

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2014

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) Bennett, Thomas B.	2. Court or Organization U.S. Bkr. Ct. for N.D. Ala.	3. Date of Report 05/14/2015
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2014 to 12/31/2014
7. Chambers or Office Address 1800 5th Avenue North Robert Vance Federal Building Birmingham, Alabama 35203		
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.	Trustee	Trust
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.		
2.		
3.		

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

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (yours, not spouse's)
1. 01/08/2014	Trust--Trustee Fee (Gross sum w/o deduction for expenses)	\$12,000.00
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.	
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. Alabama State Bar	6/05-6/07/14	Destin, FL.	CLE Program	Partial transportation, lodging, meals.
2. George Mason University School of Law--Law & Economics Center	02/06-02/09/14	Duck Key, FL	CLE Program	Partial transportation, lodging, meals
3. American College of Bankruptcy	3/14-3/16/14	Washington, DC	CLE Program and Professional Association Activity	Partial transportation, lodging, meals
4. Southwest Region Turnaround Management Assn.	04/09-04/11/14	Austin, TX	CLE Program and Professional Association Activity	Partial transportation, lodging, meals

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5.	Widener University School of Law	04/13-04/14/14	Harrisburg, PA	CLE Program	Partial transportation, lodging, meals
6.	George Mason University School of Law--Law & Economics Center	04/27-04/29/14	Charleston, SC	CLE Program	Partial transportation, lodging, meals
7.	American College of Bankruptcy	05/07-05/09/14	New Orleans, LA	CLE Program	Partial transportation, lodging, meals
8.	National Conference of Bankruptcy Judges	06/30-07/01/14	Washington, DC	Professional Association Activity	Partial transportation, lodging, meals
9.	National Conference of State Legislatures	08/19-08/21/14	Minneapolis, MN	CLE Program	Partial transportation, lodging, meals
10.	Hudson Valley Bankruptcy Bar Association	09/10-09/12/14	Hyde Park, NY	CLE Program	Partial transportation, lodging, meals
11.	American College of Bond Counsel	09/16-09/17/14	Chicago, IL	CLE Program	Partial transportation, lodging, meals
12.	Campbell University School of Law	10/16-10/18/14	Raleigh, NC	CLE Program	Partial transportation, lodging, meals
13.	Georgetown University Law School & American Bankruptcy Institute	10/23-10/24/14	Washington, DC	CLE Program	Partial transportation, lodging, meals
14.	Mid-South Commercial Law Institute	12/03-12/05/14	Nashville, TN	CLE Program	Partial transportation, lodging, meals
15.	Mississippi Bankruptcy Conference, Inc.	12/10-12/12/14	Jackson, MS	CLE Program	Partial transportation, lodging, meals

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

1.

2.

3.

4.

5.

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

1.

2.

3.

4.

5.

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

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

A. 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. Regions Bank - deposit account		None	J	T					
2. Citizens Bank - deposit account		None	J	T					
3. United Bank - deposit account		None	J	T					
4. BB & T - deposit account		None	J	T					
5. Wells Fargo - deposit account		None	J	T					
6. IRA:									
7. HilliardLyons Money Market	A	Dividend	L	T	Buy/Sell	Vari.	N		See Note 1 Part VIII
8. Cullen Frost Bankers Inc. Non Cum. pfd.-A, 5.375%	C	Dividend	K	T					
9. Calumet Specialty Products Partners LP	A	Dividend			Sold	05/22/14	K	A	
10. CBL & Assoc. Prop. Inc.-common	A	Dividend	K	T	Buy	05/29/14	K		
11. JPMorgan Chase & Co., pfd-E, 6.3%	A	Dividend	K	T	Buy	07/28/14	K		
12. Mannkind Corp., common	A	Dividend	K	T	Buy	08/28/14	K		
13.					Sold	09/10/14	J		
14. Santander Bank, NA, CD, 0.30%, 01/08/15	A	Interest	M	T	Buy	09/29/14	M		
15. Santander Bank, NA, CD, 0.40%, 04/08/15	A	Interest	M	T	Buy	09/29/14	M		
16. Bank of China N.Y., CD, 0.45%, 04/16/15	A	Interest	K	T	Buy	10/08/14	K		
17. Mizuho Bank USA, CD, 0.30%, 01/15/15	A	Interest	K	T	Buy	10/08/14	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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18. Trust:									
19. Neuberger & Berman Focus Fund-mutual fund	A	Dividend	J	T					
20. HilliardLyons, Inc. Govt. Fund-money market	B	Dividend	K	T	Buy/Sell	Vari.	O		See Note 2 Part VIII
21.					Distributed (part)	04/08/14	J		Distbn. to Beneficiary
22.					Distributed (part)	07/07/14	J		Distbn. to Beneficiary
23.					Distributed (part)	10/06/14	J		Distbn. to Beneficiary
24.					Distributed (part)	12/30/14	K		Distbn. to Beneficiary
25.					Distributed (part)	01/08/14	J		Distbn. to Trustee
26. Mineral Interest Hart #2 & Denmark #1, Marion County, WV	A	Royalty	J	T					
27. Mineral Interest Hawker Wells, Marion Cty, WV	B	Royalty	J	T					
28. Mineral Interest Speedway Play, Roane Cty., WV		None	J	T					
29. Lease O & G 58.54 acres, Harrison Cty, WV--PetroEdge Energy		None	J	T					
30. Lease O & G 97.75 acres, Mannington Dist., WV--EQT Prod.	A	Royalty	J	T					
31. Morgan Stanley Med. Term Note, 4.2%, 04/26/13	C	Interest			Redeemed	11/20/14	L		
32. Dow Chemical Co., internotes, 3.3%, 09/15/15	B	Interest	L	T					
33. Gen. Elec. Cap. Corp, Internotes, 3.2%, Due 02/15/21	B	Interest	L	T					
34. Gen. Elec. Cap. Corp. Internotes, 4.0%, Due 02/15/23	B	Interest	L	T					

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35. Goldman Sachs Group Inc., Med. Term Note, 3.5%, due 02/15/16	B	Interest	L	T					
36. Cullen Frost Bankers Inc, pfd-A, 5.375%	B	Interest	K	T					
37. Prudential Financial Inc., pfd Jr. Sub. Note, 5.7%	B	Dividend	K	T					
38. Gen. Elec. Cap. Corp. Internotes, 4.0%, 2/24/32	A	Interest			Redeemed	08/25/14	K		
39. Goldman Sachs Group Inc. Medium Term Note, 3.250%, 03/20/29	B	Interest	K	T					
40. Amer. Express Centurion Bank, CD, 1.1%, 07/18/15	B	Interest	M	T					
41. Bank of China, CD, .350%, 01/17/14	A	Interest			Redeemed	01/17/14	L		
42. Bank of China, CD, 0.5%, 07/17/14	A	Interest			Redeemed	07/17/14	K		
43. Calument Specialty Products Partners LP.	A	Dividend			Sold	05/22/14	K		
44. Ally Bank, CD, 0.85%, 10/01/15	B	Interest	M	T					
45. Bank of India, CD, 0.5%, 09/30/14	A	Interest			Redeemed	09/30/14	L		
46. Bank of India, CD, 0.45%, 04/02/14	A	Interest			Redeemed	04/02/14	L		
47. Bank of Baroda--DC, 0.3%, 06/26/15	A	Interest			Buy	01/24/14	L		
48.					Redeemed	08/04/14	K		
49. First Niagra Bank--CD	A	Interest			Buy	01/08/14	L		
50.					Redeemed	07/17/14	K		
51. CBL & Assoc. Prop. Inc.--common	A	Dividend	K	T	Buy	07/17/14	K		

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52. BB&T, pfd. E, 5.65%	A	Dividend	K	T	Buy	08/26/14	K		
53. JPMorgan Chase & Co., pfd. E, 6.3%	A	Dividend	K	T	Buy	07/17/14	K		
54. Bank of India, CD, 0.40%, 03/18/15	A	Interest	M	T	Buy	10/02/14	M		
55. Santander Bank, NA, CD, 0.40%, 04/01/15	A	Interest	K	T	Buy	09/23/14	K		
56. Bank of Baroda, CD, 0.5%, 06/25/15	A	Interest	K	T	Buy	09/23/14	K		
57. State Bank of India, CD, 2.05, 12/05/18	A	Interest	M	T	Buy	11/21/14	M		
58. Dow Chemical Co., Internotes, 2.1%, 03/15/19	A	Interest	K	T	Buy	03/16/14	K		
59. Dow Chemical Co., Internotes, 2.3%, 09/15/19	A	Interest	L	T	Buy	08/26/14	L		
60. G.E. Cap8ital Bank, Inc., CD, 2.2%, 04/27/20	A	Interest	L	T	Buy	04/21/14	L		
61. G.E. Capital Bank, Inc., CD, 3.1%, 04/25/23	A	Interest	L	T	Buy	04/21/14	L		
62.									

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

Note 1 to Part VII, Investments and Trusts: This is a money market account with respect to which there were various deposits and withdrawals. The money market fund investments are not under the control of the owner(s) and/or beneficiary(ies). Also, all deposits and withdrawals are reflected on lines 8 through 17 of Part VII and were composed of dividends, interest, sales proceeds, redemption proceeds, call proceeds, purchases, and distributions to Judge as described on the referenced lines of Part VII.

Note 2 to Part VII, Investments and Trusts: This is a money market account with respect to which there were various deposits and withdrawals. The money market fund investments are not under the control of the owner(s) and/or beneficiary(ies). Also, all deposits and withdrawals are reflected on lines 19 and 21 through 61 of Part VII and line 1 of Part III A and were composed of dividends, interest, sale proceeds, redemption proceeds, call proceeds, purchases and distributions to the income beneficiary as described on lines 21 through 24 and lines 19 and 26 through 61 of Part VII along with the Trustee payment referenced on line 1 of Part III A and on line 25 of Part VII..

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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/ **Thomas B. Bennett**

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
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One Columbus Circle, N.E.
Washington, D.C. 20544