

# FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2013

Report Required by the Ethics  
in Government Act of 1978  
(5 U.S.C. app. §§ 101-111)

|                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                          |                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|
| <b>1. Person Reporting</b> (last name, first, middle initial)<br><br>Lord, Nancy H.                                                                                                                       | <b>2. Court or Organization</b><br><br>United States Bankruptcy Court, Eastern District of New York                                                                                                                                                                                      | <b>3. Date of Report</b><br><br>05/13/2014                       |
| <b>4. Title</b> (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)<br><br>United States Bankruptcy Judge                                                | <b>5a. Report Type</b> (check appropriate type)<br><input type="checkbox"/> Nomination <input type="checkbox"/> Date<br><input type="checkbox"/> Initial <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Final<br><b>5b.</b> <input type="checkbox"/> Amended Report | <b>6. Reporting Period</b><br><br>01/01/2013<br>to<br>12/31/2013 |
| <b>7. Chambers or Office Address</b><br><br>United States Bankruptcy Court<br>Conrad B. Duberstein United States Bankruptcy Courthouse<br>271C Cadman Plaza East, Room 3577<br>Brooklyn, NY 11201-1800    |                                                                                                                                                                                                                                                                                          |                                                                  |
| <p align="center"><b>IMPORTANT NOTES:</b> The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.</p> |                                                                                                                                                                                                                                                                                          |                                                                  |

## 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. _____        | _____                              |
| 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. 2/28/12  | Pension - New York State Employees' Retirement System - Monthly Pension Check (no control) |
| 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<br>(yours, not spouse's) |
|-----------|----------------------------------------------------------------------------------------------------------|---------------------------------|
| 1. 2013   | Income Derived from Monthly Payment from NYS Retirement System (NYS & Local Employees Retirement System) | \$20,791.00                     |
| 2. Yearly | Rental Income derived from leasing farm acreage (farm is not held for investment purposes)               | \$600.00                        |
| 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.   |                 |
| 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. American Bankruptcy Institute - Bankruptcy Views From The Bench                     | 09/27/2013            | Georgetown University Law Center, Washington DC       | Serve as Panel Member on a CLE Panel for CLE Program | Hotel Lodging, Travel, Food |
| 2. Capital Region Bankruptcy Bar Assoc. & Central NY Bankruptcy Bar Assoc. Joint Conf. | 11/8/2013 - 11/9/2013 | Sagamore Hotel and Conference Center, Lake George, NY | Serve as Panel Member on a CLE Panel for CLE Program | Hotel Lodging and Food      |
| 3.                                                                                     |                       |                                                       |                                                      |                             |
| 4.                                                                                     |                       |                                                       |                                                      |                             |

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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. | Key Bank        | Unsecured Preferred Credit Line Account               | J                 |
| 2. | MetLife         | Loan against Own "Whole Life" Life Insurance Proceeds | M                 |
| 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.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset<br>exempt from prior disclosure | B.<br>Income during<br>reporting period |                                               | C.<br>Gross value at end<br>of reporting period |                                           | D.<br>Transactions during reporting period      |                         |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|-----------------------------------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------|-------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code 1<br>(A-H)        | (2)<br>Type (e.g.,<br>div., rent,<br>or int.) | (1)<br>Value<br>Code 2<br>(J-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.,<br>buy, sell,<br>redemption) | (2)<br>Date<br>mm/dd/yy | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |

|                                                                |   |          |   |   |  |  |  |  |  |
|----------------------------------------------------------------|---|----------|---|---|--|--|--|--|--|
| 1. Neuberger Berman Large Cap Value Investor f/k/a Partners Fd | A | Dividend | J | T |  |  |  |  |  |
| 2. Neuberger Berman Focus Fund Investor Class                  | B | Dividend | J | T |  |  |  |  |  |
| 3. MetLife, Inc common stock (MetLife Policy Holder Trust)     | A | Dividend | K | T |  |  |  |  |  |
| 4. MetLife "Whole Life" Policy                                 | D | Dividend | L | T |  |  |  |  |  |
| 5. Prudential (Herzfeld & Rubin, P.C. Empl. 401K Plan)         | F | Dividend | N | T |  |  |  |  |  |
| 6. J.P. Morgan Chase IRA (CD)                                  |   | None     | J | T |  |  |  |  |  |
| 7.                                                             |   |          |   |   |  |  |  |  |  |
| 8.                                                             |   |          |   |   |  |  |  |  |  |
| 9.                                                             |   |          |   |   |  |  |  |  |  |
| 10.                                                            |   |          |   |   |  |  |  |  |  |
| 11.                                                            |   |          |   |   |  |  |  |  |  |
| 12.                                                            |   |          |   |   |  |  |  |  |  |
| 13.                                                            |   |          |   |   |  |  |  |  |  |
| 14.                                                            |   |          |   |   |  |  |  |  |  |
| 15.                                                            |   |          |   |   |  |  |  |  |  |
| 16.                                                            |   |          |   |   |  |  |  |  |  |
| 17.                                                            |   |          |   |   |  |  |  |  |  |

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

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

### Part VII. Investments and Trusts

Re - Prudential / Herzfeld & Rubin, P.C. Employees' 401(k) Plan. Nothing is being contributed by Herzfeld & Rubin, P.C. or has been contributed by Herzfeld & Rubin, P.C. (a former employer) since I left the firm's employ in 1999. I do not receive any income as this is a retirement plan but I have indicated the change in value for the reporting year in column B(1). The names of the funds that are currently contained within my 401(k) account are: "Stable Value Fund"; "Loomis Sayles Global Mark"; "Invesco Comstock A"; "MFS International Value R4"; and "Oppenheimer Int'l Growth Y."

### Part VII. Investments and Trusts

Item 4 - A dividend is earned each year on the anniversary of this whole-life policy which automatically results in the acquisition of additional insurance coverage. Since the anniversary date is in June each year, I have included the dividend amount for 2013, (the dividend amount would fall within category "B" but the amount of additional insurance that the dividend purchased falls within category "D", so I used category ("D"). For "gross value" at end of the reporting period, I have provided the cash surrender value information which falls within category "L".

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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/ **Nancy H. Lord**

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)

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