	J		

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FINANCIAL DISCLOSURE REPORT

Page 10 of 12

Name of Person Reporting

Bowdre, Karon O.

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86. Smead Value Fund	A	Dividend	K	T	Buy	02/13/14	K		
87. American Capital Income Builder	A	Dividend	J	T	Buy	11/17/14	J		
88. Deutsche Global Infrastructure	A	Dividend	J	T	Buy	11/17/14	J		
89. Smead Value Fund	B	Dividend	K	T	Buy	05/27/14	K		
90. Trust V - Income Bene; See Part VIII	B	Dividend	K	T					
91. Deutsche Global Infrastructure	A	Dividend	J	T	Buy	04/02/14	J		
92. Artisan (ARTIX)	A	Dividend			Buy	01/24/14	J		
93.					Sold	02/14/14	J		
94. Homestead Funds (HSCSX)	A	Dividend			Buy	01/24/14	J		
95.					Sold	02/14/14	J		
96.									

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	
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FINANCIAL DISCLOSURE REPORT

Page 11 of 12

Name of Person Reporting

Bowdre, Karon O.

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08/13/2015

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

Trust I is a trust created [REDACTED] other than the reporting person [REDACTED]. Its asset is an interest in [REDACTED], LLC, that is invested through Merrill Lynch and Sterne Agee in manager directed investments.

Merrill Lynch manager accounts: Eagle Asset Management SCG, Blackrock Equity Dividend Fund, Neuberger Int'l Core, Neuberger Berman Large Cap Growth, Merrill Lynch Personal Advisor Program and Perkins/Janus MCV.

Sterne Agee & Leach manager accts: Boyd Watterson Fixed Income, Wealth Core SA Assets, WCM, Lakeshore Capital, W.H. Reaves & Co., Sterne Agee Prime Cash Acct., Minneapolis Port Management and Dana Investments. Investment accts and allocations are selected by Merrill Lynch and Sterne Agee & Leach representatives.

Trust II is a trust created [REDACTED] other than the reporting person [REDACTED]. Its asset is an interest in [REDACTED], LLC, that is invested through Merrill Lynch and Sterne Agee in manager directed investments (see above).

401(k): (Line 19) Vanguard (Company trustee changed plan sponsor) : Investments are in Income Fund of America, Dodge & Cox Stock Fund, Vanguard 500 Index, Vanguard Mid Cap Value Index, Hartford Mid Cap, Vanguard Small Cap Index, Vanguard International Value, Vanguard International Explorer, PIMCO Total Return Instl, and PIMCO High Yield Instl. Contributions to the Plan and purchases by the Plan to preselected funds are made throughout the year.

Lawfirm Capital Contribution [REDACTED] is in the law firm of Wallace, Jordan, Ratliff & Brandt, LLC in Birmingham, AL.

Trust III owns a life insurance policy issued by Phoenix Mutual Life Insurance Company and stock issued by Phoenix Mutual.

Trust IV owns a life insurance policy issued by Northwestern Mutual Life Insurance Company.

Trust V is a trust created by [REDACTED] other than the reporting person [REDACTED]. Its asset is an interest in [REDACTED], LLC that is invested through Morgan Stanley directed investments and automatic programs. Trust V was overlooked in 2013 and should have been included in that earlier report. Please consider this note an amendment of the 2013 report.

Previous line 5 (Merrill Lynch Bank Deposit Program) no longer met the minimum reportable threshold in 2014.

Previous line 10, Citibank Morgan Stanley Money Fund, changed names to Morgan Stanley Private Bank NA. The investment vehicle changed names without direction from the account holder.

Previous line 11, Legg Mason Value Trust, changed names to Clearbridge Value Trust. The investment vehicle changed names without direction from the account holder.

Previous lines 93 and 94, DWS RREEF Global, changed names to Deutsche Global. The investment vehicle changed names without direction from the account holder.

Line 84 was overlooked in barely meeting the reportable threshold in 2013 and should have been included in that earlier report. Please consider this note an amendment of the 2013 report.

Changes in cash sweep accounts by brokerage firms affected a name change for various lines including lines 5, 23, 24, 49, and 73.

Partial Sales in some holdings did not change year-end category listings.

Deletion of some holdings in previous reported years caused the deletion of certain lines and effectuated a change in numbering for subsequent entries.

FINANCIAL DISCLOSURE REPORT

Page 12 of 12

Name of Person Reporting

Bowdre, Karon O.

Date of Report

08/13/2015

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/ **Karon O. Bowdre**

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
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