

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

PI-NET INTERNATIONAL, INC.,

Plaintiff,

v.

CITIZENS FINANCIAL GROUP, INC.,

Defendant.

**C.A. No. 1:12-cv-00355-RGA
(Stayed)**

PI-NET INTERNATIONAL, INC.,

Plaintiff,

v.

KRONOS INCORPORATED,

Defendant.

**C.A. No. 1:14-cv-00091-RGA
(Stayed)**

PI-NET INTERNATIONAL, INC.,

Plaintiff,

v.

**CITI GROUP, INC., CITICORP, and
CITIBANK, N.A.,**

Defendants.

**C.A. No. 1:14-cv-00373-RGA
(Stayed)**

PI-NET INTERNATIONAL, INC.,

Plaintiff,

v.

PAYDAY ONE, LLC; and

**C.A. No. 1:14-cv-00495-RGA
(Stayed)**

THINK FINANCE, INC.,

Defendants.

PI-NET INTERNATIONAL, INC.,

Plaintiff,

v.

WELLS FARGO BANK, N.A.

Defendant.

**C.A. No. 1:13-cv-01812-RGA
(Stayed)**

PATENT OWNER'S REQUEST FOR RE-CONSIDERATION
ON MOTION TO RECUSE JUDGE ANDREWS

Pro Se Plaintiff Patent Owner hereby requests reconsideration of Hon. Judge Andrews' Memorandum Order of 3/18/15 (D.I. 120), denying the Motion to Recuse Hon. Judge Andrews from the above-captioned cases.

1. Hon. Judge Andrews admits that he owns mutual fund financial investments with stock holdings in litigants CitiBank, Wells Fargo Bank, J.P. Morgan and other J.P. Morgan, described as "indirect financial interest," and "indirect holdings." (D.I. 120, pp. 2, 4, 6).
2. This admission alone is sufficient for recusal.
3. Judge Andrews beneficially enjoys the profits and losses from these holdings and must pay taxes on those holdings to the IRS. Therefore, he admits a very real JPMorgan financial interest.
4. Personal beneficial interest in the profits and losses of his JPMorgan shares, no matter how small, render him biased.

5. The ordinary dictionary definition of “financial interest,” as well as that of the U.S. Internal Revenue Service (“IRS”), U.S. Securities & Exchange Commission (“SEC”) and the Business Judgment Rule, trump any conflicting or ambiguous definition. Ambiguous definitions in law must be resolved by the superior, controlling definition.
6. Judge Andrews states that all the mutual funds in which he has shares “are registered with the SEC and have broad holdings, categorized as domestic/foreign, or large cap/medium cap/small cap, or bond/stock, or “tax free.”” (D.I. 120, p. 6).
7. He claims that he does not have mutual funds that could be described as a “financial” sector fund or a “financial services” sector fund. Dr. Arunachalam provides detailed Exhibits herein that show Judge Andrews does indeed hold mutual funds narrowly and substantially invested in the financial sector.
8. Judge Andrews states: “Dr. Arunachalam’s allegations of bias consist of subjective conclusions and disagreements with this court’s legal rulings in this and other cases in which Dr. Arunachalam has had an interest...to be legally sufficient, an affidavit must contain more than mere conclusory allegations.” (D.I. 120, p. 7).
9. Judge Andrews does not differentiate why holding mutual funds invested in J.P. Morgan securities would not be considered a “material fact.” Therefore, any such conclusory statements are uninformative.
10. Judge Andrews cites the Third Circuit as having “repeatedly stated that a party’s displeasure with legal rulings does not form an adequate basis for recusal.” (D.I. 120, p. 8). He has misperceived Dr. Arunachalam’s substantive argument and evidence supporting recusal as a topic that is independent of her pleasure or displeasure. As a result, this argument, too, is conclusory, subjective and uninformative.

11. Judge Andrews states that Dr. Arunachalam has not met the requirements of Section 144. He must make more than conclusory allegations to support this assertion. Therefore, this argument is uninformative and lacks facts.
12. Judge Andrews acknowledges that he worked at Mayer Brown, as per his Senate Confirmation Hearings. He also acknowledges that Mayer Brown has longstanding relationships with J.P. Morgan, Wells Fargo, Citigroup, Bank of America and FedEx. (D.I. 120, p. 8). Surprisingly he states about this fact that “no reasonable person could conclude this is a material fact.” To the contrary, the very purpose of the Senate disclosures is to disclose to the public his prior relationships so that conflicts of interest can be identified.
13. Judge Andrews’ conclusory assumption that the Mayer Brown information is not relevant is to say that the Senate disclosures are only academic exercises trading in useless information. To the contrary, a prior judicial relationship of this kind with a major law firm has no statute of limitations with which to conclude that there is not a conflict. Conflicts are conflicts, no matter their age.
14. Regarding the materiality of JPMorgan holdings by Judge Andrews’ mutual funds, for example:
15. Vanguard Tax-Managed Capital Appreciation F Ad, VMCA
http://www.sec.gov/Archives/edgar/data/923202/000093247111001880/taxmanaged_final.htm

16. The following holdings for VMCAIX are summarized at the SEC:

Ten Largest Stocks (% of equity portfolio)		
Exxon Mobil Corp.	Integrated Oil & Gas	2.9%
Apple Inc.	Computer Hardware	2.3
Microsoft Corp.	Systems Software	1.7
General Electric Co.	Industrial Conglomerates	1.6
International Business Machines Corp.	IT Consulting & Other Services	1.5
Chevron Corp.	Integrated Oil & Gas	1.3
Procter & Gamble Co.	Household Products	1.3
JPMorgan Chase & Co.	Diversified Financial Services	1.2
Wells Fargo & Co.	Diversified Banks	1.2
Johnson & Johnson	Pharmaceuticals	1.2

Financials (7.7%)

JPMorgan Chase & Co.	103,001	4,369
Wells Fargo & Co.	139,621	4,327
* Berkshire Hathaway Inc.		
Class B	49,500	3,965
Bank of America Corp.	289,717	3,865
* Citigroup Inc.	620,011	2,933

Figure 1 : Vanguard Tax-Managed Capital Appreciation F Ad, VMCAIX, SEC Edgar, accessed 03/31/2015

So many litigant holdings in the top end of the fund itself and the financial sector do not justify

Judge Andrews' opinion to that a reasonable person would not consider him biased.

17. Vanguard Tax-Managed Capital Appreciation, VTCIX:

18. <http://www.sec.gov/Archives/edgar/data/923202/000093247115005676/0000932471-15-005676-index.htm>

19. The following holdings for VTCIX are summarized at the SEC:

Ten Largest Stocks (% of equity portfolio)		
Apple Inc.	Computer Technology	3.0%
Exxon Mobil Corp.	Oil: Integrated	1.7
Microsoft Corp.	Computer Services Software & Systems	1.7
Google Inc.	Computer Services Software & Systems	1.5
Berkshire Hathaway Inc.	Insurance: Multi-Line	1.4
Johnson & Johnson	Pharmaceuticals	1.3
Procter & Gamble Co.	Personal Care	1.2
Wells Fargo & Co.	Banks: Diversified	1.1
General Electric Co.	Diversified Manufacturing Operations	1.1
JPMorgan Chase & Co.	Diversified Financial Services	1.0
Financial Services (9.3%)		
* Berkshire Hathaway Inc. Class B	83,477	12,534
Wells Fargo & Co.	184,759	10,128
JPMorgan Chase & Co.	143,601	8,987
Bank of America Corp.	431,517	7,720
Citigroup Inc.	142,243	7,697

Figure 2: Vanguard Tax-Managed Capital Appreciation, VTCIX, SEC Edgar, accessed 03/31/2015

20. Hon. Judge Andrews’ arguments that his JPMorgan, Citigroup and Wells Fargo holdings do not dictate recusal are not convincing to a reasonable person. JPMorgan et al investments by these mutual funds are substantial, and materially affected by decisions favorable to the litigant banks.
21. Judge Andrews relies completely on a mere advisory comment that is in direct conflict with overarching statutes, including Canon 2 of the Code of Conduct for U.S. Judges.
22. Judge Andrews admits to the JP Morgan et al holdings, but asserts that they are “legal” because they are what he calls “indirect” holdings in a litigant. The law does not support this novel labeling of a beneficial financial interest as “indirect.” A person either is or isn’t holding

a financial interest. A person either does, or does not pay taxes on the profits and losses of his investments. This parsing of definitions to justify holdings in litigants is inappropriate.

23. “Indirect financial interest” is not a legal standard permitting non-recusal.

24. Judge Andrews argues that his JPMorgan holdings are inconsequential to the size of the fund. As SEC documents clearly show, they are material stocks in many of his funds.

25. Judge Andrews’ argument about the burden of having to read daily reporting is disingenuous. JPMorgan holdings by these funds has always been substantial, and presumably known to him since he receives reports from these funds at least twice a year pursuant to SEC rules. The fact that the total holding may fluctuate up and down is immaterial to the ethics issue at hand.

See SEC Final Rule: Shareholder Reports and Quarterly Portfolio Disclosure of Registered Management Investment Companies, Securities and Exchange Commission, 17 CFR Parts 210, 239, 249, 270, and 274, [Release Nos. 33-8393; 34-49333; IC-26372; File No. S7-51-02], RIN 3235-AG64 <http://www.sec.gov/rules/final/33-8393.htm#IB>

26. Judge Andrews’ reference to “unregistered mutual funds” is confusing since no such term exists. All mutual funds must be registered (D.I. 120, p. 6).

27. Vanguard Capital Value, VCVLX, is a sector fund in financial services with heavy emphasis on the litigants.

http://www.sec.gov/Archives/edgar/data/836906/000093247114006876/malvern_final.htm

28. The following holdings for VCVLX are summarized at the SEC:

Ten Largest Holdings (% of total net assets)		
Exxon Mobil Corp.	Integrated Oil & Gas	3.4%
Johnson & Johnson	Pharmaceuticals	2.8
Wells Fargo & Co.	Diversified Banks	2.8
General Electric Co.	Industrial Conglomerates	2.3
AT&T Inc.	Integrated Telecommunication Services	2.2
Berkshire Hathaway Inc.	Multi-Sector Holdings	1.8
JPMorgan Chase & Co.	Diversified Banks	1.6
Procter & Gamble Co.	Household Products	1.6
Chevron Corp.	Integrated Oil & Gas	1.6
ConocoPhillips	Oil & Gas Exploration & Production	1.4
Top Ten		21.5%

The holdings listed exclude any temporary cash investments and equity index products.

Financials (29.7%)

Wells Fargo & Co.	598,823	31,061
* Berkshire Hathaway Inc.		
Class B	141,800	19,588
JPMorgan Chase & Co.	301,640	18,171
US Bancorp	304,900	12,754
Goldman Sachs Group Inc.	69,117	12,688
Bank of America Corp.	709,276	12,093
Capital One Financial Corp.	126,200	10,300
Citigroup Inc.	197,761	10,248

Figure 3: Vanguard Capital Value, VCVLX, SEC Edgar, accessed 03/31/2015

29. Vanguard Extended Market, VEXMX specializes in financial services sector with heavy preference to the litigants.

http://www.sec.gov/Archives/edgar/data/36405/000093247115005659/index_final.htm

30. The following holdings for VEXMX are summarized at the SEC:

Ten Largest Holdings (% of total net assets)

Apple Inc.	Technology Hardware, Storage & Peripherals	3.5%
Exxon Mobil Corp.	Integrated Oil & Gas	2.1
Microsoft Corp.	Systems Software	2.1
Google Inc.	Internet Software & Services	1.6
Johnson & Johnson	Pharmaceuticals	1.6
Berkshire Hathaway Inc.	Multi-Sector Holdings	1.5
Wells Fargo & Co.	Diversified Banks	1.4
General Electric Co.	Industrial Conglomerates	1.4
Procter & Gamble Co.	Household Products	1.3
JPMorgan Chase & Co.	Diversified Banks	1.3
Top Ten		17.8%

The holdings listed exclude any temporary cash investments and equity index products.

Financials (16.6%)

Wells Fargo & Co.	51,207,974	2,807,221
* Berkshire Hathaway Inc. Class B	18,217,908	2,735,419
JPMorgan Chase & Co.	40,549,781	2,537,605
Bank of America Corp.	114,076,519	2,040,829
Citigroup Inc.	32,862,193	1,778,173
American Express Co.	9,652,284	898,049
US Bancorp	19,410,279	872,492
Goldman Sachs Group Inc.	4,393,885	851,667

Figure 4: Vanguard Extended Market, VEXMX, SEC Edgar, accessed 03/31/2015

31. In addition, Judge Andrews holds stock in Fidelity Blue Chip Value Fund, BVCVX, which holds **\$10,236,950,000** shares in JP Morgan-- the 8th largest holding in that fund and is heavily focused on the financial sector involving the litigants. This clearly dictates recusal. Judge

Andrews also has financial holdings in Citibank and Wells Fargo Bank in BVCVX.

<http://quote.morningstar.com/fund-filing/Annual-Report/2014/7/31/t.aspx?t=FBCVX&ft=N-CSR&d=c3961416aa39fb119c4a039ad47b88db>

Top Ten Stocks as of July 31, 2014		
	% of fund's net assets	% of fund's net assets 6 months ago
Exxon Mobil Corp.	4.7	4.3
General Electric Co.	4.5	4.4
Pfizer, Inc.	3.9	4.0
Merck & Co., Inc.	3.1	3.9
JPMorgan Chase & Co.	2.7	3.0
Citigroup, Inc.	2.7	2.9
Johnson & Johnson	2.6	0.0
Anadarko Petroleum Corp.	2.3	0.4
Verint Systems, Inc.	2.0	1.1
Comverse, Inc.	2.0	1.4
	30.5	
Top Five Market Sectors as of July 31, 2014		
	% of fund's net assets	% of fund's net assets 6 months ago
Financials	26.6	26.4

FINANCIALS - 26.6%		
Banks - 12.6%		
Bank of America Corp.	290,735	4,433,709
Citigroup, Inc.	179,387	8,773,818
Fifth Third Bancorp	211,900	4,339,712
JPMorgan Chase & Co.	154,516	8,910,938
KeyCorp	325,635	4,409,098
U.S. Bancorp	68,297	2,870,523
Wells Fargo & Co.	122,798	6,250,418
Zions Bancorporation	60,580	1,745,916
		41,734,132

Figure 5: Fidelity Blue Chip Value Fund, BVCVX, SEC Edgar, accessed 03/31/2015.

32. Contrary to Judge Andrews' assertions, Dr. Arunachalam indeed stated with particularity the facts to support her request. Given the weight of evidence to the contrary, Judge Andrews' assertion that Dr. Arunachalam's statements lack particularity are unfounded.
33. The Constitution guarantees an unbiased court. Judge Andrews financial holdings clearly bias his judgment.
34. The Code of Conduct for U.S. Judges, Canon 2, states: "A judge should avoid impropriety and the appearance of impropriety in all activities."

35. “An appearance of impropriety occurs when reasonable minds, with knowledge of all the relevant circumstances disclosed by a reasonable inquiry, would conclude that the judge’s honesty, integrity, impartiality, temperament, or fitness to serve as a judge is impaired.” Code of Conduct for U. S. Judges, Commentary on Canon 2A
36. So, the test for appearance of impropriety is whether the conduct would create in reasonable minds a perception that the judge’s ability to carry out judicial responsibilities with integrity, impartiality and competence is impaired.
37. The legal standard for recusal is not whether the Honorable Judge Andrews is impartial in fact, but rather, whether reasonable men might question his impartiality under all circumstances. *United States v. Gigax*, 605 F.2d 507 (10th Cir. 1979).
38. The motion to recuse must be heard by a judge other than Judge Andrews.

“The motion and affidavits are legally adequate if they 'state facts from which it may reasonably be inferred that the judge has bias or prejudice that will prevent him from dealing fairly' with the party seeking recusal. *People v. Botham*, 629 P.2d 589, 595 (Colo. 1981).”

39. **JUDGE BIAS**

40. This Request for Reconsideration on the motion to recuse Judge Andrews is being made so as to avoid further coloring of these proceedings from evident judge bias.
41. Judge Andrews’ conflicting holdings in other litigants associated with Dr. Arunachalam’s patents, namely, WebXchange, Inc. in the *Dell* and *Fedex* cases, were not disclosed either. Judge Andrews had financial holdings in *Fedex*, but he dismissed those cases with prejudice after making it impossible for Plaintiff, who is a small disadvantaged business, to proceed. He required Plaintiff to pay \$100,000 to the Defendants, and bring a new lawyer, within 60 days after the same former Counsel Pazuniak withdrew while giving false reasons to the court.

42. Defendants argue a judge holding mutual funds is not required to disclose the stock holdings within those funds. If such a position were true, then one must ask oneself why Judicial Policy contains a four-page section discussing when the portfolio holdings of mutual funds *must be disclosed*, as they evidently must be in this case. See Guide to Judiciary Policy, Vol. 2, Pt. B. § 106, Mutual and Common Investment Funds
- <http://www.uscourts.gov/RulesAndPolicies/CodesOfConduct/published-advisory-opinions.aspx>
43. **Judge Andrews argues the mutual fund safe harbor, but fails to cite the numerous exceptions to the concept.**
44. Judges are not absolved from disclosure responsibilities by hiding behind a paper-thin mutual fund veil to disguise their financial holdings in a litigant. The DE Court judges hold narrow financial sector mutual funds. Per Canon 4D(3), § 455(b)(4) and § 455(f), “[a] judge should divest investments and other financial interests that might require frequent disqualification.” Canon 3C(1) directs judges to disqualify if the judge’s impartiality might reasonably be questioned. The DE Court cannot claim that the Judges should benefit from the safe harbor concept. Judge Andrews committed in writing to high ethical standards in his Senate confirmation hearings to adhere to 28 U.S.C. §§ 144 and 455 Canon 3 of the Code of Conduct for U. S. Judges.
45. **Litigants have an affirmative right to expect judges to follow sound ethical principles on disclosure of their litigant stock holdings in mutual funds.**
46. If mere disclosure of the name of the mutual fund were sufficient, then judiciary policy regarding mutual funds exceptions would not be needed.¹

¹ Guide to Judiciary Policy, Vol. 2, Pt. B, Sec. 106, Mutual and Common Investment Funds. <http://www.uscourts.gov/uscourts/RulesAndPolicies/conduct/Vol02B-Ch02.pdf>.

47. Presiding judges must remand their cases to an impartial tribunal.

48. The court implies that plaintiff's motion for recusal is frivolous. The 9th Circuit defines frivolous "as an action lacking arguable basis in law or in fact." *Franklin v. Murphy*, 745 F. 2d 1221 (9th Circuit 1984) at 1225. However, one cannot imagine a more important issue in law than plaintiff's constitutional right to a fair and impartial tribunal.
49. With regard to conflicts of interest, the U.S. Senate takes great pains to collect conflict of interest information from judicial candidates before their Senate confirmation hearing. That information is worthless if it cannot be used to test a judge's impartiality in a particular case, as is the circumstance here.
50. In addition, the court misperceives the "**safe harbor**" concept. The Judicial Conference is clear, "safe harbor" is only a concept. It is not a statute, rule or even an advisory opinion. And even if safe harbor carried the weight of a statute, its own caveats render it anything but a blanket rule, as the Court misapplies it here.
51. The Guide to Judicial Policy, Vol. 2B, Ch. 2 must be interpreted in the light of overarching laws. Where inconsistencies exist, the law shall prevail in interpretation. For example, the advisory misperceives the definition of "financial interest" and presents a definition that is contradictory to a large body of law guiding the IRS, SEC and Business Judgment Rule.
52. The U.S. Supreme court clearly stated that an advisory opinion, like the safe harbor concept, is "entitled only to some deference" (internal quotations omitted). *Christensen v. Harris County*, 529 US 576 (2000) at 587.
53. The Guide to Judicial Policy, Vol. 2B, Ch. 2 does not contain the force of law, as does the Code of Conduct for U.S. Judges, Canon 2: "Judges should avoid impropriety and the appearance of impropriety in all activities."

54. Indeed, the safe harbor concept was not “arrived at after, for example, a formal adjudication or notice-and-comment rulemaking . . . Interpretations such as those in opinion letters—like interpretations contained in policy statements, agency manuals, and enforcement guidelines, all of which lack the force of law— do not warrant Chevron -style deference” *Christensen* at 587; see also *Chevron U. S. A. Inc. v. Natural Resources Defense Council, Inc.*, 467 U. S. 837 (1984).
55. In order for Judge Andrews to rely upon the “safe harbor concept” —published in an advisory guide—as the last word on mutual fund holdings, the overarching laws on financial interests would have had to first be vague, which they are not. Canon 2 of the Code of Conduct for U.S. Judges is not vague or ambiguous. Therefore, a blanket reliance on “safe harbor” as the reason not to disclose financial interests is impermissible. See *Chevron* at 843.
56. Clearly, if the IRS can tax a judge’s holding, then that holding is indeed a financial interest or beneficial interest—no matter how an advisory might attempt to redefine it. Therefore, if a judge has stock holdings inside that a mutual fund whose stock company or companies are parties in a matter before him or her, then he or she will clearly benefit from decisions favorable to those companies. No amount of rationalizing this beneficial circumstance can hide the fact that the judge benefits.
57. **“Safe Harbor” is an ambiguous concept in the Advisory**
58. Judge Andrews has disclosed numerous financial holdings. Even the safe harbor caveat states “it is important for a judge to determine whether a particular proposed investment is a ‘mutual or common fund’ and, therefore, qualifies under the safe harbor provision of Canon 3C.
59. This advisory statement is ambiguous since Canon 3C nowhere uses the term “safe harbor.” Therefore, whether or not the judge complies with this ambiguous provision is itself

ambiguous. As a result, the court in this case cannot reject as frivolous plaintiff's concern for impartiality since the judge himself cannot ascertain whether he is or is not compliant with an ambiguous "safe harbor concept."

60. "Participates in the management of the fund" is ambiguous

61. Canon 3 (3)(c)(i) is ambiguous and contradictory with IRS, SEC and Business Judgment Rule law since "financial interest" is not ambiguous anywhere else in law, except when applied to judges. In such situations in law, especially since the judge pays taxes on those holdings, does not exempt judges from a normal and routine definition of "financial interest."

62. To acknowledge that one must pay taxes on financial investments held in litigants, and still be permitted to preside over cases where decisions favorable to one of the litigants will benefit one's investments, stands the whole notion of judicial impartiality on its head.

63. No one said that being a judge was easy or convenient. That is one of the burdens that judges undertake on the public's behalf when they put on the robe. The American people are due impartiality—no matter how the legal community might parse the definition of financial interests in self-serving ways to permit a judge to skirt his ethical duty.

64. Conclusion

65. The evidence is clear. Judge Andrews' holdings include admitted substantial stocks in the litigants.

66. The law is clear, advisory opinions like the Guide to Judicial Policy do not carry the weight of laws like Canon 2 of the Code of Conduct for U.S. Judges. Judges must avoid even the appearance of impropriety. Dr. Arunachalam has provided ample evidence of at least the appearance of impropriety, if not outright impropriety.

67. The safe harbor idea is at best only a loosely defined “concept” which, upon closer scrutiny, is contained within four pages of exceptions and therefore ambiguous at best. At worst, the safe harbor concept is contradictory to the whole notion of impartiality with respect to a judge’s beneficial financial interests.
68. In short, if a judge must pay taxes on a holding, then that holding is a beneficial financial interest. And the bottom line is, if that judge’s holdings include the litigant—which in Judge Andrews’ case are *material* players in almost every mutual fund investment—then that judge cannot escape at least the appearance of impropriety.
69. Dr. Arunachalam respectfully requests reconsideration on her motion to recuse and prays that the Honorable Richard G. Andrews remove and disqualify himself as judge, or that this motion be heard by a judge other than Judge Andrews, pursuant to the doctrine of *Johnson v. District Court*, 674 P.2d 952 (1984), to the end that another judge be assigned to hear and try all matters in the instant case.

Respectfully, it is submitted that the Honorable Judge Richard G. Andrews must be disqualified from the above captioned case.

A Certificate of Service is attached here below.

Respectfully submitted,



Dr. Lakshmi Arunachalam
Inventor and Owner of Patents-in-Suit
and CEO, Pi-Net International, Inc.
Pro-Se Plaintiff

DATED: March 31, 2015

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Exhibit A: Judges' Financial Holdings in Litigant

Judge Richard G. Andrews, Judge, U.S. District Court of Delaware Financial Disclosure, 2012 Source: <i>Judicial Watch</i> , Richard G. Andrews - 2012		
BVCVX	Fidelity Blue Chip Value Fund	\$6,961,569,000 shares in JP Morgan-- the 8 th largest holding in this fund. In addition, one of the executive officers of this fund is Stephanie J. Dorsey . Quoting from the 2013 Annual Report, "Prior to joining Fidelity Investments, Ms. Dorsey served as Treasurer (2004-2008) of the JPMorgan Mutual Funds and Vice President (2004-2008) of JPMorgan Chase Bank ."
Overview	Fidelity Delaware Portfolio 2012 (Index) (529 Plan)	This is a "build your own investment mix plan." The rules require disclosure of the funds selected by judicial employees.
FFFDX	Fidelity Freedom 2020	One of the executive officers of this fund is Stephanie J. Dorsey . Quoting from the 2013 Annual Report, "Prior to joining Fidelity Investments, Ms. Dorsey served as Treasurer (2004-2008) of the JPMorgan Mutual Funds and Vice President (2004-2008) of JPMorgan Chase Bank ."
PRRXX	T. Rowe Price Prime Reserve #1	450,000 shares in JP Morgan Chase Putters / Dri Ctfs -- the 10 th largest holding in this fund.
PRRXX	T. Rowe Price Prime Reserve #2	450,000 shares in JP Morgan Chase Putters / Dri Ctfs -- the 10 th largest holding in the fund.
VCVLX	Vanguard Capital Value Fund	\$19,446,000 shares in JP Morgan-- the 10 th largest holding in this fund.
VWEHX	Vanguard High-Yield Corporate Inv	\$1,116,988,000 JPMorgan corporate bonds

VBILX	Vanguard Interm-Term Bond Index Adm	\$23,256,000 JPMorgan corporate bond
VWESX	Vanguard Long-Term Investment-Grade Inv	\$1,116,988,000 JPMorgan corporate bonds
VTSMX	Vanguard Total Stock Mkt Idx Inv	\$3,286,885,000 shares in JP Morgan-- the 10 th largest holding in this fund
VTCLX	Vanguard Tax-Managed Capital Appreciation Fund	\$116,288,000 shares in JP Morgan – the 9 th largest holding in this fund
Vanguard	Vanguard Tax-Managed Capital Appreciation F Ad (UGMA #1)	Ownership change; holdings uncertain
VWUSX	Vanguard US Growth Inv	\$37,152,000 shares in JP Morgan
VWENX	Vanguard Wellington Admiral	\$1,347,496,000 shares in JP Morgan – the 3 rd largest holding in this fund
VWNFX	Vanguard Windsor II Inv	\$1,348,935,000 shares in JP Morgan – the 2 nd largest holding in this fund
TWEIX	American Century Equity Income	\$151,846,704 shares in JPMorgan
BIGRX	American Century Income & Growth Inv	\$28,811,409 shares in JP Morgan – the 10 th largest holding in this fund
SCMTX	DWS Intermediate Tax/AMT Free S	\$800,000 JPMorgan letter of credit
MUTHX	Franklin Templeton Class Z	\$207,658,971 shares in JP Morgan
HSVFX	Hennessy Select Large Value Original Fund	\$5,880,000 JPMorgan shares represent the 2 nd largest holding in this fund representing 4% of the total assets of \$147,000,000

**Judge Richard G. Andrews Financial Disclosure, 2012
EXHIBIT B**

ANALYSIS OF CONFLICTS OF INTEREST


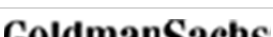









Source: Richard G. Andrews, Ethics in Government, Financial Disclosure 2012

The following analysis evaluated 12 of Judge Richard G. Andrews' 73 holdings disclosed in his 2012 financial disclosure.¹ **Attachment A.**












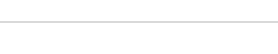
Specifically, those investments were:

	<u>Amount of Holding (\$ up to)</u>
1. Vanguard Tax-Managed Capital Appreciation F Ad, VMCAIX.....	\$250,000
2. Vanguard Tax-Managed Capital Appreciation, VCTIX.....	\$250,000
3. Vanguard Target 2020 Fund, VTWNI, up to \$250,000 invested.....	\$50,000
4. Vanguard Stock Market, VTSMX	\$100,000
5. Vanguard Extended Market, VEXMX	\$100,000
6. Vanguard Explorer, VEXPX	\$100,000
7. Vanguard Capital Value, VCVLX.....	\$50,000
8. T. Rowe Price New Income, PRCIX	\$50,000
9. T. Rowe Price Health Science, PRHSX.....	\$100,000
10. T. Rowe Price Growth & Income, PRGIX	\$50,000
11. T. Rowe Price Blue Chip Growth, TRBCX.....	\$250,000
12. T. Rowe Price Prime Reserve, PRRXX.....	<u>\$15,000</u>
 TOTAL HOLDINGS in <u>12 of 73 holdings</u> :	<u>\$865,000</u>






Summary of conflicts of interest

Holding	No. of Funds	Description of Conflicts
	46	Wells Fargo
	44	JPMorgan Chase & Co.
	42	Bank of America Merrill Lynch
	36	Goldman Sachs
	29	Citigroup
	25	Credit Suisse
	23	Morgan Stanley
	19	Deutsche Bank
	18	IBM
	12	Xerox
	11	Barclays
	8	UBS
	6	T. Rowe Price (investments inside other funds)
	4	FedEx
	3	LinkedIn
	3	Facebook








	2	athenahealth
CASTLIGHT	2	Castlight Health
	1	Baidu (CHINA)
TOTAL:	334	Hon. Richard G. Andrews conflicts of Interest

1. Vanguard Tax-Managed Capital Appreciation F Ad (UGMA #1), VMCA, <u>up to \$250,000 invested</u>ⁱⁱ		
CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
	IBM	\$62,286,000
	JPMorgan Chase & Co.	\$55,044,000
	Wells Fargo & Co.	\$39,197,000
	Citigroup, Inc.	\$28,770,000
	Goldman Sachs Group, Inc.	\$22,159,000
	FedEx	\$10,356,000
	Morgan Stanley	\$6,527,000
	T. Rowe Price Group Inc.	\$6,176,000
	Xerox	\$6,151,000
	Bank of America Corp	\$34,440,000
	TOTAL CONFLICTING VALUES:	\$3,453,007,000

2. Vanguard Tax-Managed Capital Appreciation, VCTIX, up to \$100,000 investedⁱⁱⁱ



















CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
	IBM	\$62,286,000
	JPMorgan Chase & Co.	\$55,044,000
	Wells Fargo & Co.	\$39,197,000
	Citigroup, Inc.	\$28,770,000
	Goldman Sachs Group, Inc.	\$22,159,000
	FedEx	\$10,356,000
	Morgan Stanley	\$6,527,000
	T. Rowe Price Group Inc.	\$6,176,000
	Xerox	\$6,151,000
	Bank of America Corp	\$34,440,000
	TOTAL CONFLICTING VALUES:	\$3,453,007,000

3. Vanguard Target 2020 Fund IRA, VTWNX, up to \$50,000 invested^{iv}

CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
	IBM	\$62,286,000
	JPMorgan Chase & Co.	\$55,044,000
	Wells Fargo & Co.	\$39,197,000
	Citigroup, Inc.	\$28,770,000
	Goldman Sachs Group, Inc.	\$22,159,000











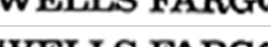
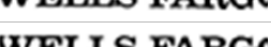
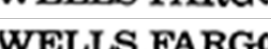
	FedEx	\$10,356,000
	Morgan Stanley	\$6,527,000
	T. Rowe Price Group Inc.	\$6,176,000
	Xerox	\$6,151,000
	Bank of America Corp	\$34,440,000
	TOTAL CONFLICTING VALUES:	\$236,666,000

4. Vanguard Stock Market Index, VTSMX, up to \$100,000 invested^v

CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
	Wells Fargo & Co.	\$2,591,885,000
	JPMorgan Chase & Co.	\$2,243,650,000
	IBM	\$1,774,372,000
	Citigroup, Inc.	\$1,472,069,000
	Facebook, Inc	\$1,189,591,000
	Goldman Sachs Group, Inc.	\$716,299,000
	Morgan Stanley	\$465,548,000
	FedEx	\$432,650,000
	T. Rowe Price Group Inc.	\$228,176,000
	Xerox	\$139,000,000
	Bank of America Corp	\$1,662,864,000
	Vanguard Market Liquidity Fund, 0.111%	\$802,749,000
	COMPONENT HOLDINGS IN CONFLICT:	
	Bank of America NA	70,000,000
	Citibank NA	100,000,000
	Citibank NA	150,000,000
	Citibank NA	250,000,000













	Citibank NA	300,000,000
	Credit Suisse (New York Branch)	225,000,000
	Wells Fargo Bank NA	112,000,000
	Wells Fargo Bank NA	142,000,000
	Wells Fargo Bank NA	120,009,000
	Wells Fargo Bank NA	97,000,000
	Wells Fargo Bank NA	225,000,000
	Wells Fargo Bank NA	113,000,000
	Wells Fargo Bank NA	75,000,000
	Wells Fargo Bank NA	80,000,000
	Wells Fargo Bank NA	200,000,000

5. Vanguard Extended Market Index, VEXMX, up to \$100,000 invested^{vi}

CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
	LinkedIn	\$155,132,000
	Vanguard Market Liquidity Fund, 0.111%	\$456,970,000
	COMPONENT HOLDINGS IN CONFLICT:	
	Bank of America NA	70,000,000
	Citibank NA	100,000,000
	Citibank NA	150,000,000
	Citibank NA	250,000,000
	Citibank NA	300,000,000
	Credit Suisse (New York Branch)	225,000,000
	Wells Fargo Bank NA	112,000,000
	Wells Fargo Bank NA	142,000,000
	Wells Fargo Bank NA	120,009,000
	Wells Fargo Bank NA	97,000,000



WELLS FARGO	Wells Fargo Bank NA	225,000,000
WELLS FARGO	Wells Fargo Bank NA	113,000,00
WELLS FARGO	Wells Fargo Bank NA	75,000,00
WELLS FARGO	Wells Fargo Bank NA	80,000,000
WELLS FARGO	Wells Fargo Bank NA	200,000,000
		\$612,102,000

6. Vanguard Explorer Fund, VEXPX, up to \$100,000 invested^{vii}

CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
	athenahealth, Inc.	\$34,279,000
	LinkedIn	\$12,295,000
	Deutsche Bank Securities, Inc., 7/31/14 Repurchase agreement	\$30,500,000
	Vanguard Market Liquidity Fund, 0.111%	\$588,003,000
	COMPONENT HOLDINGS IN CONFLICT:	
	Bank of America NA	70,000,000
	Citibank NA	100,000,000
	Citibank NA	150,000,000
	Citibank NA	250,000,000
	Citibank NA	300,000,000
	Credit Suisse (New York Branch)	225,000,000
WELLS FARGO	Wells Fargo Bank NA	112,000,000
WELLS FARGO	Wells Fargo Bank NA	142,000,000
WELLS FARGO	Wells Fargo Bank NA	120,009,000
WELLS FARGO	Wells Fargo Bank NA	97,000,000
WELLS FARGO	Wells Fargo Bank NA	225,000,000
WELLS FARGO	Wells Fargo Bank NA	113,000,000
WELLS FARGO	Wells Fargo Bank NA	75,000,000
















WELLS FARGO	Wells Fargo Bank NA	80,000,000
WELLS FARGO	Wells Fargo Bank NA	200,000,000
	TOTAL HOLDINGS IN CONFLICT:	\$665,077,000






7. Vanguard Capital Value Fund, VCVLX, up to \$50,000 invested^{viii}

CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
WELLS FARGO	Wells Fargo & Co.	\$30,528,000
JPMORGAN	JPMorgan Chase & Co.	\$16,997,000
GoldmanSachs	Goldman Sachs Group, Inc.	\$11,573,000
Bank of Ame	Bank of America Corp	\$10,902,000
CITIGROUP.	Citigroup, Inc.	\$10,374,000
Vanguard	Vanguard Market Liquidity Fund, 0.111%	\$10,575,000
	COMPONENT HOLDINGS IN CONFLICT:	
Bank of Ame	Bank of America NA	70,000,000
CITIGROUP.	Citibank NA	100,000,000
CITIGROUP.	Citibank NA	150,000,000
CITIGROUP.	Citibank NA	250,000,000
CITIGROUP.	Citibank NA	300,000,000
CREDIT SUIS	Credit Suisse (New York Branch)	225,000,000
WELLS FARGO	Wells Fargo Bank NA	112,000,000
WELLS FARGO	Wells Fargo Bank NA	142,000,000
WELLS FARGO	Wells Fargo Bank NA	120,009,000
WELLS FARGO	Wells Fargo Bank NA	97,000,000
WELLS FARGO	Wells Fargo Bank NA	225,000,000
WELLS FARGO	Wells Fargo Bank NA	113,000,000
WELLS FARGO	Wells Fargo Bank NA	75,000,000

WELLS FARGO	Wells Fargo Bank NA	80,000,000
WELLS FARGO	Wells Fargo Bank NA	200,000,000
	TOTAL HOLDINGS IN CONFLICT:	\$58,100,000

8. T. Rowe Price New Income Fund IRA, PRCIX, up to \$50,000 invested^{ix}









CONFLICT:	CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
	Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:	HOLDING:	VALUE:
	Baidu, 2.75%, 6/9/19	\$33,867,000
	Banc of America Commercial Mortgage Series 2006-3, Class AM, ARM 6.047%, 7/10/44	\$71,463,000
	Banc of America Commercial Mortgage Series 2006-5, Class AM 5.448%, 9/10/47	\$43,138,000
	Banc of America Commercial Mortgage Series 2007-4, Class A4, ARM 5.948%, 2/10/51	\$35,642,000
	Banc of America Commercial Mortgage Series 2007-4, Class AM, ARM 6.015%, 2/10/51	\$19,695,000
	Banc of America Commercial Mortgage Series 2007-5, Class A4 5.4925, 2/10/51	\$40,811,000
	Bank of America Mortgage Securities Series 2004-D, Class 2A2, CMO, ARM 2.634%, 5/25/34	\$506,000
	Bank of America Mortgage Securities Series 2004-H, Class 2A2, CMO, ARM 2.681%, 9/25/34	\$628,000
	Bank of America Mortgage Securities Series 2004-I, Class 2A2, CMO, ARM 2.706%, 10/25/34	\$298,000
	Bank of America Mortgage Securities Series 2005-B, Class 2A1, CMO, ARM 3.246%, 3/25/35	\$11,784,000
	Bank of America Mortgage Securities Series 2005-J, Class 3A1, CMO, ARM 2.806%, 11/25/35	\$1,021,000
	Bank of America, 2.00%, 1/11/18	\$20,272,000
	Bank of America, 2.50%, 2/20/19	\$22,337,000

Bank of Ame	Bank of America, 3.30%, 1/11/23	\$34,465,000
Bank of Ame	Bank of America, 3.875%, 3/22/17	\$29,238,000
Bank of Ame	Bank of America, 4.20%, 8/26/24	\$27,500,000
Bank of Ame	Bank of America, 5.625%, 7/1/20	\$61,349,000
Bank of Ame	Bank of America, 5.65%, 5/1/18	\$53,469,000
Bank of Ame	Bank of American Funding Series 2004-A, Class 2A21, CMO, ARM 2.679%, 2/25/34	\$774,000
Bank of Ame	Bank of American Funding Series 2005-A, Class 5A1, CMO, ARM 0.456%, 2/20/35	\$2,928,000
 BARCLAYS	Barclays Bank, 10/14/14, Foreign Currency Exchange Contract	\$63,851,000
 BARCLAYS	Barclays Bank, 10/23/14, Foreign Currency Exchange Contract	\$62,301,000
 BARCLAYS	Barclays Bank, 2.5%, 2/20/19	\$22,337,000
 BARCLAYS	Barclays Bank, 5.14%, 10/14/20	\$19,153,000
 BARCLAYS	Barclays Bank, 9/ 12/ 14, Foreign Currency Exchange Contract	\$60,325,000
CITIGROUP	Citigroup Commercial Mortgage Trust Series 2014-GC21, Class AS 4.026%, 5/10/47	\$21,990,000
CITIGROUP	Citigroup/Deutsche Bank Commercial Mortgage Series 2007-CD4, Class AMFX, ARM 5.366%, 12/11/49	\$76,790,000
CREDIT SUISSE	Credit Suisse Mortgage Capital Certificates Series 2007-C3, Class AM, ARM 5.892%, 6/15/39	\$14,020,000
CREDIT SUISSE	Credit Suisse Mortgage Capital Certificates Series 2008-C1, Class AM, ARM 6.173%, 2/15/41	\$18,622,000
CREDIT SUISSE	Credit Suisse Mortgage Capital Certificates Series 2010-1R, Class 42A1, CMO 5.00%, 10/27/36	\$957,000
CREDIT SUISSE	Credit Suisse Mortgage Trust Series 2014-ICE, Class A, ARM 0.955%, 4/15/27	\$9,443,000
CREDIT SUISSE	Credit Suisse, 10/14/14, Foreign Currency Exchange Contract	\$2,279,360,000
CREDIT SUISSE	Credit Suisse, 6.50%, 8/8/23	\$50,732,000
Deutsche E	Deutsche Alt-A Securities Series 2005-2, Class 1A1, CMO, ARM 0.555%, 4/25/35	\$6,043,000
Deutsche E	Deutsche Bank, 11/18/14, Foreign Currency Exchange Contract	\$204,736,000
Deutsche E	Deutsche Bank, 9/12/14, Foreign Currency Exchange Contract	\$774,220,000











GoldmanSachs	Goldman Sachs AA Home Equity Trust Series 2005-11, Class 2A1, ARM 0.435%, 10/25/35	\$4,430,000
GoldmanSachs	Goldman Sachs AA Home Equity Trust Series 2005-14, Class 2A3, ARM 0.505%, 12/25/35	\$11,115,000
GoldmanSachs	Goldman Sachs AA Home Equity Trust Series 2005-8, Class A3, ARM 0.585%, 6/25/35	\$23,044,000
GoldmanSachs	Goldman Sachs AA Home Equity Trust Series 2005-MTR1, Class A4, ARM 0.525%, 10/25/35	\$36,657,000
GoldmanSachs	Goldman Sachs AA Home Equity Trust Series 2007-7, Class 2A1, ARM 0.20%, 7/25/37	\$12,314,000
GoldmanSachs	Goldman Sachs Mortgage Securities II Series 2006-GG6, Class A4, ARM 5.553%, 4/10/38	\$15,160,000
GoldmanSachs	Goldman Sachs Mortgage Securities II Series 2012-GCJ9, Class A3 2.773%, 11/10/45	\$21,768,000
GoldmanSachs	Goldman Sachs Mortgage Securities II Series 2014-GC20, Class B, ARM 4.529%, 4/10/47	\$18,446,000
GoldmanSachs	Goldman Sachs, 10/29/14, Foreign Currency Exchange Contract	\$65,793,000
GoldmanSachs	Goldman Sachs, 10/30/14, Foreign Currency Exchange Contract	\$65,088,000
GoldmanSachs	Goldman Sachs, 10/9/14, Foreign Currency Exchange Contract	\$48,020,000
GoldmanSachs	Goldman Sachs, 10/9/14, Foreign Currency Exchange Contract	\$269,621,000
GoldmanSachs	Goldman Sachs, 2.90%, 7/19/18	\$40,393,000
GoldmanSachs	Goldman Sachs, 3.375%, 1/22/18	\$44,516,000
GoldmanSachs	Goldman Sachs, 3.625%, 1/22/18	\$44,516,000
GoldmanSachs	Goldman Sachs, 3.85%, 7/8/24	\$48,525,000
GoldmanSachs	Goldman Sachs, 4.00%, 3/3/24	\$51,422,000
GoldmanSachs	Goldman Sachs, 5.75%, 1/14/22	\$48,361,000
GoldmanSachs	Goldman Sachs, 6.15%, 4/1/18	\$18,852,000
GoldmanSachs	Goldman Sachs, 9/12/14, Foreign Currency Exchange Contract	\$63,506,000
GoldmanSachs	Goldman Sachs, 9/16/14, Foreign Currency Exchange Contract	\$67,470,000
GoldmanSachs	Goldman Sachs, 9/19/14, Foreign Currency Exchange Contract	\$94,629,000
GoldmanSachs	Goldman Sachs, Protection Sold, Receive 0.185%, Pay	\$11,500,000

	upon credit default, 6/20/18	
JPMORGAN	JPMorgan Alternative Loan Trust Series 2007-A2, Class 12A3, CMO, ARM 0.345%, 6/25/37	\$5,200,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2006-CB14, Class A4, ARM 5.481%, 12/12/44	\$19,159,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2006-JDP9, Class A3 5.336%, 5/15/47	\$52,157,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2006-LDP7, Class A4, ARM 6.06%, 4/15/45	\$39,480,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2006-LDP8, Class AJ, ARM 5.48%, 5/15/45	\$8,855,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2007-CB19, Class A4, ARM 5.892%, 2/12/49	\$48,321,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2007-CB19, Class AM, ARM 5.892%, 2/12/49	\$75,271,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2007-LD11, Class AM, ARM 5.985%, 6/15/49	\$81,117,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2007-LD12, Class A4, ARM 5.882%, 2/15/51	\$19,715,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2007-LD12, Class AM, ARM 6.217%, 2/15/51	\$28,284,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2012-C8, Class A3 2.829%, 10/15/45	\$29,817,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2013-LC11, Class A5 2.96%, 4/15/46	\$17,099,000
JPMORGAN	JPMorgan Chase Commercial Mortgage Securities Series 2005-LDP4, Class ASB, ARM 4.824%, 10/15/42	\$849,000
JPMORGAN	JPMorgan Chase Funding Mortgage Loan Series 2002-2, Class 1M1 5.599% 9/25/31	\$230,000
JPMORGAN	JPMorgan Chase, 4.50%, 1/14/22	\$51,110,000
JPMORGAN	JPMorgan Chase, 6.00%, 1/15/18	\$30,914,000
JPMORGAN	JPMorgan Chase, 6.75%, 1/29/49	\$47,510,000
JPMORGAN	JPMorgan Chase, Protection Bought, Pay 1.00% Receive upon credit default, 3/20/19	\$31,155,000
JPMORGAN	JPMorgan Chase, Protection Sold, Receive 1.00%, Pay upon credit default, 12/20/18	\$24,950,000
JPMORGAN	JPMorgan Mortgage Trust Series 2005-ALT1, Class 1A1, CMO, ARM 0.455%, 10/25/35	\$18,826,000

JPMORGAN	JPMorgan Mortgage Trust Series 2007-A1, Class 3A4, CMO, ARM 2.583%, 7/25/35	\$5,051,000
JPMORGAN	JPMorganBB Commercial Mortgage Securities Series 2014-C19, Class AS, ARM 4.243%, 4/15/47	\$13,535,000
Bank of Ame	Merrill Lynch currency exchange contract, 9/26/14	
Bank of Ame	Merrill Lynch Mortgage Investors Series 2005-A9, Class 2A1C, CMO, ARM 2.504%, 12/25/35	\$18,738,000
Bank of Ame	Merrill Lynch Mortgage Trust Series 2006-C2, Class AM, ARM 5.782%, 8/12/43	\$19,55,000
Bank of Ame	Merrill Lynch, 6.11%, 1/29/37	\$48,320,000
Bank of Ame	Merrill Lynch, 6.875%, 4/25/18	\$10,409,000
Bank of Ame	Merrill Lynch, 7.75%, 5/14/38	\$10,690,000
Morgan Stanley	Morgan Stanley BAML Trust Series 2014-C15, Class B, ARM 4.565%, 4/15/47	\$11,907,000
Morgan Stanley	Morgan Stanley BAML Trust Series 2014-C17, Class B, ARM 4.464%, 8/15/47	\$22,560,000
Morgan Stanley	Morgan Stanley Capital I Series 2006-HQ10, Class A4 5.328%, 11/12/41	\$16,119,000
Morgan Stanley	Morgan Stanley Capital I Series 2007-HQ11, Class A4, ARM 5.447%, 2/12/44	\$13,549,000
Morgan Stanley	Morgan Stanley Capital I Series 2007-IQ14, Class A4, ARM 5.692%, 4/15/49	\$54,743,000
Morgan Stanley	Morgan Stanley Capital I Series 2007-IQ14, Class A4, ARM 5.869%, 4/15/49	\$38,263,000
Morgan Stanley	Morgan Stanley Capital I Series 2007-IQ14, Class A4, ARM 5.869%, 4/15/49	\$23,213,000
Morgan Stanley	Morgan Stanley Capital I Series 2007-IQ15, Class A4, ARM 5.1052%, 4/15/49	\$46,493,000
Morgan Stanley	Morgan Stanley Capital I Series 2008-T29, Class A4, ARM 6.455%, 1/11/43	\$24,795,000
Morgan Stanley	Morgan Stanley Capital I Series 2012-C4, Class A2, ARM 2.111%, 3/15/45	\$27,251,000
Morgan Stanley	Morgan Stanley, 2.125%, 4/25/18	\$30,232,000
Morgan Stanley	Morgan Stanley, 3.75%, 2/25/23	\$65,044,000
Morgan Stanley	Morgan Stanley, 5.00%, 11/24/25	\$63,079,000
Morgan Stanley	Morgan Stanley, 5.50%, 7/28/21	\$56,615,000
Morgan Stanley	Morgan Stanley, 5.95%, 12/28/17	\$23,242,000

Morgan Stanley	Morgan Stanley, 7.30%, 5/13/19	\$68,185,000
	UBS (LB-UBS) Commercial Mortgage Trust Series 2006-C4, Class A4, ARM 6.029%, 6/15/38	\$5,507,000
	UBS (LB-UBS) Commercial Mortgage Trust Series 2006-C7, Class A3 5.347%, 11/15/38	\$16,296,000
	UBS (LB-UBS) Commercial Mortgage Trust Series 2007-C1, Class A4 5.424%, 2/15/40	\$7,841,000
	UBS (LB-UBS) Commercial Mortgage Trust Series 2007-C2, Class AM, ARM 5.493%, 2/15/40	\$28,025,000
	UBS (LB-UBS) Commercial Mortgage Trust Series 2007-C6, Class AM, ARM 6.114%, 7/15/40	\$17,274,000
	UBS (LB-UBS) Commercial Mortgage Trust Series 2008-C1, Class AM, ARM 6.32%, 4/15/41	\$12,090,000
	UBS Investment Bank, 10/9/14, Foreign Currency Exchange Contract	\$46,845,000
	UBS Investment Bank, 9/12/14, Foreign Currency Exchange Contract	\$64,517,000
WELLS FARGO	Wells Fargo Mortgage-Backed Securities Trust Series 2003-O, Class 5A1, CMO, ARM 2.515%, 1/25/34	\$700,000
WELLS FARGO	Wells Fargo Mortgage-Backed Securities Trust Series 2006-2, Class 2A1, CMO, ARM, 0.855%, 3/25/36	\$7,694,000
WELLS FARGO	Wells Fargo-RBS Commercial Mortgage Trust Series 2013-C13, Class A4 3.001%, 5/15/45	\$28,177,000
WELLS FARGO	Wells Fargo-RBS Commercial Mortgage Trust Series 2014-C19, Class B 4.723%, 3/15/47	\$7,982,000
WELLS FARGO	Wells Fargo-RBS Commercial Mortgage Trust Series 2014-C20, Class AS 4.176%, 5/15/47	\$22,293,000
	TOTAL CONFLICT VALUES:	\$6,908,504,000















9. T. Rowe Price Health Science Fund, PRHSX, up to \$100,000 invested^x

CONFLICT:		CONFLICTING RELATIONSHIP:	
		Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
		Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:		HOLDING:	VALUE:
		athenahealth, Inc.	\$60,025,000
CASTLIGHT		Castlight Health, Inc.	\$4,533,000
CASTLIGHT		Castlight Health, Inc.	\$9,409,000
		T.Rowe Price Reserve Investment Fund, PRRXX, 0.06% ^{xi}	\$105,936,000
COMPONENT CONFLICTING HOLDINGS:			
		Bank of America, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$34,000,331 on 9/ 4/ 14,Collateralized by U.S. Government securities,1.75%, 10/31/18, valued at \$34,680,065	\$34,000,000
		Bank of America, Tri-Party, Dated 8/28/14, 0.05%, Delivery Value of \$121,001,176 on 9/4/14, Collateralized by U.S. Government securities, 0.00%-0.25%, 9/11/14-2/29/16 valued at \$123,420,094	\$121,000,000
		Bank of America, Tri-Party, Dated 8/29/ 14, 0.02%, Delivery Value of\$55,000,122 on 9/2/14, Collateralized by U.S. Government securities, 0.125%-3.625%,4/15/17 -8/15/19 valued at \$56,100,026	\$55,000,000
		Barclays Capital, Tri-Party, Dated 8/28/14,0.05%, Delivery Value of \$331,003,218 on 9/4/14, Collateralized by U.S. Government securities,t.50%-4.625%, 6/30/16- 5/15/40 valued at \$337,620,020	\$331,000,000
		Barclays Capital, Tri-Party, Dated 8/28/14,0.05%, Delivery Value of \$95,000,924 on 9/4/14, Collateralized by U.S. Government securities,1.00%-2.375%, 9/30/16 -6/30/18 valued at \$96,900,032	\$95,000,000
		Citigroup Global Markets, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$339,003,296 on 9/4/14, Collateralized by U.S. Government securities, 0.25%-4.375% 11/15/14- 2/15/43, valued at 345,780,009	\$339,000,000

CITIGROUP	Citigroup Global Markets, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$86,000,836 on 9/4/14, Collateralized by U.S. Government securities, 0.00%·2.375% 2/26/15 ·1/ 15/27 valued at \$87,720,054	\$86,000,000
CREDIT SUISSE	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$51,638,230 on 9/2/14, Collateralized by U.S. Government securities, 0.125%, 4/15/16, valued at \$52,672,021	\$51,638,000
CREDIT SUISSE	Credit Suisse, Tri-Party, Dated 8/26/ 14, 0.05%, Delivery Value of \$28,000,272 on 9/2/14, Collateralized by U.S. Government securities, 2.625%, 7/ 15/17, valued at \$28,565,634	\$28,000,000
CREDIT SUISSE	Credit Suisse, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$98,000,953 on 9/2/14, Collateralized by U.S. Government securities, 0.375%, 7/15/23, valued at \$99,961,512	\$98,000,000
CREDIT SUISSE	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$20,269,090 on 9/2/14, Collateralized by U.S. Government securities, 1.125%, 1/15/21, valued at \$20,679,158	\$20,269,000
CREDIT SUISSE	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$50,152,223 on 9/2/14, Collateralized by U.S. Government securities, 0.125%, 4/15/16 ·4/15/19, valued at \$51,155,721	\$50,152,000
Deutsche Bank	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.06%, Delivery Value of \$200,001,333 on 9/2/14, Collateralized by U.S. Government securities, 2.785% ·8.00%, 2/1/20·8/1/44, valued at \$204,000,000	\$200,000,000
Deutsche Bank	Deutsche Bank, Tri-Party, Dated 8/26/14, 0.06%, Delivery Value of \$230,002,683 on 9/2/14, Collateralized by U.S. Government securities, 2.625%-3.625%, 11/15/20-8/15/43, valued at \$234,600,092	\$230,000,000
Deutsche Bank	Deutsche Bank, Tri-Party, Dated 8/26/14, 0.06%, Delivery Value of \$65,000,758 on 9/2/14, Collateralized by U.S. Government securities, 1.00%·2.75%, 2/28/18·8/31/19, valued at \$66,300,019	\$65,000,000
Deutsche Bank	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$25,000,139 on 9/2/14, Collateralized by U.S. Government securities, 0.625%, 9/30/17, valued at \$25,500,067	\$25,000,000
Deutsche Bank	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$75,000,417 on 9/2/14,	\$75,000,000

	Collateralized by U.S. Government securities, 1.875%, 6/30/15, valued at \$76,500,012	
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$150,000,833 on 9/2/14, Collateralized by U.S. Government securities, 2.50% - 5.50%, 1/1/26-8/1/44 valued at \$153,000,001	\$150,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$65,000,632 on 9/2/14, Collateralized by U.S. Government securities, 0.375%-2.00%, 1/15-4/30/16 valued at \$66,300,009	\$65,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$203,001,974 on 9/2/14, Collateralized by U.S. Government securities, 2.375%-4.50%, 9/30/14-5/15/38 valued at \$207,060,002	\$203,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/27/14, 0.05%, Delivery Value of \$14,000,136 on 9/3/14, Collateralized by U.S. Government securities, 4.75%, 2/15/41, valued at \$14,284,999	\$14,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/27/14, 0.05%, Delivery Value of \$68,000,661 on 9/3/14, Collateralized U.S. Government securities, 2.00%-6.625%, 6/30/18-2/15/27 valued at \$69,363,711	\$68,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/29/14, 0.05% Delivery Value of \$100,000,556 on 9/2/14, Collateralized by U.S. Government securities, 0.125%-3.875%, 4/15/19-2/15/43 valued at \$102,001,290	\$100,000,000
Morgan Stanley	Morgan Stanley, Tri-Party, Dated 8/29/14, 0.06%, Delivery Value of \$50,000,333 on 9/2/14, Collateralized by U.S. Government securities, 0.375%-2.345%, 6/15/15-12/1/35 valued at \$51,000,000	\$50,000,000
	TOTAL HOLDINGS IN CONFLICT:	\$179,903,000















10. T. Rowe Price Growth & Income IRA, PRGIX, up to \$50,000 invested^{xii}

CONFLICT:		CONFLICTING RELATIONSHIP:	
		Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.	
		Emerson U. Fullwood, Director; Vice President, Xerox.	
CONFLICT:		HOLDING:	VALUE:
		Bank of America Corp	\$21,618,000
		JPMorgan Chase & Co.	\$22,622,000
		Wells Fargo & Co.	\$14,081,000
		Morgan Stanley	\$11,519,000
		Facebook, Inc.	\$10,048,000
		T.Rowe Price Reserve Investment Fund, PRRXX, 0.06% ^{xiii}	\$22,109,000
COMPONENT CONFLICTING HOLDINGS:			
		Bank of America, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$34,000,331 on 9/ 4/ 14,Collateralized by U.S. Government securities,1.75%, 10/31/18, valued at \$34,680,065	\$34,000,000
		Bank of America, Tri-Party, Dated 8/28/14, 0.05%, Delivery Value of \$121,001,176 on 9/4/14, Collateralized by U.S. Government securities, 0.00%-0.25%, 9/11/14-2/29/16 valued at \$123,420,094	\$121,000,000
		Bank of America, Tri-Party, Dated 8/29/ 14, 0.02%, Delivery Value of\$55,000,122 on 9/2/14, Collateralized by U.S. Government securities, 0.125%-3.625%,4/15/17 -8/15/19 valued at \$56,100,026	\$55,000,000
		Barclays Capital, Tri-Party, Dated 8/28/14,0.05%, Delivery Value of \$331,003,218 on 9/4/14, Collateralized by U.S. Government securities,t.50%-4.625%, 6/30/16- 5/15/40 valued at \$337,620,020	\$331,000,000
		Barclays Capital, Tri-Party, Dated 8/28/14,0.05%, Delivery Value of \$95,000,924 on 9/4/14, Collateralized by U.S. Government securities,1.00%-2.375%, 9/30/16 -6/30/18 valued at \$96,900,032	\$95,000,000
		Citigroup Global Markets, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$339,003,296 on 9/4/14, Collateralized by U.S. Government securities,	\$339,000,000

	0.25%-4.375% 11/15/14- 2/15/43, valued at 345,780,009	
CITIGROUP	Citigroup Global Markets, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$86,000,836 on 9/4/14, Collateralized by U.S. Government securities, 0.00%-2.375% 2/26/15 -1/ 15/27 valued at \$87,720,054	\$86,000,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$51,638,230 on 9/2/14, Collateralized by U.S. Government securities, 0.125%, 4/15/16, valued at \$52,672,021	\$51,638,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/26/ 14, 0.05%, Delivery Value of \$28,000,272 on 9/2/14, Collateralized by U.S. Government securities, 2.625%, 7/ 15/17, valued at \$28,565,634	\$28,000,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$98,000,953 on 9/2/14, Collateralized by U.S. Government securities, 0.375%, 7/15/23, valued at \$99,961,512	\$98,000,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$20,269,090 on 9/2/14, Collateralized by U.S. Government securities, 1.125%, 1/15/21, valued at \$20,679,158	\$20,269,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$50,152,223 on 9/2/14, Collateralized by U.S. Government securities, 0.125%, 4/15/16 -4/15/19, valued at \$51,155,721	\$50,152,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.06%, Delivery Value of \$200,001,333 on 9/2/14, Collateralized by U.S. Government securities, 2.785% -8.00%, 2/1/20-8/1/44, valued at \$204,000,000	\$200,000,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/26/14, 0.06%, Delivery Value of \$230,002,683 on 9/2/14, Collateralized by U.S. Government securities, 2.625%-3.625%, 11/15/20-8/15/43, valued at \$234,600,092	\$230,000,000

Deutsche E	Deutsche Bank, Tri-Party, Dated 8/26/14, 0.06%, Delivery Value of \$65,000,758 on 9/2/14, Collateralized by U.S. Government securities, 1.00%-2.75%, 2/28/18-8/31/19, valued at \$66,300,019	\$65,000,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$25,000,139 on 9/2/14, Collateralized by U.S. Government securities, 0.625%, 9/30/17, valued at \$25,500,067	\$25,000,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$75,000,417 on 9/2/14, Collateralized by U.S. Government securities, 1.875%, 6/30/15, valued at \$76,500,012	\$75,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$150,000,833 on 9/2/14, Collateralized by U.S. Government securities, 2.50%-5.50%, 1/1/26-8/1/44 valued at \$153,000,001	\$150,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$65,000,632 on 9/2/14, Collateralized by U.S. Government securities, 0.375%-2.00%, 1/15-4/30/16 valued at \$66,300,009	\$65,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$203,001,974 on 9/2/14, Collateralized by U.S. Government securities, 2.375%-4.50%, 9/30/14-5/15/38 valued at \$207,060,002	\$203,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/27/14, 0.05%, Delivery Value of \$14,000,136 on 9/3/14, Collateralized by U.S. Government securities, 4.75%, 2/15/41, valued at \$14,284,999	\$14,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/27/14, 0.05%, Delivery Value of \$68,000,661 on 9/3/14, Collateralized U.S. Government securities, 2.00%-6.625%, 6/30/18-2/15/27 valued at \$69,363,711	\$68,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/29/14, 0.05% Delivery Value of \$100,000,556 on 9/2/14, Collateralized by U.S. Government securities, 0.125%-3.875%, 4/15/19-2/15/43 valued at \$102,001,290	\$100,000,000
Morgan Stanley	Morgan Stanley, Tri-Party, Dated 8/29/14, 0.06%, Delivery Value of \$50,000,333 on 9/2/14, Collateralized by U.S. Government securities, 0.375%-2.345%, 6/15/15-12/1/35 valued at \$51,000,000	\$50,000,000
	TOTAL HOLDINGS IN CONFLICT:	\$179,903,000






11. T. Rowe Price Blue Chip Growth, TRBCX, up to \$250,000 invested^{xiv}

CONFLICT:		CONFLICTING RELATIONSHIP:	
	Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.		
	Emerson U. Fullwood, Director; Vice President, Xerox.		
CONFLICT:		HOLDING:	VALUE:
	Citigroup		\$2,515,000
	Morgan Stanley		\$187,537,000
	FedEx		\$145,749,000
	Baidu (CHINA)		\$485,538,000
	Facebook, Inc.		\$487,597,000
	LinkedIn		\$111,181,000
	T.Rowe Price Reserve Investment Fund, PRRXX, 0.06% ^{xv}		\$112,554,000
COMPONENT CONFLICTING HOLDINGS:			
	Bank of America, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$34,000,331 on 9/ 4/ 14,Collateralized by U.S. Government securities,1.75%, 10/31/18, valued at \$34,680,065		\$34,000,000
	Bank of America, Tri-Party, Dated 8/28/14, 0.05%, Delivery Value of \$121,001,176 on 9/4/14, Collateralized by U.S. Government securities, 0.00%-0.25%, 9/11/14-2/29/16 valued at \$123,420,094		\$121,000,000
	Bank of America, Tri-Party, Dated 8/29/ 14, 0.02%, Delivery Value of\$55,000,122 on 9/2/14, Collateralized by U.S. Government securities, 0.125%-3.625%,4/15/17 ·8/15/19 valued at \$56,100,026		\$55,000,000
	Barclays Capital, Tri-Party, Dated 8/28/14,0.05%, Delivery Value of \$331,003,218 on 9/4/14, Collateralized by U.S. Government securities,t.50%-4.625%, 6/30/16- 5/15/40 valued at \$337,620,020		\$331,000,000
	Barclays Capital, Tri-Party, Dated 8/28/14,0.05%, Delivery Value of \$95,000,924 on 9/4/14, Collateralized by U.S. Government securities,1.00%-2.375%, 9/30/16 ·6/30/18 valued at \$96,900,032		\$95,000,000

CITIGROUP	Citigroup Global Markets, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$339,003,296 on 9/4/14, Collateralized by U.S. Government securities, 0.25%-4.375% 11/15/14- 2/15/43, valued at 345,780,009	\$339,000,000
CITIGROUP	Citigroup Global Markets, Tri-Party, Dated 8/28/14, 0.05% Delivery Value of \$86,000,836 on 9/4/14, Collateralized by U.S. Government securities, 0.00%-2.375% 2/26/15 -1/ 15/27 valued at \$87,720,054	\$86,000,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$51,638,230 on 9/2/14, Collateralized by U.S. Government securities, 0.125%, 4/15/16, valued at \$52,672,021	\$51,638,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/26/ 14, 0.05%, Delivery Value of \$28,000,272 on 9/2/14, Collateralized by U.S. Government securities, 2.625%, 7/ 15/17, valued at \$28,565,634	\$28,000,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$98,000,953 on 9/2/14, Collateralized by U.S. Government securities, 0.375%, 7/15/23, valued at \$99,961,512	\$98,000,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$20,269,090 on 9/2/14, Collateralized by U.S. Government securities, 1.125%, 1/15/21, valued at \$20,679,158	\$20,269,000
CREDIT SUIS	Credit Suisse, Tri-Party, Dated 8/29/14, 0.04%, Delivery Value of \$50,152,223 on 9/2/14, Collateralized by U.S. Government securities, 0.125%, 4/15/16 -4/15/19, valued at \$51,155,721	\$50,152,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.06%, Delivery Value of \$200,001,333 on 9/2/14, Collateralized by U.S. Government securities, 2.785% -8.00%, 2/1/20-8/1/44, valued at \$204,000,000	\$200,000,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/26/14, 0.06%, Delivery Value of \$230,002,683 on 9/2/14, Collateralized by U.S. Government securities, 2.625%-3.625%, 11/15/20-8/15/43, valued at \$234,600,092	\$230,000,000

Deutsche E	Deutsche Bank, Tri-Party, Dated 8/26/14, 0.06%, Delivery Value of \$65,000,758 on 9/2/14, Collateralized by U.S. Government securities, 1.00%-2.75%, 2/28/18-8/31/19, valued at \$66,300,019	\$65,000,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$25,000,139 on 9/2/14, Collateralized by U.S. Government securities, 0.625%, 9/30/17, valued at \$25,500,067	\$25,000,000
Deutsche E	Deutsche Bank, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$75,000,417 on 9/2/14, Collateralized by U.S. Government securities, 1.875%, 6/30/15, valued at \$76,500,012	\$75,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/29/14, 0.05%, Delivery Value of \$150,000,833 on 9/2/14, Collateralized by U.S. Government securities, 2.50%-5.50%, 1/1/26-8/1/44 valued at \$153,000,001	\$150,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$65,000,632 on 9/2/14, Collateralized by U.S. Government securities, 0.375%-2.00%, 1/15-4/30/16 valued at \$66,300,009	\$65,000,000
GoldmanSachs	Goldman Sachs, Tri-Party, Dated 8/26/14, 0.05%, Delivery Value of \$203,001,974 on 9/2/14, Collateralized by U.S. Government securities, 2.375%-4.50%, 9/30/14-5/15/38 valued at \$207,060,002	\$203,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/27/14, 0.05%, Delivery Value of \$14,000,136 on 9/3/14, Collateralized by U.S. Government securities, 4.75%, 2/15/41, valued at \$14,284,999	\$14,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/27/14, 0.05%, Delivery Value of \$68,000,661 on 9/3/14, Collateralized U.S. Government securities, 2.00%-6.625%, 6/30/18-2/15/27 valued at \$69,363,711	\$68,000,000
JPMORGAN	JPMorgan Chase, Tri-Party, Dated 8/29/14, 0.05% Delivery Value of \$100,000,556 on 9/2/14, Collateralized by U.S. Government securities, 0.125%-3.875%, 4/15/19-2/15/43 valued at \$102,001,290	\$100,000,000
Morgan Stanley	Morgan Stanley, Tri-Party, Dated 8/29/14, 0.06%, Delivery Value of \$50,000,333 on 9/2/14, Collateralized by U.S. Government securities, 0.375%-2.345%, 6/15/15-12/1/35 valued at \$51,000,000	\$50,000,000
	TOTAL HOLDINGS IN CONFLICT:	\$1,532,671,000

12. T. Rowe Prime Reserve #1, PRRXX, up to \$15,000 invested^{xvi}

CONFLICT:		CONFLICTING RELATIONSHIP:
		Mark Loughridge, Director; Sr. Vice President and Chief Financial Officer, IBM.
		Emerson U. Fullwood, Director; Vice President, Xerox.
CONFLICT:	HOLDING:	VALUE:
JPMORGAN	JPMorgan Chase, Froedtert Health, VRTR, 0.06%, 9/8/14	\$5,900,000
JPMORGAN	JPMorgan Chase, Illinois Toll Highway Auth., VRTR, 0.06%, 9/8/14 (5)"	\$5,330,000
JPMORGAN	JPMorgan Chase, New York State Personal Income Tax, VRTR	\$7,840,000
JPMORGAN	JPMorgan Chase, Univ. of California Regents, VRTR, 0.06%, 9/8/14	\$3,880,000
JPMORGAN	JPMorgan Chase, los Angeles Harbor Dept., VRTR, 0.06%, 9/8/14	\$5,470,000
JPMORGAN	JPMorgan Chase, New York City Transitional Fin. Auth., VRTR, 0.06%, 9/8/14	\$3,880,000
JPMORGAN	JPMorgan Chase, Univ. of Chicago, VRTR, 0.06%, 9/8/14 (5)	\$8,875,000
JPMORGAN	JPMorgan Chase, Washington, GO, VRTR, 0.06%, 9/8/14 (5)	\$5,000,000
	IBM, 0-55%, 2/6/15	\$4,005,000
	IBM, 0.875%, 10/31/ 14	\$13,114,000
	IBM, VR, 0.219%, 2/4/15	\$53,511,000
	TOTAL HOLDINGS IN CONFLICT:	\$116,805,000

ENDNOTES:

- ¹ Richard G. Andrews, Financial Disclosure, 2012, Ethics in Government Act,
http://www.judicialwatch.org/wp-content/uploads/2014/05/Richard_G_Andrews-2012.pdf
- ¹ Vanguard Tax-Managed Capital Appreciation F Ad (UGMA #1), VMCA, SEC FORM N-Q, Mar. 31, 2011
<http://www.sec.gov/Archives/edgar/data/923202/000093247111002845/taxmanagedfinal.htm>
- ¹ Vanguard Tax-Managed Capital Appreciation, VCTIX, SEC FORM N-Q, Mar. 31, 2011
<http://www.sec.gov/Archives/edgar/data/923202/000093247111002845/taxmanagedfinal.htm>
- ¹ Vanguard Target 2020 Fund IRA, VTWNX, SEC FORM N-Q, Mar. 31, 2011
http://www.sec.gov/Archives/edgar/data/752177/000093247114006506/chesterfunds_final.htm
- ¹ Vanguard Stock Market Index, VTSMX, SEC FORM N-CSRS, Jun. 30, 2014
http://www.sec.gov/Archives/edgar/data/36405/000093247114006700/indexfunds_final.htm
- ¹ Vanguard Extended Market Index Fund, VEXMX, SEC FORM N-CSRS, Jun. 30, 2014
http://www.sec.gov/Archives/edgar/data/36405/000093247114006700/indexfunds_final.htm
- ¹ Vanguard Explorer Fund, VEXPX, SEC FORM N-Q, Jul. 31, 2014
http://www.sec.gov/Archives/edgar/data/34066/000093247114006747/explorerfund_final.htm
- ¹ Vanguard Capital Value Fund, VCVLX, SEC FORM N-Q, Aug. 26, 2014
<http://www.sec.gov/Archives/edgar/data/836906/000093247114006491/malvernfinal.htm>
- ¹ T. Rowe Price New Income Fund IRA, PRCIX, SEC FORM N-Q, Aug. 31, 2014
<http://www.sec.gov/Archives/edgar/data/80249/000120677414003161/nqnif.htm>
- ¹ T. Rowe Price Health Science Fund, PRHSX, SEC FORM N-CSR, Jun. 30, 2014
http://www.sec.gov/Archives/edgar/data/1002624/000120677414002626/srhsf_ncsrs.htm
- ¹ T. Rowe Price Reserve Investment Fund, PRRXX, SEC FORM N-Q, Aug. 31, 2014
<http://www.sec.gov/Archives/edgar/data/1034386/000120677414003164/nqrif.htm>
- ¹ T. Rowe Price Growth & Income IRA, PRGIX, SEC FORM N-CSRS, Jun. 30, 2014
http://www.sec.gov/Archives/edgar/data/706211/000120677414002606/srgif_ncsrs.htm
- ¹ T. Rowe Price Reserve Investment Fund, PRRXX, SEC FORM N-Q, Aug. 31, 2014
<http://www.sec.gov/Archives/edgar/data/1034386/000120677414003164/nqrif.htm>
- ¹ T. Rowe Price Blue Chip Growth, PRGIX, SEC FORM N-CSRS, Jun. 30, 2014
http://www.sec.gov/Archives/edgar/data/902259/000120677414002629/srbcg_ncsrs.htm
- ¹ T. Rowe Price Reserve Investment Fund, PRRXX, SEC FORM N-Q, Aug. 31, 2014
<http://www.sec.gov/Archives/edgar/data/1034386/000120677414003164/nqrif.htm>
- ¹ T. Rowe Prime Reserve #1, PRRXX, SEC FORM N-Q, Aug. 31, 2014
<http://www.sec.gov/Archives/edgar/data/316968/000120677414003168/nqprf.htm>

**IN THE UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF DELAWARE**

CERTIFICATE OF SERVICE

I, Dr. Lakshmi Arunachalam, hereby certify that on March 31, 2015, the attached “PATENT OWNER’S REQUEST FOR RECONSIDERATION ON MOTION TO RECUSE JUDGE ANDREWS, along with Exhibits A and B of Judges’ Financial Holdings in a Litigant” was sent by me to PARCELS Inc. Courier Service of Wilmington, DE to be delivered to the Clerk of the Court for filing and docketing in this case when the Court opens at 8.30 am March 31, 2015.

I further certify that on March 31, 2015, the attached “PATENT OWNER’S REQUEST FOR RECONSIDERATION ON MOTION TO RECUSE JUDGE ANDREWS, along with Exhibits A and B of Judges’ Financial Holdings in a Litigant” was Electronically Mailed to all counsel of record for Defendants.

Lakshmi Arunachalam

DATED: March 31, 2015

/s/Lakshmi Arunachalam

Dr. Lakshmi Arunachalam
222 Stanford Avenue
Menlo Park, CA 94025
650 854 3393
laks22002@yahoo.com

ⁱ Richard G. Andrews, Financial Disclosure, 2012, Ethics in Government Act, http://www.judicialwatch.org/wp-content/uploads/2014/05/Richard_G_Andrews-2012.pdf

ⁱⁱ Vanguard Tax-Managed Capital Appreciation F Ad (UGMA #1), VMCA, SEC FORM N-Q, Mar. 31, 2011
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