

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2013

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 05/02/2014
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 01/01/2013 to 12/31/2013
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.)*

DATE

SOURCE AND TYPE

INCOME
(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.)*

DATE

SOURCE AND TYPE

1. 2013

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.)*

SOURCE

DATES

LOCATION

PURPOSE

ITEMS PAID OR PROVIDED

1.	Federal Bar Assn (Western Michigan Bankr. Section)	July 25-27, 2013	Traverse City, MI	Panelist at Bar Assn Mtg. legal seminar	Lodging for 2 nights
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2.	National Conference of Bankruptcy Judges	April 8-9, 2013	Scottsdales, AZ	Panelist at legal education seminar	Lodging, meals, transit for 2 night trip
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3.	American Bankruptcy Institute (ABI)	Nov. 11, 2013	Detroit, MI	Panelist at legal education seminar	Mileage for day trip
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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.)*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. Alcatel Lucent Common		None			Sold	12/19/13	J	A	
4. Vodafone Group PLC	A	Dividend	J	T					
5. Verizon Communications Common Stock	A	Dividend	J	T					
6. CenturyLink, Inc. Common (fka Qwest Communications Int'l)		None	J	T					
7. Frontier Communications Corp.		None	J	T					
8. Trustco Bank Corp. NY Common (UTMA)	A	Dividend	J	T					
9. Met Life Policy Holders Trust	A	Dividend	J	T					
10. Kalamazoo Community Foundation 401(k) and 403(b) (JDD)	A	Int./Div.	L	T					
11. TIAA-CREF 403(b) Retirement Fund (JDD)	A	Int./Div.	K	T					
12. American Funds 529A Accounts (H)	C	Dividend	M	T					
13. -American Funds Fundamental Invs									
14. -American Funds Gr Fnd Of Amer									
15. -Capital World Growth & Income (American Funds)									
16. -The Income Fund Of America (American Funds)									
17. -American Mutual Fund (American Funds)									

1. Income Gain Codes:	A = \$1,000 or less	B = \$1,001 - \$2,500	C = \$2,501 - \$5,000	D = \$5,001 - \$15,000	E = \$15,001 - \$50,000
(See Columns B1 and D4)	F = \$50,001 - \$100,000	G = \$100,001 - \$1,000,000	H1 = \$1,000,001 - \$5,000,000	H2 = More than \$5,000,000	
2. Value Codes	J = \$15,000 or less	K = \$15,001 - \$50,000	L = \$50,001 - \$100,000	M = \$100,001 - \$250,000	
(See Columns C1 and D3)	N = \$250,001 - \$500,000	O = \$500,001 - \$1,000,000	P1 = \$1,000,001 - \$5,000,000	P2 = \$5,000,001 - \$25,000,000	
	P3 = \$25,000,001 - \$50,000,000		P4 = More than \$50,000,000		
3. Value Method Codes	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

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

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35. -Invesco Core Equity (Invesco Investment Services, Inc.)									
36. -Largecap Blend II (Principal Funds)									
37. -Largecap Growth I (Principal Funds)									
38. -Midcap (Principal Funds)									
39. Lake Michigan Federal Credit Union (Deposit Accounts)	A	Int./Div.	J	T					
40. PNC Bank (Deposit Accounts)	A	Int./Div.	J	T					
41. PNC Incentive Savings Plan X	A	Distribution			Closed	10/31/13	J	A	

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

Part VII, lines 1-7: The stock interests in the "Baby Bells" and their successors are the product of a gift

These "Baby Bell" assets on Lines 1-7 are disclosed though below the reporting threshold.

Part VII, line 10: 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 retirement account.

Part VII, line 11: the TIAA-CREF reported "gains" which I assume take the form of reinvested tax-deferred dividends or other return on investment. This is retirement account.

Part VII, line 41: I terminated my participating in the PNC Investment Savings Plan (the successor to National City Bank's comparable plan I assume) promptly upon my appointment in 2007. Nevertheless, on or about Oct. 31, 2013 I received a check in the amount of \$99.30 evidently representing a settlement of claims asserted (without my involvement) on behalf of persons holding interests in the PNC Investment Savings Plan during the time when I was employed by PNC's predecessor in interest, National City Bank. I rolled over this check to my Thrift Savings Plan.

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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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