

# FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2016

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>Cangilos-Ruiz, Margaret M.                                                                                                                  | <b>2. Court or Organization</b><br><br>United States Bankruptcy Court, NDNY                                                                                                                                                                                                              | <b>3. Date of Report</b><br><br>03/28/2017                       |
| <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>01/01/2016<br>to<br>12/31/2016 |
| <b>7. Chambers or Office Address</b><br><br>James M. Hanley United States Courthouse & Federal Building<br>100 South Clinton Street<br>P.O. Box 7007<br>Syracuse, New York 13261                                 |                                                                                                                                                                                                                                                                                          |                                                                  |
| <p align="center"><b>IMPORTANT NOTES:</b> The instructions accompanying this form must be followed. Complete all parts, checking the <b>NONE</b> 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. |             |                          |
| 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><br>(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. Cornell Law School                                                              | February 11-13, 2016 | Ithaca, NY      | Cornell Rossi Moot Court          | transportation, lodging, food |
| 2. American Bankruptcy Institute                                                   | March 5-8, 2016      | New York, NY    | Duberstein Moot Court Competition | transportation, lodging, food |
| 3. Federal Bar Council                                                             | May 3, 2016          | New York, NY    | Law Day Dinner                    | food                          |
| 4. Cornell Law School                                                              | June 22-24, 2016     | New York, NY    | Cornell Judicial Conclave         | transportation, lodging, food |
| 5. Capital Region Bankruptcy Bar Assoc. and Central New York Bankruptcy Bar Assoc. | November 10-12, 2016 | Cooperstown, NY | Bankruptcy Conference             | transportation, lodging, food |

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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.              |                    |                   |
| 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.<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. Trustco Bank Accts                                                                                                       | A                                       | Interest                                      | J                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 2. Bank of America Accts                                                                                                    | A                                       | Interest                                      | J                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 3. Brokerage Acct. No. 1 (HEADER)                                                                                           |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 4. ...Columbia NY Inter MuniBond Fund Class Zshares                                                                         | A                                       | Dividend                                      | J                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 5. ...Columbia Short Term Bond Fund Class Z shares                                                                          | A                                       | Dividend                                      |                                                 |                                           | Sold                                            | 09/23/16                | K                               | A                              |                                                                   |
| 6. Wells Fargo Bank Acct. (X)                                                                                               | A                                       | Interest                                      | J                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 7. ...Templeton Global Bond Fund Cl C.                                                                                      | A                                       | Dividend                                      |                                                 |                                           | Sold                                            | 09/23/16                | K                               |                                |                                                                   |
| 8. ...Reynolds American common                                                                                              | A                                       | Dividend                                      | J                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 9. ...Rochester Fund Municipals Class A                                                                                     | B                                       | Dividend                                      |                                                 |                                           | Sold                                            | 09/23/16                | K                               |                                |                                                                   |
| 10. ...Putnam American Govt Income ClassA<br>See Part VIII.                                                                 | A                                       | Dividend                                      | J                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 11. Bristol Myers Squibb Common                                                                                             | A                                       | Dividend                                      | K                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 12. Key Bank Acct.(Y)                                                                                                       |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 13. IRA #1(HEADER)                                                                                                          |                                         |                                               |                                                 |                                           |                                                 |                         |                                 |                                |                                                                   |
| 14. ...Columbia Acorn Fund CL C                                                                                             |                                         | None                                          | K                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 15. ...First Eagle Sogen Funds US Value Fund<br>CL C                                                                        |                                         | None                                          | K                                               | T                                         |                                                 |                         |                                 |                                |                                                                   |
| 16. ...Ivy Funds High Income Fund CL C                                                                                      | A                                       | Dividend                                      |                                                 |                                           | Sold                                            | 09/21/16                | J                               |                                |                                                                   |
| 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 = \$250,000.01 - \$50,000,000 | K = \$15,001 - \$50,000<br>O = \$500,001 - \$1,000,000 | 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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☐ 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 I<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) |

|                                                    |   |          |   |   |             |          |   |  |  |
|----------------------------------------------------|---|----------|---|---|-------------|----------|---|--|--|
| 18. ...Janus Investment Flexible Fund BD CL C      | A | Dividend | J | T |             |          |   |  |  |
| 19. ...Oppenheimer Developing Markets Fund CL C    |   | None     | J | T |             |          |   |  |  |
| 20. ...Prudential Jennison Small Company Fund CL C | A | Dividend | J | T |             |          |   |  |  |
| 21. ...Templeton Global Bond Fund CL C             | A | Dividend | J | T | Sold (part) | 09/22/16 | J |  |  |
| 22. Gabelli Asset Fund-C                           |   | None     | K | T |             |          |   |  |  |
| 23. IRA #2 (Y)                                     |   |          |   |   |             |          |   |  |  |
| 24. ...John Hancock Large Cap Equity               |   | None     |   |   | Sold        | 04/07/16 | J |  |  |
| 25. ...Oppenheimer Developing Market Fund          |   | None     |   |   | Sold        | 04/07/16 | J |  |  |

|                                                  |                                                                                       |                                                        |                                                                                           |                                                              |                         |
|--------------------------------------------------|---------------------------------------------------------------------------------------|--------------------------------------------------------|-------------------------------------------------------------------------------------------|--------------------------------------------------------------|-------------------------|
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| 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.)*

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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/ Margaret M. Cangilos-Ruiz

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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