

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2017

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) Papalia, Vincent F.	2. Court or Organization United States Bankruptcy Court for District of New Jersey	3. Date of Report 05/11/2018
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) United States Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2017 to 12/31/2017
7. Chambers or Office Address M.L. King Jr. Federal Bldg. 50 Walnut Street Newark, NJ 07102		
IMPORTANT NOTES: The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.		

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

☒ NONE (No reportable positions.)

	<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1.		
2.		
3.		
4.		
5.		

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

☐ NONE (No reportable agreements.)

	<u>DATE</u>	<u>PARTIES AND TERMS</u>
1.	1/1/2015	Saiber LLC - Return of Capital - Bi-Weekly payments over 2 years, no control
2.	1/1/2015	Saiber LLC - Retirement Benefit - Bi-Weekly payments over 5 years, no control
3.		

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III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)***A. Filer's Non-Investment Income**☐ NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (yours, not spouse's)
1. 2017	Saiber L.L.C. - Payment of Retirement Benefit (see Part II)	\$27,664.00
2.		
3.		
4.		

B. Spouse's Non-Investment Income - If you were married during any portion of the reporting year, complete this section.*(Dollar amount not required except for honoraria.)*☐ NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2017	Ramapo College - 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.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1. Turnaround Management Assn.	June 6-7, 2017	Atlantic City, NJ	Regional meeting/education	Transportation, lodging, and meals
2.				
3.				
4.				
5.				

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V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*NONE *(No reportable gifts.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1.			
2.			
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*NONE *(No reportable liabilities.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.	PNC	Mortgage (Rental Property #1)	N
2.			
3.			
4.			
5.			

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

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

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. PNC BANK ACCOUNT	A	Interest	L	T					
2. RENTAL PROPERTY #1 SEASIDE PARK, NJ	D	Rent	N	R					
3. BROKERAGE ACCT #1 (H)									
4. FIDELITY GOVT MONEY MKT CAP. RESERVES	A	Int./Div.	J	T	Sold (part)	01/30/17	J		
5.					Buy (add'l)	02/01/17	J		
6. LORD ABBETT MULTI ASSET INCOME FUND F	A	Int./Div.			Sold	02/01/17	K		
7. BLACKROCK MULTI ASSET INCOME INSTL	B	Int./Div.	K	T					
8. PUBLIC SERVICE ENTERPRISE GROUP	A	Dividend	K	T					
9. EVERSOURCE ENERGY COM	A	Dividend	J	T					
10. VANGUARD BALANCED INDEX ADMIRAL	A	Dividend	K	T	Buy	01/30/17	K		
11. IRA #1 (H)									
12. FIDELITY GOVT MONEY MKT CAP. RESERVES	A	Int./Div.	K	T	Sold (part)	02/01/17	K		
13.					Sold (part)	09/25/17	J		
14.					Buy (add'l)	09/26/17	J		
15.					Buy (add'l)	10/13/17	J		
16. AMERICAN FUNDS, AMERICAN BALANCED FUND F2	C	Dividend	L	T					
17. JOHN HANCOCK INTL GROWTH FUND	A	Dividend	K	T	Buy	10/13/17	K		

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	

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

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

18. JPMORGAN INTERNATNL UNCONSTND EQ	A	Dividend	K	T	Buy	09/25/17	K		
19. LORD ABBETT FLOATING RATE INC FD	B	Dividend			Sold	10/13/17	K		
20. LORD ABBETT GROWTH LEADERS FUND F	B	Dividend	K	T					
21. VANGUARD BALANCED INDEX ADMIRAL	B	Dividend	L	T					
22. VANGUARD HEALTH CARE ADMIRAL	B	Dividend	K	T					
23. PIMCO INCOME FUND INSTITUTIONAL FUND	B	Dividend	K	T					
24. ISHARES TR US REGNL BNKS	A	Dividend			Buy	02/01/17	K		
25.					Sold	09/26/17	K		
26. BROKERAGE ACCT #2 (H)									
27. FIDELITY GOVT. MONEY MKT CAP. RESERVES	A	Int./Div.	K	T					
28. FPA CRESCENT FUND	B	Int./Div.	K	T					
29. BLACKROCK MULTI ASSET INCOME PORT A	B	Int./Div.	K	T					
30. PIMCO INCOME FUND A	B	Int./Div.	K	T					
31. LORD ABBETT HIGH YIELD FD CL F	A	Dividend	K	T					
32. IRA #2 (H)									
33. WELLS FARGO BANK DEPOSIT SWEEP (CASH) (Y)									
34. ALTRIA GROUP (MO)	A	Dividend	J	T					

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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	

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

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

35. AT&T (T)	A	Dividend	J	T					
36. AXA-ADR (AXAHY)	A	Dividend	J	T	Sold (part)	10/30/17	J		
37. BANK OF AMERICA CORP (BAC)	A	Dividend			Sold	05/31/17	J		
38. BRISTOL MYERS SQUIBB (BMY)	A	Dividend	J	T					
39. CATERPILLAR (CAT)	A	Dividend	K	T					
40. FORD MOTOR COMPANY (F)	A	Dividend	J	T					
41. GILEAD SCIENCES INC NEW (GILD)	A	Dividend	J	T					
42. HOME DEPOT (HD)	A	Dividend	K	T					
43. INTEL CORP (INTC)	A	Dividend	J	T					
44. MERCK & CO (MRK)	A	Dividend	J	T					
45. PHILIP MORRIS (PM)	A	Dividend	J	T					
46. PROCTOR & GAMBLE (PG)	A	Dividend	J	T					
47. SUBURBAN PROPAN (SPH)	A	Distribution	J	T					
48. TRANSOCEAN LTD (RIG) (Y)									
49. VALLEY NATIONAL (VLY)	A	Dividend	J	T					
50. VERIZON COMMUNICATIONS	A	Dividend	J	T	Buy	05/31/17	J		
51. WEYERHAEUSER CO	A	Dividend	J	T	Buy	10/30/17	J		

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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	
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52. NJ ALTER BENE PROGRAM 401(A) #1 (H)									
53. TIAA CREF MONEY MARKET R3	A	Int./Div.	K	T					
54. NJ ALTER BENE PROGRAM 401(A) #2 (H)									
55. TIAA CREF MONEY MARKET R3	A	Int./Div.	J	T					
56. TIAA STABLE VALUE FUND	A	Int./Div.	J	T					
57. IRA #3 (H)									
58. AMERICAN FUNDS, AMERICAN BALANCED FUND CL A (Y)									
59. IRA #4 (H)									
60. RBC Branch Sweep Program - Money Market	A	Dividend	J	T					
61. Federated Strategic Value Record (SVAIX)	C	Dividend	K	T					
62. American Funds, Washington Mutual INV Fund (WMFFX)	B	Dividend	K	T					
63. Fidelity Advisor Strategic Record (FSIDX)	A	Dividend	K	T					
64. Invesco Income Allocation Fund (ALAYX)	B	Dividend	K	T					
65. IRA #5 (H)									
66. iShares Core S&P MidCap (Common) (IJH)	A	Dividend	J	T					
67. iShares Core S&P (IIR)	A	Dividend	J	T					
68. iShares Core S&P 500 ETF (Common) (IVV)	A	Dividend	K	T					

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69. FIRST TR EXCHANGE TRADED ALPHADEX EMERGING MKTS SM CAP ALPHADEX (FEMS)	A	Dividend	J	T	Buy	05/31/17	J		
70. Vanguard FTSE Developed (Common) (VEA)	A	Dividend	K	T					
71. Vanguard Total International ETF (BNDX)	A	Dividend	J	T					
72. IShares JP Morgan USD (EMB)	A	Distribution	J	T					
73. IShares Core (GOVT)	A	Dividend	J	T					
74. SPDR (JNK)	A	Dividend	J	T					
75. IShares IBoxx \$ Investment (Common) (LQD)	A	Dividend	J	T					
76. Vanguard FTSE Emerging (VWO)	A	Dividend			Sold	05/31/17	J		
77. IShares US Financial Svcs (Common) (Y) (IYG)									
78. Deutsche X Trackers MSCI (Common) (DBEU) (Y)									
79. Deutsche X Trackers MSCI EAFE (Common) (DBEF) (Y)									
80. First Trust Dorsey Wright (Common) (FV) (Y)									
81. First Trust Exchange Traded (Common) (HYLS) (Y)									
82. First Trust Preferred (Common) (FPE) (Y)									
83. IShares 3 to 7 Treasury (Common) (IEI) (Y)									
84. Select Sector SPDR Fund (Common) (XLK) (Y)									

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85. Vanguard Short Term (VCSH) (Y)									

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

Part VII, line 2: Purchased March 2005 for \$590,000 (1/2 interest)

Part VII, lines 7, 16, 21, 22, 23, 58, 61, 62, and 63: Name changes; see 2016, lines 7, 17, 15, 16, 18, 51, 75, 109, and 76, respectively.

In Part VII, changes in header designations do not denote a change in assets.

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IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Vincent F. Papalia

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

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