

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2012

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) Kaplan, Michael B.	2. Court or Organization U.S. Bankruptcy Court	3. Date of Report 08/01/2013
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2012 to 12/31/2012
7. Chambers or Office Address 241 Clarkson S Fisher Building 402 East State Street Trenton, NJ 08608-1507		
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. Adjunct Professor	Rutgers University School of Law
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. Open ended	Thomson Reuters Publishing Agreement, 5% royalty on sales of Consumer Bankruptcy Manual
2.	
3.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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. 2012	Rutgers-salary	\$12,744.00
2. 2012	[REDACTED], Norwood, NJ Rental Income	\$27,600.00
3. 2012	West Services Royalty	\$4,708.00
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. 2012	Oveh Shalom of Bucks County-salary
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 Conference Inst	09/28/2012	Dallas, TX	Educational	hotel, meals, travel
2. NCBJ Annual Conference	10/24/12 to 10/29/12	San Diego, CA	Educational	hotel
3. American Conference Inst	7/30/2012	Chicago, IL	Educational	hotel, meals, travel
4. NACTT Annual Conference	7/11/2012 to 7/13/2012	New Orleans, LA	Educational	hotel, meals, travel
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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.	University of Pennsylvania	Tuition	P3
2.	Bank of America	Mortgage on rental property	L
3.			
4.			
5.			

FINANCIAL DISCLOSURE REPORT

Page 4 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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. IRA # 1	D	Int./Div.	N	T					
2. -Pershing Government Account money market					Buy (add'l)	03/28/12	K		
3. -Pershing Government Account money market					Redeemed (part)	05/08/12	K	A	
4. -Pershing Government Account money market					Buy	09/06/12	L		
5. -Pfizer Inc common									
6. -Citigroup Inc common									
7. -Frontier Communications Corp									
8. -Verizon Communications Com									
9. -Blackstone Natural Resources Trust Fund CL C mutual fund					Redeemed	09/06/12	K	A	
10. -Sunamerica Senior Floating Rate Fund CL C mutual fund									
11. -Franklin High Income Fund CL C mutual fund									
12. -Franklin Income Fund CL C mutual fund									
13. -Templeton Global Balanced Fund Class C mutual fund									
14. -Wells Fargo Advantage Health Care Fund CL C mutual fund					Redeemed (part)	03/28/12	K	A	
15. -Icon Energy Fund Class c mutual fund					Redeemed	09/06/12	J	A	
16. -Rydex Banking Fund CL C mutual fund					Redeemed	09/06/12	K	C	
17. -Mainstay Epoch Global Equity Yield Fund Cl c					Buy	05/08/12	K		

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 H ~\$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	

FINANCIAL DISCLOSURE REPORT

Page 5 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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. -Metlife Fixed Annuity (Y)									
19. IRA # 2	B	Int./Div.	L	T					
20. -Pershing Government Account money market									
21. -Frontier Communications Corp									
22. -Verizon Communications Com									
23. -Franklin Income fund CL C mutual fund									
24. -Franklin High Income fund CL C									
25. -Franklin Dynatech CL C mutual fund									
26. -Icon Energy Fund Cl C mutual fund									
27. -Mainstay Epoch Gloal equity Yield Fund Class c					Buy	05/08/12	J		
28. IRA #3	A	Int./Div.	J	T					
29. -Pereshing Government money market									
30. -Frotier Communications Corp common									
31. -Verizon Communications Com									
32. IRA #4	A	Int./Div.	J	T					
33. -Pershing Prime Reserves Money Market					Redeemed (part)	05/07/12	J	A	
34. -Mainstay High Yield Opportunities Fund Class c					Buy	05/07/12	J		

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		

FINANCIAL DISCLOSURE REPORT

Page 6 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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)

35. -Mainstay Epoch Global Equity Fund Class c					Buy	05/07/12	J		
36. Federated Capital Reserves Money Market	A	Dividend	J	T	Redeemed (part)	11/30/12	K	A	
37. NJ Economic Dev Auth St Pension 2/15/14 Zero Coupon Bond	B	Interest			Sold	11/29/12	K	A	
38. NJ Economic Dev Auth St Pension 2/15/21 Zero Coupon Bond	A	Interest	J	T					
39. Citigroup Inc common	A	Dividend	J	T					
40. Flaherty & Crumrine Claymore Pfd Sec mutual fund	A	Dividend			Redeemed	03/02/12	J	A	
41. Blackrock Real Asset Equity Tr Com mutual fund	A	Dividend			Redeemed	03/02/12	J	A	
42. Pioneer Floating Rate Tr Com mutual fund	B	Dividend			Redeemed	03/02/12	J	A	
43. Western Asset Managed High Income Fd mutual fund	B	Dividend			Redeemed	03/02/12	K	A	
44. Best of America IV Variable Rate Annuity	B	Int./Div.	K	T					
45. -NVIT Multi-MGR Intl GR 3 mutual fund									
46. -NVIT Multi-MGR Midcap GR 1 mutual fund									
47. -VK NIT Realestate 1 mutual fund									
48. -NW NVIT money market I									
49. TD Bank USA Money market checking	A	Dividend			Redeemed	09/01/12	L	A	
50. ING Classic money market	A	Dividend			Redeemed	01/24/12	J	A	
51. Citigroup Inc common	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	

FINANCIAL DISCLOSURE REPORT

Page 7 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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)

52. TIAA CREF money market	A	Int./Div.	J	T					
53. Rental Property #1, Norwood, NJ Rental Property	E	Rent	N	W					
54. Lincoln Financial Group annuity	A	Interest			Distributed	09/12/12	K	D	
55. Mass Mutual Whole Life Insurance Policy (X)	A	Dividend	K	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	

FINANCIAL DISCLOSURE REPORT

Page 8 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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

FINANCIAL DISCLOSURE REPORT

Page 9 of 9

Name of Person Reporting

Kaplan, Michael B.

Date of Report

08/01/2013

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/ Michael B. Kaplan**

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
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544