UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2010 FINANCIAL DISCLOSURE STATEMENT

FORM A
For use by Members, officers, and employees

2011 JUL 14 PM 12:46
U.S. HOUSE OF REPRESENTATIVES
MC

Frank A. LoBiondo — (Full Name)
202-225-6572 — (Daytime Telephone)

(Office Use Only)
HAND DELIVERED

A $200 penalty shall be assessed against anyone who files more than 30 days late.

Filer Status	☑ Member of the U.S. House of Representatives — State: NJ — District: 2	☐ Officer Or Employee	Employing Office:
Report Type	☑ Annual (May 15)	☐ Amendment	☐ Termination — Termination Date:

PRELIMINARY INFORMATION -- ANSWER EACH OF THESE QUESTIONS

		Yes	No
I.	Did you or your spouse have "earned" income (e.g., salaries or fees) of $200 or more from any source in the reporting period? **If yes, complete and attach Schedule I.**	☑	☐
II.	Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? **If yes, complete and attach Schedule II.**	☐	☑
III.	Did you, your spouse, or a dependent child receive "unearned" income of more than $200 in the reporting period or hold any reportable asset worth more than $1,000 at the end of the period? **If yes, complete and attach Schedule III.**	☑	☐
IV.	Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding $1,000 during the reporting period? **If yes, complete and attach Schedule IV.**	☑	☐
V.	Did you, your spouse, or a dependent child have any reportable liability (more than $10,000) during the reporting period? **If yes, complete and attach Schedule V.**	☑	☐
VI.	Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than $335 and not otherwise exempt)? **If yes, complete and attach Schedule VI.**	☐	☑
VII.	Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than $335 from one source)? **If yes, complete and attach Schedule VII.**	☐	☑
VIII.	Did you hold any reportable positions on or before the date of filing in the current calendar year? **If yes, complete and attach Schedule VIII.**	☑	☐
IX.	Did you have any reportable agreement or arrangement with an outside entity? **If yes, complete and attach Schedule IX.**	☑	☐

Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.

EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION -- ANSWER EACH OF THESE QUESTIONS

		Yes	No
Trusts-	Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?	☐	☑
Exemptions--	Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	☐	☑

SCHEDULE I - EARNED INCOME

Name Frank A. LoBiondo

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totaling $200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding $1,000.

Source	Type	Amount
Farley & Farley Realty, Inc.	Spouse Self-Employment Income	$45,082

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Frank A. LoBiondo

	BLOCK A **Asset and/or Income Source** Identify (a) each asset held for investment or production of income with a fair market value exceeding $1,000 at the end of the reporting period, and (b) any other reportable asset or sources of income which generated more than $200 in "unearned" income during the year. Provide complete names of stocks and mutual funds (do not use ticker symbols.) For all IRAs and other retirement plans (such as 401(k) plans) that are self-directed (i.e.,plans in which you have the power, even if not exercised, to select the specific investments), provide the value for each asset held in the account that exceeds the reporting thresholds. For retirement accounts which are not self-directed, provide only the name of the institution holding the account and its value at the end of the reporting period. For rental or other real property held for investment, provide a complete address. For an ownership interest in a privately-held business that is not publically traded, state the name of the business, the nature of its activities, and its geographic location in Block A. Exclude: Your personal residence, including second homes and vacation homes (unless there was rental income during the reporting period); any deposits totaling $5,000 or less in a personal checking or	BLOCK B **Year-End Value of Asset** at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold and is included only because it is generated income, the value should be "None."	BLOCK C **Type of Income** Check all columns that apply. For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "None" column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if the asset generated no income during the reporting period.	BLOCK D **Amount of Income** For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "None" column. For all other assets, indicate the category of income by checking the appropriate box below. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if no income was earned or generated.	BLOCK E **Transaction** Indicate if asset had purchases (P), sales (S), or exchanges (E) exceeding $1,000 in reporting year.
	Congressional Federal Credit Union Account	$1,001 - $15,000	INTEREST	$1 - $200	
	LoBiondo Bros. Motor Express 401(k) Profit Sharing Plan American Fund Group-Self Directed invested in Washington Mutual Investors Fund	$250,001 - $500,000	DIVIDENDS/INTEREST	$5,001 - $15,000	
	LoBiondo Bros. Motor Express, Inc. Common Stock	$100,001 - $250,000	None	NONE	
	IRA Account-Franlkin Growth	$50,001 - $100,000	DIVIDENDS	$1 - $200	
JT	Residential Real Estate 3100 Elmrock Place Las Vegas, NV	$100,001 - $250,000	RENT	$5,001 - $15,000	

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Frank A. LoBiondo

	US Bank/Cumberland Advisors-IRA Account Money Market Account	None	DIVIDENDS	$1 - $200	S
	US Bank/Cumberland Advisors-IRA Account Rydex S&P Equal Weighted Index Fund	None	DIVIDENDS	$1 - $200	S
	US Bank/Cumberland Advisors-IRA Account SPDR Trust Series 1	None	DIVIDENDS	$1 - $200	S
	US Bank/Cumberland Advisors-IRA Account Vanguard Total stock Mkt Vipers	None	DIVIDENDS	$1 - $200	S
SP	Silver State Schools Credit Union-Checking	$1 - $1,000	None	NONE	
SP	Silver State Schools Credit Union-Savings	$1,001 - $15,000	INTEREST	$1 - $200	
SP	MetLife	$1,001 - $15,000	DIVIDENDS	$1 - $200	
SP	Janney Momtgomery Scott-IRA Rollover (see attached statement)	$50,001 - $100,000	DIVIDENDS	$201 - $1,000	P
SP	Ocean City Home Bank-Classic Checking	$15,001 - $50,000	INTEREST	$1 - $200	
SP	Ocean City Home Bank-Savings	$1 - $1,000	INTEREST	$1 - $200	
SP	TD Bank-Savings	$1 - $1,000	INTEREST	NONE	
SP	TD Bank-Checking	$1 - $1,000	INTEREST	NONE	

SCHEDULE IV - TRANSACTIONS

Name Frank A. LoBiondo

Report any purchase, sale, or exchange by you, your spouse, or dependent child during the reporting year of any real property, stocks, bonds, commodities futures, or other securities when the amount of the transaction exceeded $1,000. Include transactions that resulted in a loss. Provide a brief description of any exchange transaction. Do not report a transaction between you, your spouse, or your dependent child, or the purchase or sale of your personal residence, unless it is rented out. If only a portion of an asset is sold, please so indicate (i.e., "partial sale"). See example below.

SP, DC, JT	Asset	Type of Transaction	Capital Gain in Excess of $200?	Date	Amount of Transaction
	US Bank/Cumberland Advisors-IRA Account Money Market Account	S	No	070110	$1,001 - $15,000
	US Bank/Cumberland Advisors-IRA Account Rydex S&P Equal Weighted Index Fund	S	No	070110	$1,001 - $15,000
	US Bank/Cumberland Advisors-IRA Account SPDR Trust Series 1	S	No	070110	$1,001 - $15,000
	US Bank/Cumberland Advisors-IRA Account Vanguard Total stock Mkt Vipers	S	No	070110	$1,001 - $15,000

SCHEDULE V - LIABILITIES

Name Frank A. LoBiondo

Report liabilities of over $10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Exclude: Any mortgage on your personal residence (unless all or part of it is rented out); loans secured by automobiles, household furniture, or appliances; and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report "revolving charge accounts" (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded $10,000.

SP, DC, JT	Creditor	Date Liability Incurred	Type of Liability	Amount of Liability
JT	Silver State Schools Credit Union	Sept 2007	Mortgage on 3100 Elmrock Place, Las Vegas, NV	$100,001 - $250,000

SCHEDULE VIII - POSITIONS

Name Frank A. LoBiondo

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or any business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Advisory Board Member (Non-Compensated)	Millville Army Air Field Museum

SCHEDULE IX - AGREEMENTS

Name Frank A. LoBiondo

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
10/14/1996	LoBiondo Bros. Motor Express, Inc.	Continuing interest in company 401(k) profit sharing plan(self-directed)

FOOTNOTES

Name Frank A. LoBiondo

Number	Section / Schedule	Footnote	This note refers to the following item
1	Schedule III	State Street Borgata 401(k) and T. Rowe Price 401(k) were rolled into an IRA account with Janney Montgomery Scott	Janney Montgomery Scott- IRA Account
2	Schedule IV	US Bank/Cumberland Advisors IRA Accounts invested in Money Market, Rydex S&P, SPDR Trust series 1, and Vanguard Mkt Vipers were fully distributed during 2010 and properly reported as taxable income in the amount of $28,025.	US Bank/Cumberland Advisors

Janney
Trusted Advisors for Generations

Portfolio Holdings
Quarter Ending December 31, 2010

Justina E Lobiondo (IRA-Roll)
JMS LLC Cust FBO

Units	Security Description	Price	Market Value	% Total Portfolio	Accrued Income	Yield/ YTM
	CASH & EQUIVALENTS					
	Cash		$1,382	2.3%		0.1
	FIXED INCOME					
	Taxable Fixed Income					
5	Lehman Treas Inflation Fund	$107.52	$538	0.9%	$1	2.5
5	Tr Iboxx Corp Bd	$90.29	$451	0.8%	$3	8.3
19	Ishs Lehman 1-3 Cr Bd Fd	$104.28	$1,981	3.3%	$3	2.5
6	Vanguard Intermediate Bd	$82.49	$495	0.8%		4.0
20	Vanguard Total Bond Mkt	$80.27	$1,605	2.7%		3.5
55	***Total Taxable Fixed Income***		***$5,071***	***8.5%***	***$8***	
	Total FIXED INCOME		***$5,071***	***8.5%***	***$8***	
	EQUITY					
	Alternatives/ Commodities					
7	Spdr Gold Trust Gold ETF	$138.72	$971	1.6%		
	Total Alternatives/ Commodities		***$971***	***1.6%***		
	Global/International					
41	Msci Canada Index Fund	$31.00	$1,271	2.1%		1.6
71	S&P Global Energy Sector Index	$39.06	$2,773	4.7%		1.8
29	S&P Global Healthcare Sector Indx	$51.76	$1,501	2.5%		2.2
18	S&P Global Telecomm Sector Index	$58.27	$1,049	1.8%		4.2
35	Market Vectors ETF Tr	$61.47	$2,151	3.6%		0.7
18	Spdr S&P Emerging Asia	$84.75	$1,526	2.6%		1.4
44	Vanguard Intl Emerg Mkts	$48.15	$2,118	3.6%		1.7

Portfolio Holdings
Quarter Ending December 31, 2010

Justina E Lobiondo (IRA-Roll)
JMS LLC Cust FBO

Security Units	Description	Price	Market Value	% Total Portfolio	Accrued Income	Yield/ YTM
35	Vanguard Intl Euro Viper	$49.09	$1,718	2.9%		4.7
23	Wisdomtree Tr Emerg Mkts	$54.50	$1,254	2.1%		2.4
	Total Global/International		***$15,361***	***25.9%***		
	Large Cap Growth					
80	S&P 500 / Citigroup Growth Index	$65.65	$5,252	8.8%		1.4
18	Mkt Vectors ETF Agribusn	$53.54	$964	1.6%		0.6
44	Sector Spdr Tr Sbi Cons Discr	$37.41	$1,646	2.8%		1.3
188	Technology Sector Spdr Fund	$25.19	$4,736	8.0%		1.3
	Total Large Cap Growth		***$12,597***	***21.2%***		
	Large Cap Value					
68	DJ U S Ins Index	$31.34	$2,131	3.6%		2.1
17	DJ U S Med Devic	$58.91	$1,001	1.7%		0.1
51	DJ US Industrial Sectr Indx Fd	$65.40	$3,335	5.6%		1.6
17	DJ US Utilities Sectr Indx Fd	$77.10	$1,311	2.2%		3.0
103	Sector Spdr Tr Shs Ben Int-Con	$29.31	$3,019	5.1%		2.6
19	Spdr Kbw Capital Markets	$38.39	$729	1.2%		1.7
	Total Large Cap Value		***$11,527***	***19.4%***		
	Mid Cap Equity					
97	MidCap 400 Index Fund	$90.69	$8,797	14.8%		1.1
68	Powershs Dynamic Biotech	$21.89	$1,489	2.5%		
	Total Mid Cap Equity		***$10,285***	***17.3%***		

Janney
Trusted Advisors for Generations

Portfolio Holdings
Quarter Ending December 31, 2010

Justina E Lobiondo (IRA-Roll)
JMS LLC Cust FBO

Security Units	Description	Price	Market Value	% Total Portfolio	Accrued Income	Yield/ YTM
	REITS					
16	First Tr Ftse Glbl Real	$35.02	$560	0.9%		3.9
	Total REITS		***$560***	***0.9%***		
	Small Cap Equity					
21	Russell 2000 Index Fund	$78.24	$1,643	2.8%		1.1
	Total Small Cap Equity		***$1,643***	***2.8%***		
	Total EQUITY		***$52,945***	***89.1%***		
	Total		**$59,398**	**100.0%**	**$8**	
	Accrued Income		$8			
	Grand Total		**$59,406**	**100.0%**	**$8**	