

# FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2012

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

|                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                          |                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>1. Person Reporting</b> (last name, first, middle initial)<br><br>Neff, Janet T.                                                                                                                       | <b>2. Court or Organization</b><br><br>US District Court Western District of Michigan                                                                                                                                                                                                    | <b>3. Date of Report</b><br><br>05/14/2013                       |
| <b>4. Title</b> (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)<br><br>US District Judge, Active Status                                              | <b>5a. Report Type</b> (check appropriate type)<br><input type="checkbox"/> Nomination <input type="checkbox"/> Date<br><input type="checkbox"/> Initial <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Final<br><b>5b.</b> <input type="checkbox"/> Amended Report | <b>6. Reporting Period</b><br><br>01/01/2012<br>to<br>12/31/2012 |
| <b>7. Chambers or Office Address</b><br><br>110 Michigan Street NW Suite 402<br>Grand Rapids, Michigan 49503                                                                                              |                                                                                                                                                                                                                                                                                          |                                                                  |
| <p align="center"><b>IMPORTANT NOTES:</b> The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.</p> |                                                                                                                                                                                                                                                                                          |                                                                  |

## 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.              |                                    |
| 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. 1989     | Michigan Judges Retirement System - Pension upon Retirement from Michigan Court of Appeals |
| 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><br>(yours, not spouse's) |
|-------------|---------------------------|----------------------------------------|
| 1. 2012     | State of Michigan Pension | \$90,864.60                            |
| 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. 2012     | State of Michigan Pension |
| 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.            |              |                 |                |                               |
| 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.)*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.

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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.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset<br>exempt from prior disclosure | B.<br>Income during<br>reporting period |                                               | C.<br>Gross value at end<br>of reporting period |                                           | D.<br>Transactions during reporting period      |                         |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------|-------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code 1<br>(A-H)        | (2)<br>Type (e.g.,<br>div., rent,<br>or int.) | (1)<br>Value<br>Code 2<br>(J-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.,<br>buy, sell,<br>redemption) | (2)<br>Date<br>mm/dd/yy | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| 1. Grand Rapids Family Credit Union                                                                                         | A                                       | Interest                                      | M                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 2. IRA - Charles Schwab                                                                                                     | E                                       | Int./Div.                                     | O                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 3. Chase Bank                                                                                                               | A                                       | Int./Div.                                     | J                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 4. - Hennessy Gas utility Index Fd                                                                                          |                                         |                                               |                                                 |                                           | Buy                                             | 12/31/12                | J                               |                                |                                                                   |
| 5. - FPA Intl Value Fund                                                                                                    |                                         |                                               |                                                 |                                           | Buy                                             | 12/31/12                | L                               |                                |                                                                   |
| 6. - Fairholme Alloc Fd                                                                                                     |                                         |                                               |                                                 |                                           | Buy                                             | 12/28/12                | J                               |                                |                                                                   |
| 7. - Grandeur Peak Gbl Oppty                                                                                                |                                         |                                               |                                                 |                                           | Buy                                             | 12/27/12                | J                               |                                |                                                                   |
| 8. -Grandeur Peak Gbl Oppty                                                                                                 |                                         |                                               |                                                 |                                           | Buy                                             | 12/20/12                | K                               |                                |                                                                   |
| 9. - Artisan Global Eqty Fd                                                                                                 |                                         |                                               |                                                 |                                           | Buy                                             | 12/20/12                | L                               |                                |                                                                   |
| 10. - IVA worldwide Fd Cl                                                                                                   |                                         |                                               |                                                 |                                           | Buy<br>(add'l)                                  | 12/13/12                | J                               |                                |                                                                   |
| 11. - Seafarer Overseas Gwth & Income Fd                                                                                    |                                         |                                               |                                                 |                                           | Buy                                             | 12/12/12                | J                               |                                |                                                                   |
| 12. - Mainstay Marketfield Fd                                                                                               |                                         |                                               |                                                 |                                           | Buy                                             | 12/07/12                | J                               |                                |                                                                   |
| 13. - Hennessy Gas utility Index Fd Inv Cl                                                                                  |                                         |                                               |                                                 |                                           | Buy                                             | 12/07/12                | J                               |                                |                                                                   |
| 14. - Schwab Adv cash Reserve                                                                                               |                                         |                                               |                                                 |                                           | Buy<br>(add'l)                                  | 11/27/12                | J                               |                                |                                                                   |
| 15. - Fairholme Alloc Fd                                                                                                    |                                         |                                               |                                                 |                                           | Buy                                             | 11/14/12                | K                               |                                |                                                                   |
| 16. - Mainstay Marketfield Fd                                                                                               |                                         |                                               |                                                 |                                           | Buy                                             | 10/04/12                | K                               |                                |                                                                   |
| 17. - FBR gas Utility Index fund Inv Cl                                                                                     |                                         |                                               |                                                 |                                           | Buy                                             | 09/28/12                | J                               |                                |                                                                   |

|                                                  |                                                                                       |                                                        |                                                              |                                                              |                                                     |
|--------------------------------------------------|---------------------------------------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------------|--------------------------------------------------------------|-----------------------------------------------------|
| 1. Income Gain Codes:<br>(See Columns B1 and D4) | A = \$1,000 or less<br>F = \$50,001 - \$100,000                                       | B = \$1,001 - \$2,500<br>G = \$100,001 - \$1,000,000   | C = \$2,501 - \$5,000<br>H = \$1,000,001 - \$5,000,000       | D = \$5,001 - \$15,000<br>I = More than \$5,000,000          | E = \$15,001 - \$50,000<br>J = \$50,001 - \$100,000 |
| 2. Value Codes<br>(See Columns C1 and D3)        | J = \$15,000 or less<br>N = \$250,001 - \$500,000<br>P3 = \$250,000.01 - \$500,000.00 | K = \$15,001 - \$50,000<br>O = \$500,001 - \$1,000,000 | P1 = \$1,000,001 - \$5,000,000<br>P4 = More than \$5,000,000 | M = \$100,001 - \$250,000<br>P2 = \$5,000,001 - \$25,000,000 |                                                     |
| 3. Value Method Codes<br>(See Column C2)         | Q = Appraisal<br>U = Book Value                                                       | R = Cost (Real Estate Only)<br>V = Other               | S = Assessment<br>W = Estimated                              | T = Cash Market                                              |                                                     |

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Name of Person Reporting

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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.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset<br>exempt from prior disclosure | B.<br>Income during<br>reporting period |                                               | C.<br>Gross value at end<br>of reporting period |                                           | D.<br>Transactions during reporting period      |                         |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------|-------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code I<br>(A-H)        | (2)<br>Type (e.g.,<br>div., rent,<br>or int.) | (1)<br>Value<br>Code 2<br>(J-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.,<br>buy, sell,<br>redemption) | (2)<br>Date<br>mm/dd/yy | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |

|                                         |  |  |  |  |                |          |   |  |  |
|-----------------------------------------|--|--|--|--|----------------|----------|---|--|--|
| 18. - Schwab Adv Cash Reserve           |  |  |  |  | Buy<br>(add'l) | 09/25/12 | L |  |  |
| 19. - Seafarer Overseas Gwth & Incm Fd  |  |  |  |  | Buy            | 07/27/12 | K |  |  |
| 20. - Fairholme Alloc Fd                |  |  |  |  | Buy            | 07/25/12 | K |  |  |
| 21. - FPA Crescent Fund Inst CLShares   |  |  |  |  | Buy<br>(add'l) | 07/02/12 | J |  |  |
| 22. - FBR Gas utility Index fund Inv Cl |  |  |  |  | Buy            | 06/29/12 | J |  |  |
| 23. - Grandeur Peak Gbl Oppty Inv       |  |  |  |  | Buy            | 06/05/12 | K |  |  |
| 24. - Fairholme Alloc Fd                |  |  |  |  | Buy            | 06/05/12 | K |  |  |
| 25. - FBR Gas Utility Index Fund Inv Cl |  |  |  |  | Buy            | 06/05/12 | K |  |  |
| 26. - Meridian Growth Fund              |  |  |  |  | Buy<br>(add'l) | 06/05/12 | L |  |  |
| 27. - Fairholme Alloc Fd                |  |  |  |  | Buy            | 05/18/12 | K |  |  |
| 28. - Fairholme Alloc Fd                |  |  |  |  | Buy            | 05/16/12 | K |  |  |
| 29. - Schwab Adv Cash Reserve           |  |  |  |  | Buy<br>(add'l) | 02/01/12 | L |  |  |
| 30. -Schwab Adv Cash Reserve            |  |  |  |  | Sold<br>(part) | 12/21/12 | L |  |  |
| 31. -Schwab Adv Cash Reserve            |  |  |  |  | Sold<br>(part) | 11/29/12 | J |  |  |
| 32. -Schwab Adv Cash Reserve            |  |  |  |  | Sold<br>(part) | 11/15/12 | K |  |  |
| 33. -Schwab Adv Cash Reserve            |  |  |  |  | Sold<br>(part) | 10/11/12 | J |  |  |
| 34. -Schwab Adb Cash Reserve            |  |  |  |  | Sold<br>(part) | 10/05/12 | K |  |  |

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

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Name of Person Reporting

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

| A.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset<br>exempt from prior disclosure | B.<br>Income during<br>reporting period |                                               | C.<br>Gross value at end<br>of reporting period |                                           | D.<br>Transactions during reporting period      |                         |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------|-------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code 1<br>(A-H)        | (2)<br>Type (e.g.,<br>div., rent,<br>or int.) | (1)<br>Value<br>Code 2<br>(J-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.,<br>buy, sell,<br>redemption) | (2)<br>Date<br>mm/dd/yy | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |

|                                       |  |  |  |  |                |          |   |   |  |
|---------------------------------------|--|--|--|--|----------------|----------|---|---|--|
| 35. -Royce Global Value Fd Service CL |  |  |  |  | Sold           | 09/21/12 | K |   |  |
| 36. -Meridian Growth Fund             |  |  |  |  | Sold           | 09/21/12 | L | D |  |
| 37. -Schwab Adv Cash Reserve          |  |  |  |  | Sold<br>(part) | 07/30/12 | K |   |  |
| 38. -Schwab Adv Cash Reserve          |  |  |  |  | Sold<br>(part) | 07/26/12 | K |   |  |
| 39. -Schwab Adv Cash Reserve          |  |  |  |  | Sold<br>(part) | 07/16/12 | J |   |  |
| 40. -Schwab Adv Cash Reserve          |  |  |  |  | Sold<br>(part) | 06/06/12 | L |   |  |
| 41. -Hussman Strategic Growth         |  |  |  |  | Sold           | 06/05/12 | L |   |  |
| 42. - Schwab Adv Cash Reserve         |  |  |  |  | Sold<br>(part) | 05/21/12 | K |   |  |
| 43. -Schwab Adv Cash Reserve          |  |  |  |  | Sold<br>(part) | 05/17/12 | K |   |  |
| 44. -Schwab Adv Cash Reserve          |  |  |  |  | Sold<br>(part) | 04/13/12 | J |   |  |
| 45. -Schwab Adv Cash Reserve          |  |  |  |  | Sold<br>(part) | 02/02/12 | J |   |  |
| 46. -Ivy Asset Strategy Fund Cl A     |  |  |  |  | Sold           | 01/30/12 | L | A |  |
| 47.                                   |  |  |  |  |                |          |   |   |  |

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

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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/ Janet T. Neff**

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