



Filing ID #10005668

# FINANCIAL DISCLOSURE REPORT

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## FILER INFORMATION

**Name:** Hon. Michael E. Capuano  
**Status:** Member  
**State/District:** MA07

## FILING INFORMATION

**Filing Type:** Annual Report  
**Filing Year:** 2014  
**Filing Date:** 05/9/2015

## SCHEDULE A: ASSETS AND "UNEARNED" INCOME

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Central Street, Somerville, MA - though rent 27% of home, this amt is 100% of asset value  LOCATION: Somerville, MA, US	JT	\$500,001 - \$1,000,000	Rent	\$5,001 - \$15,000	<input type="checkbox"/>
Charles Schwab 401K ⇒ American Century Equity	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Baird Core Plus Bd Inv	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ Baron Small Cap	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ BMO Intermediate Tax Free	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ Cash & MM Fund	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Fidelity Low Priced St Fd	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Charles Schwab 401K ⇒ First Eagle Fund of America	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Harding Loevner Intl Sm	SP	\$1,001 - \$15,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Metropolitan West Total	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ PIMCO Total Return	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ Principal Mid Cap Blend A	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	\$15,001 - \$50,000	Tax-Deferred		<input checked="" type="checkbox"/>
Charles Schwab 401K ⇒ Schwab S&P 500 Index Fund	SP	\$50,001 - \$100,000	Tax-Deferred		<input type="checkbox"/>
Charles Schwab 401K ⇒ Schwab Total Stock Market Fund	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Congressional FCU	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>
CT&M, LLC	SP	\$100,001 - \$250,000	Interest, Partnership income	\$5,001 - \$15,000	<input type="checkbox"/>
LOCATION: Somerville, MA, US DESCRIPTION: Partnership income					
East Cambridge Savings Bank	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Ariel Appreciation	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Balanced Fund	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Cash Reserves	SP	\$1 - \$1,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Contra Fund					
Fidelity - IRA Rollover ⇒ Export & Multinational	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Family Value	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ FPA Crescent Inst'l	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Int'l Discovery	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Invesco Growth & Income Fund	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Royce Total Return FD Investment CL	SP	\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ Select Nat'l Gas	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Rollover ⇒ T Rowe Price Cap Appreciation	SP	\$15,001 - \$50,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Traditional ⇒ Cash Reserves	SP	\$1 - \$1,000	Tax-Deferred	None	<input type="checkbox"/>
Fidelity - IRA Traditional ⇒ Export & Multinational	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
High Street Realty Trust	JT	\$500,001 - \$1,000,000	Rent	\$15,001 - \$50,000	<input type="checkbox"/>
DESCRIPTION: Realty Trust					
Nationwide Retirement ⇒ Fidelity Contra		\$15,001 - \$50,000	Tax-Deferred		<input type="checkbox"/>
Nationwide Retirement ⇒ NW Intl Val Instr Svc		\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Nationwide Retirement ⇒ NW Lg Cap Growth		\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>

Asset	Owner	Value of Asset	Income Type(s)	Income	Tx. > \$1,000?
Nesteggs - IRA Rollover ⇒ Fidelity Cash Reserve	SP	\$1,001 - \$15,000	Tax-Deferred	None	<input type="checkbox"/>
Nesteggs - IRA Rollover ⇒ Windward Aggressive Fund	SP	\$50,001 - \$100,000	Tax-Deferred	None	<input type="checkbox"/>
Savings Bank Life Insur (SBLI)		\$250,001 - \$500,000	Dividends	\$1 - \$200	<input type="checkbox"/>
DESCRIPTION: Term Life Insurance					
Somerville School Employees Federal Credit Union	JT	\$15,001 - \$50,000	Interest	\$1 - \$200	<input type="checkbox"/>
Winter Hill Bank	JT	\$1,001 - \$15,000	Interest	\$1 - \$200	<input type="checkbox"/>

\* Asset class details available at the bottom of this form.

**SCHEDULE B: TRANSACTIONS**

Asset	Owner	Date	Tx. Type	Amount	Cap. Gains > \$200?
Charles Schwab 401K ⇒ American Century Equity	SP	12/12/2014	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvested Shares					
Charles Schwab 401K ⇒ Cash & MM Fund	SP	04/29/2014	E	\$15,001 - \$50,000	
Charles Schwab 401K ⇒ Fidelity Low Priced St Fd	SP	04/29/2014	E	\$1,001 - \$15,000	
Charles Schwab 401K ⇒ First Eagle Fund of America	SP	04/29/2014	E	\$1,001 - \$15,000	
Charles Schwab 401K ⇒ Harding Loevner Intl Sm	SP	04/29/2014	E	\$1,001 - \$15,000	
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	04/29/2014	E	\$1,001 - \$15,000	
Charles Schwab 401K ⇒ Schwab Health Care Fund	SP	12/9/2014	P	\$1,001 - \$15,000	
DESCRIPTION: Reinvested Shares					

\* Asset class details available at the bottom of this form.

SCHEDULE C: EARNED INCOME

Source	Type	Amount
Raphael and Raphael, LLP	Spouse Salary	N/A
YNZ, LLC	Spouse Salary	N/A
CT&M, LLC	Spouse Salary	N/A

SCHEDULE D: LIABILITIES

Owner	Creditor	Date Incurred	Type	Amount of Liability
JT	Century Bank	Sept 2010	Mortgage on High Street, Somerville, MA	\$250,001 - \$500,000
SP	Winter Hill Bank	June 1999	Mortgage on CT&M, LLC, Someville, MA	\$15,001 - \$50,000
JT	Century Bank	January 2014	Home Equity Loan re 172 Central St, Somerville, MA	\$15,001 - \$50,000

SCHEDULE E: POSITIONS

None disclosed.

SCHEDULE F: AGREEMENTS

None disclosed.

SCHEDULE G: GIFTS

None disclosed.

SCHEDULE H: TRAVEL PAYMENTS AND REIMBURSEMENTS

Trip Details					Inclusions		
Source	Start Date	End Date	Itinerary	Days at Own Exp.	Lodging?	Food?	Family?
Franklin Center for Global Policy Exchange and Ripon Society	11/5/2014	11/11/2014	Boston, MA - Rome, Italy - Boston, MA	1	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

SCHEDULE I: PAYMENTS MADE TO CHARITY IN LIEU OF HONORARIA

None disclosed.

## SCHEDULE A AND B ASSET CLASS DETAILS

- Charles Schwab 401K (Owner: SP)
- Fidelity - IRA Rollover (Owner: SP)
- Fidelity - IRA Traditional (Owner: SP)
- Nationwide Retirement
- Nesteggs - IRA Rollover (Owner: SP)

## EXCLUSIONS OF SPOUSE, DEPENDENT, OR TRUST INFORMATION

**IPO:** Did you purchase any shares that were allocated as a part of an Initial Public Offering?

☐ Yes ☒ No

**Trusts:** Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?

☐ Yes ☒ No

**Exemption:** Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

☐ Yes ☒ No

## CERTIFICATION AND SIGNATURE

☒ I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the best of my knowledge and belief.

**Digitally Signed:** Hon. Michael E. Capuano , 05/9/2015