

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2014

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 05/05/2015
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 1/1/2014 to 12/31/2014
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

05/05/2015

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.	
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. 14, 2014	Birmingham, AL	Seminar	Food, travel, lodging
2. Bankruptcy & Commercial Sec. of Ala. Bar	June 6-7, 2014	Destin, FL	Seminar	Food, travel, lodging
3. Fla. Northern Bankruptcy Bar	Sept. 19, 2014	Destin, FL	Seminar	Food, travel, lodging
4.				
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

05/05/2015

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

05/05/2015

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. Ares Capital Corp. common	A	Dividend	J	T					
8. NY Life Whole Life	A	Dividend	J	T					
9. BBVA Compass Bank account (name change)	A	Interest	J	T					
10. Schwab Gov't Money Fund SWGXX	A	Interest	J	T					
11. American FD EuroPacific Growth Fund Class AEGFX	A	Dividend	J	T					
12. American FD Growth Fund of America CL GFAFX	B	Dividend	K	T					
13. Royce Pennsylv. Mutual FD PENNX Investment Class	A	Dividend	J	T					
14. Schwab S&P 500 Index Fd SWPPX	A	Interest	K	T					
15. Vanguard MID CAP Index Signal VMISX	A	Dividend				6/03/14	K		
16. Vanguard Windsor II FD Admiral Share VWNAX	B	Dividend	K	T					
17. Vanguard Interim Term Tax Exempt FD Admiral Share VWIUX	C	Dividend	L	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 = \$250,001 - \$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	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

05/05/2015

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 LTD Term Tax Exempt Admiral Share VMLUX	A	Dividend	J	T	Sold (part)	4/15/14	J		
19. Vanguard Index Fds Mid Cap Index Admiral Shrs VIMAX	A	Dividend	K	T		6/3/14	K		
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 ST Pub HE Bond	A	Interest	K	T					
24. ALA ST Pub SC Bond	A	Interest	J	T					
25. ALA WTR POLLUTI Bond	A	Interest	J	T					
26. Alabaster ALA SWR Bond	A	Interest			Redeemed	4/1/14	J	A	
27. Baldwin CNTY ALA Bond	A	Interest	J	T					
28. Birmingham ALA Bonds	B	Interest			Redeemed	1/1/14	J		
29. Birmingham ALA Bonds	A	Interest	K	T		11/10/14	K		
30. Etowah CNTY ALA Bond	A	Interest			Matured	11/10/14	J		
31. Huntsville ALA Bond	A	Interest	J	T					
32. Lowndes CNTY ALA Bond	A	Interest	K	T					
33. Orange Beach ALA Bond	A	Interest	J	T					
34. University AL Hosp 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

05/05/2015

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. Vanguard Interim Term Tax VWIUX	E	Dividend	O	T					
36. Vanguard LTD Term Tax VMLUX	A	Dividend	K	T					
37. American FD EuroPacific AEGFX	A	Dividend	K	T					
38. American FD Growth FD of Amer. CL F1 GFAFX	D	Dividend	M	T					
39. Neuberger Berman Genesis NBGNX	D	Dividend	L	T					
40. Royce PA Mutual Fund PENNX	C	Dividend	K	T					
41. Vanguard Equity Income VEIRX	D	Dividend	M	T					
42. Vanguard Intl Value Fund VTRIX	A	Dividend	K	T					
43. Vanguard Midcap Index Signal VMISX	A	Dividend				6/3/14	L		
44. Vanguard 500 Index FD Signal VIFSX	A	Dividend				6/3/14	M		
45. Vanguard Index FDS Mid Cap Index Admiral Shrs VIMAX	A	Dividend	L	T					
46. Vanguard 500 Index Ed Admiral Shrs VFIAx	C	Dividend	M	T		6/3/14	M		
47. IRA #1									
48. Vanguard Total Stk Mkt Index Signal VTSSX	A	Dividend				6/3/14	K		
49. Vanguard FDX Inc Secs STRM VFSUX	A	Dividend	J	T					
50. Vanguard Intermed Term Bond VIBSX	A	Dividend				6/3/14	J		
51. Vanguard Charlotte FDS VTABX	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

SHULMAN, WILLIAM S.

Date of Report

05/05/2015

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 Index TOT STKIDS Admiral VTSAX	A	Dividend	K	T		6/3/14	K		
53. Vanguard Bd Index Fd Int Trm Bd Admiral VBILX	A	Dividend	J	T		6/3/14	J		
54. Schwab Govt Sec Money Mkt SWGXX	A	Dividend	J	T					
55.									
56.									
57.									
58.									
59.									

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

SHULMAN, WILLIAM S.

Date of Report

05/05/2015

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

1. Section VII, L. 15. (VMISX) This represents a Fund interclass share exchange with Line 19 (VIMAX) with no gains.

There is no drop down description for D(1) which offers that transaction.

D(1) is left blank on Lines 15, 19; 29; 43, 45; 44; 46; 48, 52; 50; 53.

2. L. 28 represents several Birmingham, AL Bonds with different cussip numbers. On 1-1-14, one was redeemed as shown on L. 28; the remaining bonds, on line 29 were subject to mandatory non-taxable exchange - changing the denomination of the remaining bonds, but not the value

3. L.43 (VMISX) - interclass exchange for L. 45 (VIMAX)

L.44 (VIFSX) - interclass exchange for L. 46 (VFIAX)

L.48 (VTSSX) - interclass exchange for L.52 (VTSAX)

L.50 (VIBSX) - interclass exchange for L. 53 (VBILX)

FINANCIAL DISCLOSURE REPORT

Page 9 of 9

Name of Person Reporting

SHULMAN, WILLIAM S.

Date of Report

05/05/2015

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