

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) Miller, Ruth	2. Court or Organization District Court, U.S. Virgin Islands	3. Date of Report 08/11/2015
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 01/01/2014 to 12/31/2014
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.	Trustee	Trust #1
2.	Trustee	Trust #2
3.	Executor	Estate #1
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.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 10

Name of Person Reporting

Miller, Ruth

Date of Report

08/11/2015

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.		
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 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.)*

SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1. Chicago Match Race Center	June 13-15, 2014	Chicago, Illinois	Match race umpire	Transportation, lodging, some meals
2. New York Yacht Club Regatta Association, Inc.	June 22-29, 2014	Newport, Rhode Island	Etchells World Championship jury	Transportation, some meals
3. American Bar Association	October 24-25, 2014	Chicago, Illinois	Client Protection Standing Committee meeting	Transportation
4. Melges Boat Works, Inc	November 30-December 8, 2014	Miami, Florida	Melges 32 World Championship jury	Transportation, lodging, some meals
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 10

Name of Person Reporting

Miller, Ruth

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08/11/2015

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.			

FINANCIAL DISCLOSURE REPORT

Page 4 of 10

Name of Person Reporting

Miller, Ruth

Date of Report

08/11/2015

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. Property, Chicago, IL	D	Rent	N	W					
2. Property, St. Thomas, VI (X)	A	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		None	J	T					
6. Fidelity Account (H)									
7. -Fidelity Balanced	A	Dividend	J	T	Buy	03/13/14	J		
8. -Core account (X)	A	Interest	J	T					
9. Winslow Evans & Crocker SEP Account (H)									
10. -Pershing Government Account		None	J	T					
11. -American High Income Trust Class A	B	Dividend	K	T					
12. -Capital World Growth & Income Fund Class A	B	Dividend	K	T					
13. -The Growth Fund of America Class A	C	Dividend	K	T					
14. -The New Economy Fund Class A	A	Dividend	J	T					
15. -New Perspective Fund Class A	B	Dividend	K	T					
16. -Nuveen Sanata Barbara Dividend Growth Fund Class A	A	Dividend	J	T					
17. -Thornburg Value Class A	A	Dividend	K	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		P4 = More than \$50,000,000		
(See Column C2)	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash Market	
	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 5 of 10

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Miller, Ruth

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

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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	
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(See Column C2)	Q = Appraisal	V = Other	W = Estimated		
	U = Book Value				

FINANCIAL DISCLOSURE REPORT

Page 6 of 10

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35. -GE common (X)	A	Dividend	L	T					
36. -MON common (X)	A	Dividend	J	T					
37. -NWL common (X)	A	Dividend	K	T					
38. -PFE common (X)	A	Dividend	K	T					
39. -VZ common (x)	A	Dividend	K	T					
40. -Fairpoint Coomun Inc XXX (X)		None	J	T					
41. -Schwab cash reserves (X)	A	Interest	J	T					
42. Charles Schwab Inherited IRA account (H)									
43. -MCD common (X)	B	Dividend	L	T					
44. -MSI common (X)	A	Dividend	J	T					
45. -NWL common (X)	A	Dividend	J	T					
46. -PEP common (X)	A	Dividend	K	T					
47. -PG common (X)	A	Dividend	K	T					
48. -RTN common (X)	A	Dividend	J	T					
49. -VZ common (X)	A	Dividend	J	T					
50. -WMT common (X)	A	Dividend	L	T					
51. -WAG common	A	Dividend			Merged (with line 52)	12/31/14	L		

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 \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
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FINANCIAL DISCLOSURE REPORT

Page 7 of 10

Name of Person Reporting

Miller, Ruth

Date of Report

08/11/2015

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52. -WBA common (X)		None	L	T					
53. -YUM common (X)	A	Dividend	J	T					
54. -Schwab cash reserves (X)	A	Interest	J	T					
55. Trust #1 (H)									
56. -Charles Schwab brokerage account (H)									
57. --T common (Y)	C	Dividend							
58. --AAPL common (Y)	A	Dividend			Buy	06/09/14	J		
59.					Buy (add'l)	06/11/14	J		
60. --ADM common (Y)	A	Dividend							
61. --BYD common (Y)		None							
62. --BMV common (Y)	B	Dividend							
63. --DUK common (Y)	B	Dividend							
64. --XOM common (Y)	B	Dividend							
65. --FTR common (Y)	A	Dividend							
66. --GE common (Y)	C	Dividend							
67. --MON common (Y)	A	Dividend							
68. --NWL common (Y)	A	Dividend							

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FINANCIAL DISCLOSURE REPORT

Page 8 of 10

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Miller, Ruth

Date of Report

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69. --PFE common (Y)	B	Dividend							
70. --VZ common (Y)	B	Dividend							
71. --Fairpoint Commun Inc.XXX (Y)		None							
72. --Schwab cash reserves (Y)	A	Interest							
73. Trust #2 (H)									
74. - John Alden whole life policy		None			Redeemed	04/03/14	L		
75. -Scotiabank account	A	Interest			Open	04/03/14	L		
76.					Distributed (part)	05/16/14	K		
77.					Closed	10/30/14	L		
78. Estate (H)									
79. -Scotiabank account	A	Interest	J	T	Open	04/03/14	J		
80.									
81.									
82.									
83.									

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FINANCIAL DISCLOSURE REPORT

Page 9 of 10

Name of Person Reporting

Miller, Ruth

Date of Report

08/11/2015

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

The assets in Trust #1 reported in lines 56-72 were distributed to the beneficiaries prior to the end of the reporting period and the trust and account were terminated.

The assets in Trust #2, line 74-75, were distributed prior to the end of the reporting period and the trust was terminated

FINANCIAL DISCLOSURE REPORT

Page 10 of 10

Name of Person Reporting

Miller, Ruth

Date of Report

08/11/2015

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/ **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