

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2013

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) SHULMAN, WILLIAM S.	2. Court or Organization Bankruptcy Court, S.D. Alabama	3. Date of Report 04/24/2014
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Chief United States Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 1/1/2013 to 12/31/2013
7. Chambers or Office Address U.S. Bankruptcy Court 201 St. Louis Street Mobile, AL 36602		
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. Board of Directors	Jewish Family Services of Mobile, Inc.
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.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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 (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.)*

DATE	SOURCE AND TYPE
1. 2013	Volunteers of America
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. Ala. Bar Institute for CLE	Nov. 15, 2013	Birmingham, AL	Seminar	Food, travel, lodging
2. Bankruptcy & Commercial Sec. of Ala. Bar	June 20-22, 2013	Destin, FL	Seminar	Food, travel, lodging
3.				
4.				
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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.	Express Loan Servicing	Student Loans	J
2.	ED Financial Servicing	Student Loans	K
3.			
4.			
5.			

FINANCIAL DISCLOSURE REPORT

Page 4 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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. Regions Bank account	A	Interest	J	T					
2. Regions Bank(IRA) cash equivalent	A	Interest	L	T					
3. Regions Bank(IRA) cash equivalent	A	Interest	J	T					
4. Merrill Lynch money market account	A	Interest	J	T					
5. AllState Corp. common	A	Dividend	J	T					
6. Hancock Bank account (name change)	A	Interest	J	T					
7. Washington Mutual Investors Fund A	A	Dividend			Sold	12/12/13	K		
8. Ares Capital Corp. common	A	Dividend	J	T					
9. NY Life Whole Life	A	Dividend	J	T					
10. BBVA Compass Bank account (name change)	A	Interest	J	T					
11. Schwab Gov't Money Fund SWGXX	A	Interest	J	T					
12. American FD EuroPacific Growth Fund Class AEGFX	A	Dividend	J	T					
13. American FD Growth Fund of America CL GFAFX	A	Dividend	K	T					
14. Royce Pennsylv. Mutual FD PENNX Investment Class	A	Dividend	J	T					
15. Scwab S&P 500 Index Fund SWPPX	A	Dividend	K	T	Sold (part)	3/27/13	J	A	
16. Vanguard MID CAP Index Signal VMISX	A	Dividend	K	T					
17. Vanguard Windsor II FD Admiral Share VWNAX	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	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 5 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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. Vanguard Interim Term Tax Exempt FD Admiral Share VWIUX	C	Dividend	L	T	Sold (part)	9/18/13	J		
19. Vanguard LTD Term Tax Exempt Admiral Share VMLUX	C	Dividend	J	T					
20. Managed Asset Account #1									
21. Shwab Govt Money Fund SWGXX	A	Interest	K	T					
22. Alabama Drinking Bonds	A	Interest	K	T					
23. Alabama Judicial Bond	A	Interest			Matured	11/1/13	J		
24. Alabama ST Pub HE Bond	A	Interest	K	T					
25. ALA ST Pub SC Bond	A	Interest	J	T					
26. ALA WTR POLLUTI Bond	A	Interest	J	T					
27. Alabaster ALA SWR Bond	A	Interest	K	T					
28. Autauga CNTY ALA Bond	A	Interest			Matured	6/1/13	J		
29. Baldwin CNTY ALA Bond	A	Interest	J	T					
30. Birmingham ALA Bond	B	Interest	K	T					
31. Etowah CNTY ALA Bond	A	Interest	K	T					
32. Huntsville ALA Bond	A	Interest	J	T					
33. Jefferson CNTY ALA Bond	A	Interest			Redeemed	12/4/13	J		
34. Lowndes CNTY ALA Bond	A	Interest	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 6 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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. Mobile ALA WTR & SW Bond	A	Interest			Redeemed	01/28/13	K		
36. Montgomery ALA WTR & SW Bond	A	Interest			Redeemed	6/24/13	J		
37. Orange Beach ALA Bond	A	Interest	J	T					
38. Talladega CNTY ALA Bond	A	Interest			Redeemed	4/19/13	J		
39. University ALA AT Bond	A	Interest	K	T					
40. Vanguard Interim Term Tax VWIUX	A	Dividend	N	T					
41. Vanguard LTD Term Tax VMLUX	A	Dividend	K	T					
42. American FD EuroPacific AEGFX	A	Dividend	J	T					
43. American FD Growth FD of Amer. CL GFAFX	A	Dividend	M	T					
44. Neuberger Berman Genesis NBGNX	A	Dividend	L	T					
45. Royce PA Mutual Fund PENNX	A	Dividend	K	T					
46. Vanguard Equity Income VEIRX	A	Dividend	L	T					
47. Vanguard Intl Value Fund VTRIX	A	Dividend	K	T					
48. Vanguard Midcap Index Signal VMISX	A	Dividend	K	T					
49. Vanguard 500 Index FD Signal VIFSX	C	Dividend	M	T					
50. IRA #1 (X)	A	Dividend	K	T					
51. -Vanguard Total STK MKT Index VTSSX					Buy	12/20/13	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 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 7 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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. -Vanguard FXD Inc Secs STRM VFSUX					Buy	12/20/13	J		
53. -Vanguard INTERMED Term Bond VIBSX					Buy	12/20/13	J		
54. -Vanguard Charlotte FDS VTABX					Buy	12/20/13	J		
55. -Schwab Govt SEC Money MKT SWGXX			J	T	Buy	12/20/13	K		
56.									

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 8 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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

1. Section VII, L. 7. This represents a sale for purposes of a Rollover IRA which is noted on L. 50 as "IRA #1".
IRA #1 is shown as an aggregate ownership arrangement.
2. Section VII, L. 50, as noted above, is a header, and the assets are all listed in Lines 51-55.

FINANCIAL DISCLOSURE REPORT

Page 9 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

04/24/2014

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/ WILLIAM S. SHULMAN

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