AO 10 Rev. 1/2008	FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2008	Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial) Howard, Marcia M.	2. Court or Organization U.S. District Court-Middle FL	3. Date of Report 7/14/2009
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. District Judge-Full	5a. Report Type (check appropriate type) ☐ Nomination, Date ☐ Initial ☑ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2008 to 12/31/2008
7. Chambers or Office Address U.S. Courthouse 300 North Hogan Street Jacksonville, FL 32202	8. On the basis of the information contained in this Report and any modifications pertaining thereto, it is, in my opinion, in compliance with applicable laws and regulations. Reviewing Officer__________ Date______	

IMPORTANT NOTES: *The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information. Sign on last page.*

I. POSITIONS. *(Reporting individual only; see pp. 9-13 of filing instructions.)*

☐ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.	Officer/Director	Morales Construction Co., Inc.
2.	Officer/Director	Morgar Realty, Inc.
3.	Director	Morales Investments of Jacksonville, Inc.
4.	Director	MIC Holdings Inc.
5.	Board Member	American Cancer Society - Duval County Unit Advisory Board (non-profit)
6.	Board Member	Wolfson Children's Hospital Women's Board (non-profit)
7.	Member	St. Vincent's Hospital Women's Council (non-profit)
8.	Trustee	Irrevocable Insurance Trust #1
9.	Board Member	OneJax (non-profit)

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

☐ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.	2003	McGuireWoods LLP 401(k) (administered by T. Rowe Price)
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
2.			
3.			
4.			

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.*

(Dollar amount not required except for honoraria.)

☐ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE
1.	2008	Bank of America - salary
2.		
3.		
4.		

IV. REIMBURSEMENTS -- *transportation, lodging, food, entertainment.*

(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)

☐ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	The Florida Bar	5/9/08 - 5/10/08	Marco Island, FL	Seminar	Travel expenses
2.					
3.					
4.					
5.					

Name of Person Reporting	Date of Report
Howard, Marcia M.	7/14/2009

V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*

☑ NONE *(No reportable gifts.)*

	SOURCE	DESCRIPTION	VALUE
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*

☑ NONE *(No reportable liabilities.)*

	CREDITOR	DESCRIPTION	VALUE CODE
1.			
2.			
3.			
4.			
5.			

Name of Person Reporting	Date of Report
Howard, Marcia M.	7/14/2009

VII. INVESTMENTS and TRUSTS – *income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

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

A. Description of Assets (including trust assets)	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
Place "(X)" after each asset exempt from prior disclosure	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. Wachovia (bank accts)	D	Interest	L	T					
2. Wachovia Stock	D	Dividend	K	T					
3. Southside Warehouse, Inc. Stock (See Part VIII.)	B		K	U					
4. Paragon Life / Met Life Variable Life Policy	A	Interest	J	T					
5. Morales Investments of Jax, Inc.		None	J	U					
6. MIC Holding (See Part VIII.)	D		J	U					
7. T. Rowe Price 401(k)	C	Int./Div.	M	T					
8. ----TRP RST Balanced									
9. ----TRP Stable Value Fund									
10. Bombardier 401(k)	A	Int./Div.	L	T					
11. ----DWS Real Estate Securities Fund									
12. ----Investment Co. of America Fund/A									
13. ----Washington Mutual Investors Fund/A									
14. ----Growth Fund of America/A									
15. ----Franklin Balance Sheet Investment/Inv. A.									
16. ----Franklin Small Mid Cap Growth Fund/A									
17. ----Euro Pacific Growth Fund/A									

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

Name of Person Reporting	Date of Report
Howard, Marcia M.	7/14/2009

VII. INVESTMENTS and TRUSTS -- *income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)*

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

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period (1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	(2) Date Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
18. ----Templeton Developing Markets Trust/A									
19. ----State Street EAFE International Index Fund									
20. ----State Street S&P 500 Index									
21. Wachovia 401(k)	D	Int./Div.	M	T					
22. ----Stable Fund									
23. Southland Life Insurance Policy	A	Interest	J	T					
24. Bank of America C.D.	D	Interest	M	T					
25. Morgar Professional Center (See Part VIII.)	D		K	U					
26. Banco Bilbao	C	Dividend	K	T					
27. Brokerage Account									
28. ----Merrill Lynch Money Market Fund	B	Int./Div.	L	T					
29. ----Interline Brands Inc.		None	L	T					
30. Webb Investments Inc.		None	J	U					
31. Everbank	B	Interest	M	T	Open	7/11	M		
32. Bank of America Account	A	Interest	M	T	Open	9/25	M		

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

Name of Person Reporting	Date of Report
Howard, Marcia M.	7/14/2009

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

Part I - The Irrevocable Trust disclosed on Line 8 is an unfunded trust.

Part VII, Co. B(2), Lines 3, 6 and 25 - the type of income is partnership income.

Name of Person Reporting	Date of Report
Howard, Marcia M.	7/14/2009

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.

Signatur[redacted]

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

FILING INSTRUCTIONS

Mail signed original and 3 additional copies to:

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544