

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) Kirscher, Ralph B.	2. Court or Organization U.S. Bankruptcy Court for the District of Montana	3. Date of Report 03/16/2017
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☐ Annual ☒ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2016 to 01/31/2017
7. Chambers or Office Address Honorable Ralph B. Kirscher 3922 Bellecrest Dr. Missoula, MT 59801		
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.	
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. Commercial Law and Bankruptcy Section, Idaho State Bar	February 18-20, 2016	Idaho Falls, ID	CLE Program	Transportation, hotel, meals, seminar fee
2. Montana Bankruptcy Law Section, Montana State Bar	August 17-19, 2016	Billings, MT	CLE Program	Transportation, hotel, meals, semina fee
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.	Navient/Wells Fargo Educational Services	Student Loan	J
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. Mineral estate from Stillwater County, MT		None	J	W					
2. ReliaStar Life Ins. Co. (ING) Flexible Prem. Adjustable Whole Life	A	Interest	K	W					
3. MetLife Promise Whole Life Base Plan	A	Dividend	K	W					
4. Providence Health & Services Core Plan	A	Interest	K	W					
5. MT Teachers' Retirement System	A	Interest	J	W					
6. IRA # 1 (H) (X)									
7. -Abbott Labs common stock (X)	C	Dividend	J	T					
8. -Alcoa Corp common stock (X)	A	Dividend	J	T					
9. -Apache Corp common stock (X)	A	Dividend	J	T					
10. -Arconic Inc common stock (X)	A	Dividend	J	T					
11. -Bunge Limited common stock (X)	A	Dividend	J	T					
12. -Corning Inc common stock (X)	A	Dividend	K	T					
13. -Dow Chemical common stock (X)	A	Dividend	J	T					
14. -Genl Electric Co common stock (X)	A	Dividend	J	T					
15. -Honda Motor Co ADR Japan ADR common stock (X)	A	Dividend	J	T					
16. -Intel Corp common stock (X)	A	Dividend	K	T					
17. -Merck & Co Inc New Com common stock (X)	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 \$5,000,000	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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18. -Novartis Ag Spon ADR common stock (X)	A	Dividend	J	T					
19. -Petroleo Brasileiro SA Petrobras Non Vtg SPON ADR common stock (X)	A	Dividend	J	T					
20. -Pfizer Inc common stock (X)	A	Dividend	J	T					
21. -Royal Dutch Shell PLC CL A SPON ADR common stock (X)	A	Dividend	J	T					
22. -Sason LTD SPON ADR common Stock (X)	A	Dividend	K	T					
23. -Unilever NV NY SHS New Netherlands SPON SSPON ADR common stock (X)	A	Dividend	J	T					
24. -Verizon Communications Inc common stock (X)	A	Dividend	K	T					
25. Abbott Labs common stock (X)	A	Dividend	J	T					
26. Agrium Inc (Canada) CAD common stock (X)	A	Dividend	J	T					
27. AT&T Inc common stock (X)	A	Dividend	J	T					
28. CenturyLink Inc common stock (X)	B	Dividend	K	T					
29. Dow Chemical common stock (X)	A	Dividend	K	T					
30. Du Pont De Nemours common stock (X)	A	Dividend	K	T					
31. Honda Motor Co ADR Japan ADR common stock (X)	A	Dividend	K	T					
32. Intel Corp common stock (X)	B	Dividend	K	T					
33. Johnson & Johnson Com common stock (X)	A	Dividend	K	T					
34. Mosaic Co common stock (X)	A	Dividend	J	T					

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	
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35. Novartis AG SPON ADR common stock (X)	A	Dividend	K	T					
36. Petroleo Brasileiro SA Petrobras Non Vtg SPON ADR common stock (X)	A	Dividend	J	T					
37. Royal Dutch Shell PLC CL A SPON ADR common stock (X)	C	Dividend	K	T					
38. Umpqua HoldingsCorp OR common stock (X)	A	Dividend	J	T					
39. Unilever NV N Y SHS New Netherlands SPON SPON ADR common stock (X)	A	Dividend	K	T					
40. UBS Bank USA Dep Acct (X)	A	Interest	J	T					
41. Ameriprise Financial (H) (X)				T					
42. -Blackrock Global Alloc Investor Cl A mutual fund (X)	A	Dividend	J	T					
43. -Columbia Adaptive Risk Alloc Cl C mutual fund (X)	A	Dividend	J	T					
44. -Eaton Vance R Bernstein All Asset Strat Cl A mutual fund (X)	A	Dividend	J	T					
45. -Western Asst Intermediate Term Mun Cl A mutual fund (X)	A	Dividend	J	T					
46.									

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

The mineral estate located in Stillwater County and listed in Part VII is non-producing so no income was generated in 2016.

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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/ Ralph B. Kirscher**

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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