

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2015

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 08/05/2016
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 01/01/2015 to 12/31/2015
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.)

POSITION

NAME OF ORGANIZATION/ENTITY

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.)

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. 2015	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.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1. American Bankruptcy Institute (ABI)	Nov. 10-11, 2015	Troy, MI	Panelist at legal education seminar	Mileage and lodging for 1 night
2. Federal Bar Assn (Western Michigan Bankr. Section)	July 30 - Aug. 1, 2015	Thompsonville, MI	Panelist at Bar Assn Mtg. legal seminar	Mileage and lodging for 2 nights
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.)*SOURCEDESCRIPTIONVALUE

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VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*NONE *(No reportable liabilities.)*CREDITORDESCRIPTIONVALUE CODE

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Name of Person Reporting

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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. Vodafone Group PLC	A	Dividend	J	T					
4. Verizon Communications Common Stock	A	Dividend	J	T					
5. CenturyLink, Inc. Common (fka Qwest Communications Int'l)	A	Dividend	J	T					
6. Frontier Communications Corp.		None	J	T					
7. Trustco Bank Corp. NY Common (UTMA)	A	Dividend	J	T					
8. Met Life Policy Holders Trust	A	Dividend	J	T					
9. Principal Funds TOD	B	Dividend	L	T	Open	02/13/15	L		Princor Financial
10. -SAM Flexible Income Portfolio (A)									
11. Kalamazoo Community Foundation 401(k) and 403(b) (JDD)	C	Int./Div.	M	T					
12. TIAA-CREF 403(b) Retirement Fund (JDD)	A	Int./Div.	K	T					
13. American Funds 529A Accounts (Thru Princor Financial)									
14. -American Funds College Enrollment Fund (CENAX)	B	Dividend	L	T	Buy	01/15/15	M		
15.					Buy	06/26/15	K		
16.					Distributed (part)	08/11/15	J	C	
17.					Distributed (part)	12/31/15	J	C	

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 I = More than \$5,000,000	E = \$15,001 - \$50,000 J = More than \$50,000,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$250,000,001 - \$500,000,000	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 \$5,000,000,000	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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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 I (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. - American Funds College 2015 Fund 529A	A	Dividend	J	T	Buy	01/15/15	K		
19.					Distributed	06/26/15	K		
20. -American Funds College 2018 Fund 529A (CENAX)	B	Dividend	K	T	Buy	01/15/15	K		
21. Principal Financial Group Variable Universal Life (SWD) (H)	A	Dividend	K	T					
22. -Bond & Mortgage Securities (Principal Funds)									
23. -Capital Appreciation (Principal Funds)									
24. -Diversified International (Principal Funds)									
25. -Dreyfus VIP Opportunistic Small Cap (Dreyfus)									
26. -Equity Income Account I (Principal Funds)									
27. -Fidelity VIP Equity-Income (Fidelity Funds)									
28. -Invesco Core Equity (Invesco Investment Services, Inc.)									
29. -Largecap Blend II (Principal Funds)									
30. -Largecap Growth I (Principal Funds)									
31. -Midcap (Principal Funds)									
32. Principal Financial Group Variable Universal Life (JDD) (H)	A	Dividend	J	T					
33. -Capital Appreciation (Principal Funds)									
34. -Bond & Mortgage Securities (Principal 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	
3. Value Method Codes	P3 = \$25,000,001 - \$50,000,000	R = Cost (Real Estate Only)	P4 = More than \$50,000,000	S = Assessment	T = Cash Market
(See Column C2)	Q = Appraisal	V = Other	W = Estimated		
	U = Book Value				

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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)
35. -Diversified International (Principal Funds)									
36. -Dreyfus VIP Opportunistic Small Cap (Dreyfus)									
37. -Equity Income Account I (Principal Funds)									
38. -Fidelity VIP Equity-Income (Fidelity Funds)									
39. -Invesco Core Equity (Invesco Investment Services, Inc.)									
40. -Largecap Blend II (Principal Funds)									
41. -Largecap Growth I (Principal Funds)									
42. -Midcap (Principal Funds)									
43. Lake Michigan Federal Credit Union (Deposit Accounts)	A	Int./Div.	J	T					
44. PNC Bank (Deposit Accounts)	A	Interest	J	T					
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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	

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(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	
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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)

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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		
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(See Column C2)	U = Book Value	V = Other	W = Estimated		

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Name of Person Reporting

Dales, Scott W.

Date of Report

08/05/2016

VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

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Name of Person Reporting

Dales, Scott W.

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Name of Person Reporting

Dales, Scott W.

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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.)

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Dales, Scott W.

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

Part VII, lines 1-6: The stock interests in the "Baby Bells" and their successors are the product of a gift to my wife from her father years before our marriage. These "Baby Bell" assets on Lines 1-6 are disclosed though below the reporting threshold.

Part VII, lines 9-10. This asset reflects the backpay award from the U.S. Treasury (Hauser litigation).

Part VII, line 11: 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 my wife's retirement account.

Part VII, line 12: the TIAA-CREF reported "gains" which I assume take the form of reinvested tax-deferred dividends or other return on investment. This is my wife's retirement account.

Part VII, lines 13-20: The 529A accounts listed on these lines are perhaps better identified as part of the American Funds College Target Date Series 2018, a college savings financial product tailored to the timing of anticipated tuition and other college related costs, given the ages of our children. We took two partial distributions from the college savings accounts (College Enrollment Fund 529A (CENEX)) to fund tuition/room and board for our oldest son's first year of college. With respect to the reported gain, I estimated and split the amount reported on Form 1099-Q evenly between the two redemptions because I was unable to allocate gains more precisely to each transaction. Also, in anticipation of having to take distributions in the next several years, we rebalanced our college savings by shifting funds into the College Enrollment and College 2018 funds through Princi Financial Services on or about January 15, 2015. This explains the elimination of the various college savings -related funds from this year's report that appeared on last year's report. We no longer hold these assets (reported in 2014) as a result of the January 15, 2015 rebalancing of our college savings portfolio.

Part VII, lines 15 & 19: We purchased the American Funds College 2015 Fund Class 529-A in January, 2015 when we rebalanced our college savings in anticipation of our sons' college enrollment. The American Funds College 2015 Fund Class 529-A was closed on June 26th, 2015 and its assets were merged into American Funds College Enrollment Fund Class 529-A. We had no role in effecting the closure of this fund which was evidently the result of decisions by the fund managers.

Part VII, lines 21-42. The funds listed after line 21 and line 32, including the Capital Appreciation fund which I did not list on my 2014 financial disclosure, are listed as supporting detail regarding the two Variable Universal Life ("VUL") policies that my wife and I own. The funds included under the VUL heading are assets of the Principal Financial Group or its subsidiaries, and do not belong to us. Rather, my wife and I own the VUL insurance contracts, and we do not have an ownership interest in the insurance company's assets used to fund the policy, nor does the insurance company provide us with transaction information telling us when the insurance company acquired (or disposed of) underlying assets the company uses to meet its obligations under the life insurance contract. I included the specific fund detail in the interest of full disclosure, although the specific assets are not reportable.

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Dales, Scott W.

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