

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) Dales, Scott W.	2. Court or Organization U.S. Bankruptcy Court, W.D. MI	3. Date of Report 05/07/2015
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Chief 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 US Bankruptcy Court, WD Mich One Division, North Room 210 Grand Rapids, MI 49503		
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.	Secretary	Chief Lake Property Owners Assn
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.		
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. 2014	Kalamazoo Community Foundation (Wages)
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. American Bankruptcy Institute (ABI)	Nov. 10-11, 2014	Troy, MI	Panelist at legal education seminar	Mileage and lodging for 1 night
2. Federal Bar Assn (Western Michigan Bankr. Section)	July 31 - Aug. 2, 2014	Harbor Springs, MI	Panelist at Bar Assn Mtg. legal seminar	Mileage and lodging for 2 nights
3. National Conference of Bankruptcy Judges	April 6-8, 2014	Kansas City, MO	Attendance at committee meeting for judges' association	Lodging, meals, transit for 2 night trip
4. National Conference of Bankruptcy Judges	Oct. 7-10, 2014	Chicago, IL	Attendance at committee meeting for judges' association	Lodging, meals, transit for 3 night trip
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.)*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. Comcast Corp Class A Common	A	Dividend	J	T					
2. AT&T	A	Dividend	J	T					
3. Vodafone Group PLC	A	Dividend	J	T					
4. Verizon Communications Common Stock	A	Dividend	J	T					
5. CenturyLink, Inc. Common (fka Qwest Communications Int'l)		None	J	T					
6. Frontier Communications Corp.		None	J	T					
7. Trustco Bank Corp. NY Common (UTMA)	A	Dividend	J	T					
8. Met Life Policy Holders Trust	A	Dividend	J	T					
9. Kalamazoo Community Foundation 401(k) and 403(b) (JDD)	C	Int./Div.	L	T					
10. TIAA-CREF 403(b) Retirement Fund (JDD)	B	Int./Div.	K	T					
11. American Funds 529A Accounts (H)	D	Dividend	M	T					
12. -American Funds Fundamental Invs									
13. -American Funds Gr Fnd Of Amer									
14. -Capital World Growth & Income (American Funds)									
15. -The Income Fund Of America (American Funds)									
16. -American Mutual Fund (American Funds)									
17. -Capital Income Builder (American Funds)									

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 H ~\$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	P1 ~\$1,000,001 - \$5,000,000 P4 ~More than \$50,000,000	L ~\$50,001 - \$100,000 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.)

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18. Principal Financial Group Variable Universal Life (SWD) (H)	B	Dividend	J	T					
19. -Bond & Mortgage Securities (Principal Funds)									
20. -Diversified International (Principal Funds)									
21. -Dreyfus VIP Opportunistic Small Cap (Dreyfus)									
22. -Equity Income Account I (Principal Funds)									
23. -Fidelity VIP Equity-Income (Fidelity Funds)									
24. -Invesco Core Equity (Invesco Investment Services, Inc.)									
25. -Largecap Blend II (Principal Funds)									
26. -Largecap Growth I (Principal Funds)									
27. -Midcap (Principal Funds)									
28. Principal Financial Group Variable Universal Life (JDD) (H)	A	Dividend	J	T					
29. -Bond & Mortgage Securities (Principal Funds)									
30. -Diversified International (Principal Funds)									
31. -Dreyfus VIP Opportunistic Small Cap (Dreyfus)									
32. -Equity Income Account I (Principal Funds)									
33. -Fidelity VIP Equity-Income (Fidelity Funds)									
34. -Invesco Core Equity (Invesco Investment Services, Inc.)									

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	
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35. -Largecap Blend II (Principal Funds)									
36. -Largecap Growth I (Principal Funds)									
37. -Midcap (Principal Funds)									
38. Lake Michigan Federal Credit Union (Deposit Accounts)	A	Int./Div.	J	T					
39. PNC Bank (Deposit Accounts)	A	Int./Div.	J	T					

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.)*

Part VII, lines 1-6: The stock interests in the "Baby Bells" and their successors are the product of a gift [REDACTED]
These "Baby Bell" assets on Lines 1-7 are disclosed though generally below the reporting threshold.

Part VII, line 9: the Kalamazoo Community Foundation retirement plan reported "gains" which I assume take the form of reinvested tax-deferred dividends or other return on investment. This is [REDACTED] retirement account.

Part VII, line 10: the TIAA-CREF reported "gains" which I assume take the form of reinvested tax-deferred dividends or other return on investment. This is [REDACTED] retirement account.

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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/ Scott W. Dales**

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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