

FINANCIAL DISCLOSURE REPORT
FINAL FILING

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) Ninfo, II, John C.	2. Court or Organization U.S. Bankruptcy Court - WDNY	3. Date of Report 12/31/2011
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Active U.S. Bankruptcy J	5a. Report Type (check appropriate type) ☐ Nomination, Date ☐ Initial ☐ Annual ☒ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2011 to 12/31/2011
7. Chambers or Office Address 1400 U.S. Courthouse 100 State Street Rochester, New York 14614	8. On the basis of the information contained in this Report and any modifications pertaining thereto, it is, in my opinion, in compliance with applicable laws and regulations. Reviewing Officer _____ Date _____	
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. Sign on last page.		

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

☐ NONE (No reportable positions.)

POSITION	NAME OF ORGANIZATION/ENTITY
1. President	Credit Abuse Resistance Education Corp., a 501(c)(3) not-for-profit, founded by person reporting ("CARE")
2. Board Member	Friends of Ganondagan (a 501(c)(3), not-for-profit - supports activities at Ganondagan, a NYS Native American Historic site in Victor, NY
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.	
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	10/13/11-10/14/11	Tampa, Florida	Luncheon - Featured CARE Speaker	Airfare, Hotel, Meals, Ground Transportation
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. Citibank (NYS)	Home equity loan (not secured by personal residence)	J
2. Citibank (NYS)	Home equity loan (not secured by personal residence)	J
3.		
4.		
5.		

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Table with 2 columns: Name of Person Reporting, Date of Report. Row 1: Ninfo, II, John C., 12/31/2011

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.)

Table with 10 columns: A. Description of Assets, B. Income during reporting period, C. Gross value at end of reporting period, D. Transactions during reporting period. Rows 1-17 include various bank accounts and investment 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
2. Value Codes: F=\$50,001 - \$100,000, G=\$100,001 - \$1,000,000, H1=\$1,000,001 - \$5,000,000, H2=More than \$5,000,000
3. Value Method Codes: J=\$15,000 or less, K=\$15,001 - \$50,000, L=\$50,001 - \$100,000, M=\$100,001 - \$250,000, 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, Q=Appraisal, R=Cost (Real Estate Only), S=Assessment, T=Cash Market, U=Book Value, V=Other, W=Estimated

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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)
18. - Money Market Fund, Inc.	A	Dividend	J	T					
19. - Developing Markets Fund	A	Dividend	J	T					See Section VIII
20. Merrill Lynch - Custodian Account (Equities)									
21. - Comcast Corp. New CLA	A	Dividend	J	T					
22. - Emerson Elec Co.	A	Dividend	J	T					
23. - General Electric	A	Dividend	J	T					
24. - Home Pptys of New York REIT	A	Dividend	J	T					
25. - Johnson and Johnson - Com	A	Dividend	J	T					
26. - Microsoft Corp.	A	Dividend	J	T					
27. - Paychex Inc.	A	Dividend	J	T					
28. - Pepsico Inc.	A	Dividend	J	T					
29. - Procter Gamble	A	Dividend	J	T					
30. - Schlumberger Ltd.	A	Dividend	J	T					
31. - Walgreen Co.	A	Dividend	J	T					
32. - BIF Money Fund	A	Dividend	J	T					
33. UBS Financial Services, Inc. (IRA)									
34. - UBS Bank USA	A	Int./Div.	J	T					

1. Income Gain Codes:

(See Columns B1 and D4)

2. Value Codes

(See Columns C1 and D3)

3. Value Method Codes

(See Column C2)

A = \$1,000 or less

F = \$50,001 - \$100,000

J = \$15,000 or less

N = \$250,001 - \$500,000

P3 = \$25,000,001 - \$50,000,000

Q = Appraisal

U = Book Value

B = \$1,001 - \$2,500

G = \$100,001 - \$1,000,000

K = \$15,001 - \$50,000

O = \$500,001 - \$1,000,000

R = Cost (Real Estate Only)

V = Other

C = \$2,501 - \$5,000

H1 = \$1,000,001 - \$5,000,000

L = \$50,001 - \$100,000

P1 = \$1,000,001 - \$5,000,000

P4 = More than \$50,000,000

S = Assessment

W = Estimated

D = \$5,001 - \$15,000

H2 = More than \$5,000,000

M = \$100,001 - \$250,000

P2 = \$5,000,001 - \$25,000,000

T = Cash Market

E = \$15,001 - \$50,000

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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. - Fidelity Advisor Small Cap Value Fund Class A	A	Int./Div.	K	T					
36. - Fidelity Advisor New Insights Fund Class A	A	Int./Div.	M	T					
37. - Henderson Global Investors Intl Opportunities Fund A	A	Int./Div.	K	T					
38. - Fidelity Advisors Floating Rate High Income Fund Class A	D	Int./Div.	M	T					
39. UBS Financial Services, Inc. (Reporter)									
40. - Rochester FD Municipals Class A	D	Int./Div.	L	T					
41. UBS Financial Services Inc. (Joint)									
42. - Rochester FD Municipals Class A	D	Int./Div.	L	T					
43. Estate #1 (X)					Closed	02/01/11			
44. - JP Morgan Chase Bank (X)	A	Interest	J	T					
45. - JP Morgan Chase Bank (X)	A	Interest	K	T					
46. Estate #2 (X)					Closed	02/01/11			
47. - JP Morgan Chase Bank (X)	A	Interest	J	T					
48. - JP Morgan Chase Bank (X)	A	Interest	L	T					
49. - UBS Financial Services, Inc. (X)									
50. --RMA Money Market (X)	A	Interest	L	T					
51. --American Express Cent UTUS (CD) (X)	B	Interest	L	T					

1. Income Gain Codes:

(See Columns B1 and D4)

2. Value Codes

(See Columns C1 and D3)

3. Value Method Codes

(See Column C2)

A = \$1,000 or less

F = \$50,001 - \$100,000

J = \$15,000 or less

N = \$250,001 - \$500,000

P3 = \$25,000,001 - \$50,000,000

Q = Appraisal

U = Book Value

B = \$1,001 - \$2,500

G = \$100,001 - \$1,000,000

K = \$15,001 - \$50,000

O = \$500,001 - \$1,000,000

R = Cost (Real Estate Only)

V = Other

C = \$2,501 - \$5,000

H1 = \$1,000,001 - \$5,000,000

L = \$50,001 - \$100,000

P1 = \$1,000,001 - \$5,000,000

P4 = More than \$50,000,000

S = Assessment

W = Estimated

D = \$5,001 - \$15,000

H2 = More than \$5,000,000

M = \$100,001 - \$250,000

P2 = \$5,000,001 - \$25,000,000

T = Cash Market

E = \$15,001 - \$50,000

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

Table with 10 columns: A. Description of Assets, B. Income during reporting period, C. Gross value at end of reporting period, D. Transactions during reporting period. Rows 52-68 include entries for BMW Bank, Trust #1, UBS Financial Services, USB Bank USA, Midfirst Bank, Citibank, Trust #2, and various other banks.

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
2. Value Codes: F=\$50,001 - \$100,000, G=\$100,001 - \$1,000,000, H1=\$1,000,001 - \$5,000,000, H2=More than \$5,000,000
3. Value Method Codes: J=\$15,000 or less, K=\$15,001 - \$50,000, L=\$50,001 - \$100,000, M=\$100,001 - \$250,000, 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, Q=Appraisal, R=Cost (Real Estate Only), S=Assessment, T=Cash Market, U=Book Value, V=Other, W=Estimated

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[] NONE (No reportable income, assets, or transactions.)

Table with 10 columns: A. Description of Assets, B. Income during reporting period, C. Gross value at end of reporting period, D. Transactions during reporting period. Rows include UBS Financial Services Inc., Fidelity Advisor Leveraged Company Stock Fund Class A, Fidelity Advisor New Insights Funds Class A, Rochester FD Municipals Class A, O'Connor Fund of Funds Multi Strategy, Fidelity Advisor Floating Rate High Income Fund Class A, Discover Bank DE US Fixed Rate CD.

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
2. Value Codes: F=\$50,001 - \$100,000, G=\$100,001 - \$1,000,000, H1=\$1,000,001 - \$5,000,000, H2=More than \$5,000,000
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Section VI:

The home equity loans are NOT secured by reporting person's personal residence. As part of a [REDACTED] the reporting person deeded his interest [REDACTED] The two home equity loans listed in that section remain a personal liability, however, of the reporting person, even though there is sufficient equity in the residence to insure the repayment of the loans which are to be made [REDACTED]

Section VII:

Investment #8 - shows purchases to report that additional shares of each investment are automatically purchased every two weeks from September through June in specific dollar amounts.

Investment #19 - rebalanced portfolio (see note for Investment #8).

Investments #69 (Encompasses #70-#75): These investments were purchased by Reporter with funds inherited from the Estates and Trusts closed in February 2011. Reporter was the Executor and Trustee only of those Estates and Trusts, which is why they were reported in 2010.

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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.



NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILFULLY 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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