

**HAND
DELIVERED**

**UNITED STATES HOUSE OF REPRESENTATIVES
CALENDAR YEAR 2012 FINANCIAL DISCLOSURE STATEMENT**

FORM A For use by Members, officers, and employees

Page 1 of 10

Charles A. Dutch Ruppersberger

(Full Name)

(Daytime Telephone)

Filer Status ☒ Member of the U.S. House of Representatives **State:** MD **District:** 2 ☐ Officer Or Employee **Employing Office:**

Report Type ☒ Annual (May 15) ☐ Amendment ☐ Termination **Termination Date:**

A \$200 penalty shall be assessed against anyone who files more than 30 days late.

2013 MAY 14 PM 1:59

(Office Use Only)

MC

PRELIMINARY INFORMATION - ANSWER EACH OF THESE QUESTIONS

I. Did you or your spouse have "earned" income (e.g., salaries or fees) of \$200 or more from any source in the reporting period? If yes, complete and attach Schedule I.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VI. Did you, your spouse, or a dependent child receive any reportable gift in the reporting period (i.e., aggregating more than \$350 and not otherwise exempt)? If yes, complete and attach Schedule VI.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
II. Did any individual or organization make a donation to charity in lieu of paying you for a speech, appearance, or article in the reporting period? If yes, complete and attach Schedule II.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>	VII. Did you, your spouse, or a dependent child receive any reportable travel or reimbursements for travel in the reporting period (worth more than \$350 from one source)? If yes, complete and attach Schedule VII.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
III. Did you, your spouse, or a dependent child receive "unearned" income of more than \$200 in the reporting period or hold any reportable asset worth more than \$1,000 at the end of the period? If yes, complete and attach Schedule III.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	VIII. Did you hold any reportable positions on or before the date of filing in the current calendar year? If yes, complete and attach Schedule VIII.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
IV. Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset in a transaction exceeding \$1,000 during the reporting period? If yes, complete and attach Schedule IV.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	IX. Did you have any reportable agreement or arrangement with an outside entity? If yes, complete and attach Schedule IX.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
V. Did you, your spouse, or a dependent child have any reportable liability (more than \$10,000) during the reporting period? If yes, complete and attach Schedule V.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Each question in this part must be answered and the appropriate schedule attached for each "Yes" response.	

IPO and EXCLUSION OF SPOUSE, DEPENDENT, OR TRUST INFORMATION - ANSWER EACH OF THESE QUESTIONS

IPO-- Did you purchase any shares that were allocated as a part of an Initial Public Offering?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
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 <input type="checkbox"/> No <input checked="" type="checkbox"/>
Exemptions-- 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? Do not answer "yes" unless you have first consulted with the Committee on Ethics.	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>

SCHEDULE I - EARNED INCOME

Name Charles A. Dutch Ruppertsberger

Page 2 of 10

List the source, type, and amount of earned income from any source (other than the filer's current employment by the U.S. Government) totaling \$200 or more during the preceding calendar year. For a spouse, list the source and amount of any honoraria; list only the source for other spouse earned income exceeding \$1,000.

Source	Type	Amount
Baltimore County, Maryland	Retirement Pension	\$91,074

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Charles A. Dutch Ruppersberger

Page 3 of 10

BLOCK A Asset and/or Income Source <small>Identify (a) each asset held for investment or production of income with a fair market value exceeding \$1,000 at the end of the reporting period, and (b) any other reportable asset, or source of income which generated more than \$200 in "unearned" income during the year. Provide complete names of stocks and mutual funds (do not use ticker symbols.) For all IRAs and other retirement plans (such as 401(k) plans) provide the value for each asset held in the account that exceeds the reporting thresholds. For rental or other real property held for investment, provide a complete address or a description, e.g., "rental property," and a city and state. For an ownership interest in a privately-held business that is not publicly traded, state the name of the business, the nature of its activities, and its geographic location in Block A. Exclude: Your personal residence, including second homes and vacation homes (unless there was rental income during the reporting period); any deposits totaling \$5,000 or less in a personal checking or saving accounts; and any financial interest in, or income derived from, a federal retirement program, including the Thrift Savings Plan. If you so choose, you may indicate that an asset or income source is that of your spouse (SP) or dependent child (DC), or is jointly held with your spouse (JT), in the optional column on the far left. For a detailed discussion of Schedule III requirements, please refer to the instruction booklet.</small>	BLOCK B Year-End Value of Asset <small>Indicate value of asset at close of reporting year. If you use a valuation method other than fair market value, please specify the method used. If an asset was sold during the reporting year and is included only because it generated income, the value should be "None." * This column is for assets held solely by your spouse or dependent child.</small>	BLOCK C Type of Income <small>Check all columns that apply. For retirement accounts that do not allow you to choose specific investments or that generate tax-deferred income (such as 401(k) plans or IRAs), you may check the "None" column. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if the asset generated no income during the reporting period.</small>	BLOCK D Amount of Income <small>For assets for which you checked "Tax-Deferred" in Block C, you may check the "None" column. For all other assets, indicate the category of income by checking the appropriate box below. Dividends, interest, and capital gains, even if reinvested, must be disclosed as income. Check "None" if no income was earned or generated. * This column is for income generated by assets held solely by your spouse or dependent child.</small>	BLOCK E Transaction <small>Indicate if asset had purchases (P), sales (S), or exchanges (E) exceeding \$1,000 in reporting year.</small>
AMEX SPDR (IRA)	\$1,001 - \$15,000	None	NONE	
JT Bank of America	\$15,001 - \$50,000	INTEREST	\$201 - \$1,000	
Drey. Soc. Resp. GR (SEP IRA)	\$100,001 - \$250,000	None	NONE	P
Fidelity High Income SVC2 (SEP IRA)	None	None	NONE	S
Ishares Agency/Treasury Bonds (IRA)	\$15,001 - \$50,000	None	NONE	
SP Ishares Barclays TIPS (IRA)	None	None	NONE	S

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Charles A. Dutch Ruppersberger

Page 4 of 10

SP	Ishares Barclays TIPS SPDR (IRA)	\$1,001 - \$15,000	None	NONE	S(part)
	iShares High-Yield Corp. Bond (IRA)	\$15,001 - \$50,000	None	NONE	
	Ishares Dow Jones US Real Estate (IRA)	None	None	NONE	S
	Ishares MSCI Emerging Markets (IRA)	None	None	NONE	S
	Ishares MSCI Emerging Markets (IRA)	\$1,001 - \$15,000	None	NONE	S(part)
SP	Ishares Russel 2000 (IRA)	None	None	NONE	S
	Ishares Russel MidCap (IRA)	None	None	NONE	S
	MFS SunLife Fixed/Variable Ann. (No specific holdings)	\$15,001 - \$50,000	INTEREST	\$1,001 - \$2,500	
	MFS SunLife Fixed/Variable Ann. (No specific holdings)	\$50,001 - \$100,000	INTEREST	\$1,001 - \$2,500	
	Nuveen Quality PDF (IRA)	None	None	NONE	S
SP	NW Fixed Account (Cash) (IRA)	\$250,001 - \$500,000	None	NONE	
	NW NVIT GOV Bond (SEP IRA)	None	None	NONE	S
	Powershares Div. Ach. (IRA)	None	None	NONE	S
	Powershares Div. Ach. (IRA)	\$15,001 - \$50,000	None	NONE	
	Powershares Div. Ach. (IRA)	\$15,001 - \$50,000	None	NONE	

SCHEDULE III - ASSETS AND "UNEARNED" INCOME

Name Charles A. Dutch Ruppersberger

Page 5 of 10

	Powershares Emerging Markets (IRA)	\$15,001 - \$50,000	None	NONE	
	Rupp & Assoc. (S Corp - State Blind Trust) Timonium, Md. - Collections	\$100,001 - \$250,000	DIVIDENDS	\$50,001 - \$100,000	
	SPDR DJ Wilshire REIT (IRA)	\$1,001 - \$15,000	None	NONE	P
	SPDR Global Real Estate (IRA)	\$15,001 - \$50,000	None	NONE	P
JT	Summer Beach #608 Ocean City, Md.	\$250,001 - \$500,000	RENT	\$5,001 - \$15,000	
SP	Summit Community Bank	\$50,001 - \$100,000	INTEREST	\$201 - \$1,000	
SP	TDAM Ins. Dep. (IRA)	None	None	NONE	S
	TDAM Ins. Dep. (IRA)	\$100,001 - \$250,000	None	NONE	
	Vanguard High Div. Yield ETF (IRA)	\$15,001 - \$50,000	None	NONE	P
	Vanguard MSCI Emerging Mkt. (IRA)	\$15,001 - \$50,000	None	NONE	P
	Vanguard Short Term Bond (IRA)	\$15,001 - \$50,000	None	NONE	P
	Vanguard US CAP (IRA)	\$15,001 - \$50,000	None	NONE	

SCHEDULE IV - TRANSACTIONS

Name Charles A. Dutch Ruppertsberger

Page 6 of 10

Report any purchase, sale, or exchange transactions by you, your spouse, or dependent child during the reporting period of any security or real property held for investment that exceeded \$1,000. Include transactions that resulted in a capital loss. Provide a brief description of any exchange transaction. Exclude transactions between you, your spouse or dependent children, or the purchase or sale of your personal residence, unless it generates rental income. If only a portion of an asset is sold, please so indicate (i.e., "partial sale"). See example below.

Capital Gains — If a sales transaction resulted in a capital gain in excess of \$200, check the "capital gains" box and disclose this income on Schedule III. * This column is for assets solely held by your spouse or dependent child.

SP, DC, JT	Asset	Type of Transaction	Capital Gain in Excess of \$200?	Date	Amount of Transaction
	Drey. Soc. Resp. GR (SEP IRA)	P	N/A	3-2-12	\$100,001 - \$250,000
	Fidelity High Income SVC2 (Sep IRA)	S	No	4-2-12	\$50,001 - \$100,000
SP	Ishares Barclays TIPS (IRA)	S	No	11-28-12	\$1,001 - \$15,000
	Ishares Barclays TIPS SPDR (IRA)	S(part)	No	11-28-12	\$15,001 - \$50,000
	Ishares Dow Jones US Real Estate (IRA)	S	No	11-28-12	\$15,001 - \$50,000
	Ishares MSCI Emerging Markets (IRA)	S(part)	No	11-15-12	\$15,001 - \$50,000
SP	Ishares MSCI Emerging Markets (IRA)	S	No	11-28-12	\$1,001 - \$15,000
	Ishares Russel 2000 (IRA)	S	No	2-14-12	\$15,001 - \$50,000
	Ishares Russel MidCap (IRA)	S	No	5-18-12	\$50,001 - \$100,000
	Nuveen Quality PDF (IRA)	S	No	4-20-12	\$15,001 - \$50,000
	NW NVJT GOV Bond (SEP IRA)	S	No	3-12-12	\$50,001 - \$100,000

SCHEDULE IV - TRANSACTIONS

Name Charles A. Dutch Ruppersberger

Page 7 of 10

Report any purchase, sale, or exchange transactions by you, your spouse, or dependent child during the reporting period of any security or real property held for investment that exceeded \$1,000. Include transactions that resulted in a capital loss. Provide a brief description of any exchange transaction. Exclude transactions between you, your spouse or dependent children, or the purchase or sale of your personal residence, unless it generates rental income. If only a portion of an asset is sold, please so indicate (i.e., "partial sale"). See example below.

Capital Gains — If a sales transaction resulted in a capital gain in excess of \$200, check the "capital gains" box and disclose this income on Schedule III.

* This column is for assets solely held by your spouse or dependent child.

SP, DC, JT	Asset	Type of Transaction	Capital Gain in Excess of \$200?	Date	Amount of Transaction
SP	Powershares Div. Ach. (IRA)	S	No	11-28-12	\$1,001 - \$15,000
	SPDR DJ Wilshire REIT (IRA)	P	N/A	7-17-12	\$1,001 - \$15,000
	SPDR Global Real Estate (IRA)	P	N/A	1-5-12	\$15,001 - \$50,000
SP	TDAM Ins. Dep. (IRA)	S	No	11-28-12	\$1,001 - \$15,000
	Vanguard High Div. Yield ETF (IRA)	P	N/A	8-7-12	\$15,001 - \$50,000
	Vanguard MSCI Emerging Mkt. (IRA)	P	N/A	5-14-12	\$15,001 - \$50,000
	Vanguard Short Term Bond (IRA)	P	N/A	5-14-12	\$15,001 - \$50,000

SCHEDULE V - LIABILITIES

Name Charles A. Dutch Ruppertsberger

Page 8 of 10

Report liabilities of over \$10,000 owed to any one creditor at any time during the reporting period by you, your spouse, or dependent child. Mark the highest amount owed during the year. Members: Members are required to report all liabilities secured by real property including mortgages on their personal residence. Exclude: Any mortgage on your personal residence (unless it is rented out or you are a Member); loans secured by automobiles, household furniture, or appliances; liabilities of a business in which you own an interest (unless you are personally liable); and liabilities owed to a spouse, or the child, parent, or sibling of you or your spouse. Report revolving charge accounts (i.e., credit cards) only if the balance at the close of the preceding calendar year exceeded \$10,000. *This column is for liabilities held solely by your spouse or dependent child.

SP, DC, JT	Creditor	Date Liability Incurred	Type of Liability	Amount of Liability
JT	Provident Funding	July, 2012	Mortgage Re-finance on Highfield Ct. (not rented)	\$250,001 - \$500,000
	Sun Trust Consumer Loans	July, 2012	Automobile loan	\$15,001 - \$50,000

SCHEDULE VIII - POSITIONS

Name Charles A. Dutch Ruppersberger

Page 9 of 10

Report all positions, compensated or uncompensated, held during the current calendar year as an officer, director, trustee of an organization, partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or any business enterprise, any nonprofit organization, any labor organization, or any educational or other institution other than the United States. Exclude: Positions held in any religious, social, fraternal, or political entities; positions solely of an honorary nature; and positions listed on Schedule I.

Position	Name of Organization
Board Member	U. of Baltimore Law School Advisory Council
Board Member	U. of Md. Medical Systems Schock Trauma
Board member	United States Navel Academy

SCHEDULE IX - AGREEMENTS

Name Charles A. Dutch Ruppersberger

Page 10 of 10

Identify the date, parties to, and general terms of any agreement or arrangement with respect to: future employment; a leave of absence during the period of government service; continuation or deferral of payments by a former or current employer other than the U.S. Government; or continuing participation in an employee welfare or benefit plan maintained by a former employer.

Date	Parties To	Terms of Agreement
8-24-1975	Baltimore Co. Employees Retirement System	Balto. Co. Pension & Deferred Comp. Plan