

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) Cangilos-Ruiz, Margaret M.	2. Court or Organization United States Bankruptcy Court, NDNY	3. Date of Report 05/15/2015
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 01/01/2014 to 12/31/2014
7. Chambers or Office Address James M. Hanley United States Courthouse & Federal Building 100 South Clinton Street P.O. Box 7007 Syracuse, New York 13261		
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.)

POSITION

NAME OF ORGANIZATION/ENTITY

1.		
2.		
3.		
4.		
5.		

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

☒ NONE (No reportable agreements.)

DATE

PARTIES AND TERMS

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	self-employed architect
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. St. John's Law School	March 2-4, 2014	New York, NY	Judge Moot Court Competition	Lodging, meals
2. Capital Region Bankruptcy Bar Assoc. and NDNY Federal Court Bar Association	April 25, 2014	Albany, NY	Present Bankruptcy CLE	Transportation, meal
3. Federal Bar Council	April 30, 2014	New York, NY	Law Day Dinner	Meal
4. NYS Bar Commercial and Federal Litigation Section	May 2-4, 2014	Lenox, MA	Spring Section Meeting/ CLE	Lodging, meals

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5.	Capital Region Bankruptcy Bar Assoc. and Central New York Bankruptcy Bar Assoc.	October 23-26, 2014	Cooperstown, NY	Bankruptcy Conference	Transportation, meals, lodging
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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.		

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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. Trustco Bank Accts	A	Interest	J	T					
2. Bank of America Accts	A	Interest	K	T					
3. Brokerage Acct. No. 1 (HEADER)									
4. ...Columbia NY Inter MuniBond Fund Class Zshares	A	Dividend	J	T					
5. ...Columbia Short Term Bond Fund Class Z shares	A	Dividend	K	T					
6. Wells Fargo Bank Acct. (Y)									
7. ...Templeton Global Bond Fund CL C.	A	Dividend	K	T					
8. ...Reynolds American common	A	Dividend	J	T					
9. ...Rochester Fund Municipals Class A	B	Dividend	K	T					
10. ...Putnam American Govt Income ClassA See Part VIII.	A	Dividend	J	T					
11. Bristol Myers Squibb Common	A	Dividend	J	T					
12. Key Bank Acct.(Y)									
13. IRA #1(HEADER)									
14. ...Columbia Acorn Fund CL C		None	J	T					
15. ...First Eagle Sogen Funds US Value Fund CL C	A	Dividend	K	T					
16. ...Ivy Funds High Income Fund CL C	A	Dividend	J	T	Sold (part)	11/18/14	J	A	
17. ...Janus Investment Fund Overseas Fund CL C	A	Dividend	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
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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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

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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)

18. ...Janus Investment Flexible Fund BD CL C	A	Dividend	J	T					
19. ...Oppenheimer Developing Markets Fund CL C		None	J	T					
20. ...Pimco Total Return Fund CL C	A	Dividend			Sold	11/18/14	J	C	
21. ...Prudential Jennison Small Company Fund CL C	A	Int./Div.	J	T					
22. ...Templeton Global Bond Fund CL C	A	Dividend	J	T					
23. Gabelli Asset Fund-C	A	Dividend	K	T					
24. IRA #2 (Y)									
25. ...John Hancock Large Cap Equity	A	Dividend	J	T					
26. ...Oppenheimer Developing Market Fund		None	J	T					

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

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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/ Margaret M. Cangilos-Ruiz**

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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