

# UNITED STATES SENATE FINANCIAL DISCLOSURE REPORT FOR ANNUAL AND TERMINATION FILERS

<input type="checkbox"/> Amendment			
Last Name	First Name and Middle Initial	Annual Report	
Cardin	Benjamin L.	Calendar Year Covered by Report	Senate Office / Agency in Which Employed
Senate Office Address (Number, Street, City, State, and ZIP Code)	Senate Office Telephone Number (Include Area Code)	Termination Report	Senate Office / Agency in Which Employed
509 Hart Senate Office Building Washington, D.C. 20510	(202) 224-4524	Termination Date (mm/dd/yy)	U.S. House of Representatives

**AFTER READING THE INSTRUCTIONS – ANSWER EACH OF THESE QUESTIONS AND ATTACH THE RELEVANT PART**

	YES	NO		YES	NO
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 PART I.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	Did you, your spouse, or dependent child receive any reportable travel or reimbursements for travel in the reporting period (i.e., worth more than \$350 from one source)? If Yes, complete and attach PART VI.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Did you or your spouse have earned income (e.g., salaries or fees) or non-investment income of more than \$200 from any reportable source in the reporting period? If Yes, complete and attach PART II.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Did you, your spouse, or dependent child have any reportable liability (more than \$10,000) during the reporting period? If Yes, complete and attach PART VII.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did you, your spouse, or dependent child hold any reportable asset worth more than \$1,000 at the end of the period, or receive unearned or investment income of more than \$200 in the reporting period? If Yes, complete & attach PART IIIA and/or IIIB.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Did you hold any reportable positions on or before the date of filing in the current calendar year? If Yes, complete and attach PART VIII.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did you, your spouse, or dependent child purchase, sell, or exchange any reportable asset worth more than \$1,000 in the reporting period? If Yes, complete and attach PART IV.	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Do you have any reportable agreement or arrangement with an outside entity? If Yes, complete and attach PART IX.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Did you, your spouse, or 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 PART V.	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<u>If this is your FIRST Report:</u> Did you receive compensation of more than \$5,000 from a single source in the <u>two</u> prior years? If Yes, complete and attach PART X.	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**Each question must be answered and the appropriate PART attached for each “YES” response.**

SENATE  
U.S.  
THE  
SENATE

FOR OFFICIAL USE ONLY  
Do Not Write Below this Line

AM 10:41

## PART II. EARNED AND NON-INVESTMENT INCOME

Report the source (name and address), type, and amount of earned income to you from any source aggregating \$200 or more during the reporting period. For your spouse, report the source (name and address) and type of earned income which aggregate \$1,000 or more during the reporting period. No amount needs to be specified for your spouse. (See p.3, CONTENTS OF REPORTS Part B of Instructions.) Do not report income from employment by the U.S. Government for you or your spouse.

**Individuals not covered by the Honoraria Ban:**

For you and /or your spouse, report honoraria income received which aggregates \$200 or more by exact amount, give the date of, and describe the activity (speech, appearance or article) generating such honoraria payment. Do not include payments in lieu of honoraria reported on Part I.

	Name of Income Source	Address (City, State)	Type of Income	Amount
Example:	JP Computers	Wash., DC	Salary	\$15,000
	MCI (Spouse)	Arlington, VA	Salary	Over \$1,000
1	State of Maryland	Annapolis, Maryland	Legislative Pension	5627
2				
3				
4				
5				
6				
7				
8				
9				
0				
1				
2				
3				

## **PART IIIA. PUBLICLY TRADED ASSETS AND UNEARNED INCOME SOURCES**

## BLOCK A

# **Identity of Publicly Traded Assets And Unearned Income Sources**

Report the complete name of each publicly traded asset held by you, your spouse, or your dependent child, (See p.3, **CONTENTS OF REPORTS Part B of Instructions**) for production of income or investment which:

- (1) had a value exceeding \$1,000 at the close of the reporting period; and/or
  - (2) generated over \$200 in "unearned" income during the reporting period.

**Include on this PART IIIA a complete identification of each public bond, mutual fund publicly traded partnership interest, excepted investment funds, bank accounts, excepted and qualified blind trusts, and publicly traded assets of a retirement plan.**

<b>Example:</b> DC, or J	<b>S,</b> <hr/> <b>(S)</b>	<i>IBM Corp. (stock)</i> <hr/> <i>Keystone Fund</i>
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1 | J Olin Corporation (stock) OLN, NYSE

2 | Page

3 | Page

4 | Page

5 | Page

6 | Page

7 | Page

8 | J Invesco Global Core Equity

## 9 J Columbia Dividend Income Fund A

0 J Putnam Global Growth Fund A

## BLOCK B

**At the close of reporting period**  
**If None, or less than \$1,001**  
Check the first column.

## BLOCK C d Amount of Income

If "None (or less than \$201)" is Checked, no other entry is needed in Block C for that item. This includes income received or accrued to the benefit of the individual.

**EXEMPTION TEST** (see *instructions before marking box*): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

**\*\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.**

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## PART IIIA. PUBLICLY TRADED ASSETS AND UNEARNED INCOME SOURCES

## BLOCK A

**Identity of Publicly Traded Assets  
And Unearned Income Sources**

Report the complete name of each publicly traded asset held by you, your spouse, or your dependent child, (See p.3, CONTENTS OF REPORTS Part B of Instructions) for production of income or investment which:

- (1) had a value exceeding \$1,000 at the close of the reporting period; and/or
- (2) generated over \$200 in "unearned" income during the reporting period.

Include on this PART IIIA a complete identification of each public bond, mutual fund, publicly traded partnership interest, excepted investment funds, bank accounts, excepted and qualified blind trusts, and publicly traded assets of a retirement plan.

S, Example: DC, or J	IBM Corp. (stock)
	(S) Keystone Fund

		None (or less than \$1,001)	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000***	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000	Over \$50,000,000
1	J Invesco Charter Fund A		X										
2													
3	J Wells Fargo Advisors Bank Sweep (CMA)			X									
4	Congressional Credit Union		X										
5	Met Life Total Account (savings account)		X										
6	Columbia Tax Exempt			X									
7	Western Asset Int Muni Fund			X									
8	Eaton Vance Inv Trust Traditional Maryland CIA				X								
9													
0	Delaware Group Dividend and Income Fund		X										

## BLOCK B

**Valuation of Assets**

At the close of reporting period.  
If None, or less than \$1,001,  
Check the first column.

## BLOCK C

**Type and Amount of Income**

If "None (or less than \$201)" is Checked, no other entry is needed in Block C for that item. This includes income received or accrued to the benefit of the individual.

Type of Income							Amount of Income													
Dividends	Rent	Interest	Capital Gains	Excepted Investment Fund	Excepted Trust	Qualified Blind Trust	Other (Specify Type)	None (or less than \$201)	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000	Over \$1,000,000***	\$1,000,001 - \$5,000,000	Over \$5,000,000	Actual Amount Required if "Other" Specified	
X							Example	X	X										Example	
			X				Example	X											Example	
						X														
					X															
						X														
							X													
								X												
									X											
										X										
											X									
												X								
													X							
														X						
															X					
																X				
																	X			
																		X		
																			X	

EXEMPTION TEST (see instructions before marking box): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

\*\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.



Benjamin L. Cardin

## PART IIIA. PUBLICLY TRADED ASSETS AND UNEARNED INCOME SOURCES

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**BLOCK A**  
**Identity of Publicly Traded Assets  
And Unearned Income Sources**

Report the complete name of each publicly traded asset held by you, your spouse, or your dependent child, (See p.3, CONTENTS OF REPORTS Part B of Instructions) for production of income or investment which:

- (1) had a value exceeding \$1,000 at the close of the reporting period; and/or
- (2) generated over \$200 in "unearned" income during the reporting period.

Include on this PART IIIA a complete identification of each public bond, mutual fund, publicly traded partnership interest, excepted investment funds, bank accounts, excepted and qualified blind trusts, and publicly traded assets of a retirement plan.

S, Example: DC, or J	IBM Corp. (stock)
(S)	Keystone Fund

1	Wells Fargo Advisors Bank Sweep CMA	X
2	Columbia Dividend Income Fund A	X
3	Calamos Growth and Income C	X
4	National Grid Transco (stock) NGG, NYSE	X
5	Met Life Co. (stock) MET, NYSE	X
6	J Israel Bonds	X
7	Morgan Stanley Capital Opportunity Trust A	X
8	American Europacific Growth C	X
9	J American Century Tax Free Bond Fund	X
0	J American Century International Bond	X

**BLOCK B**  
**Valuation of Assets**

At the close of reporting period.  
If None, or less than \$1,001,  
Check the first column.

None (or less than \$1,001)
\$1,001 - \$15,000
\$15,001 - \$50,000
\$50,001 - \$100,000
\$100,001 - \$250,000
\$250,001 - \$500,000
\$500,001 - \$1,000,000
Over \$1,000,000***
\$1,000,001 - \$5,000,000
\$5,000,001 - \$25,000,000
\$25,000,001 - \$50,000,000
Over \$50,000,000

**BLOCK C**  
**Type and Amount of Income**

If "None (or less than \$201)" is Checked, no other entry is needed in Block C for that item. This includes income received or accrued to the benefit of the individual.

Type of Income								Amount of Income									
Dividends	Rent	Interest	Capital Gains	Excepted Investment Fund	Excepted Trust	Qualified Blind Trust	Other (Specify Type)	None (or less than \$201)	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000	Over \$1,000,000***	Actual Amount Required if "Other" Specified
X							Example	X	X								
				X			Example	X								Example	
					X											Example	
						X											
							X										
								X									
									X								
										X							
											X						
												X					
													X				
														X			
																409	

EXEMPTION TEST (see instructions before marking box): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

\*\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.

BLOCK A

## **Identity of Publicly Traded Assets And Unearned Income Sources**

**Report the complete name of each publicly traded asset held by you, your spouse, or your dependent child, (See p.3, CONTENTS OF REPORTS Part B of Instructions) for production of income or investment which:**

- (1) had a value exceeding \$1,000 at the close of the reporting period; and/or
  - (2) generated over \$200 in "unearned" income during the reporting period.

**Include on this PART IIIA a complete identification of each public bond, mutual fund publicly traded partnership interest, excepted investment funds, bank accounts, excepted and qualified blind trusts, and publicly traded assets of a retirement plan.**

<b>Example:</b> DC, or J	S, <i>IBM Corp. (stock)</i> (S) <i>Keystone Fund</i>
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	S, Example: DC, or J	IBM Corp. (stock)	X
	(S)	Keystone Fund	X
1	J Baron Growth Fund		X
2	J William Blair Intr Growth Fund Class N		X
3	J Dreyfus Premier Emerging Markets Fund		X
4	J Fundamental Investors Fund Class F		X
5	J Growth Fund of America Class F		X
6	J Harbor Cap Appreciation Fund		X
7	J T. Rowe Price Value Fund Advisors Class		X
8	J Royce Premier Fund		X
9			
0			

BLOCK B

**At the close of reporting period**  
**If None, or less than \$1,001**  
Check the first column.

None (or less than \$1,001)	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000***	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000
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BLOCK C

### Type and Amount of Income

If "None (or less than \$201)" is Checked, no other entry is needed in Block C for that item. This includes income received or accrued to the benefit of the individual.

**EXEMPTION TEST** (see *instructions before marking box*): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

**\*\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.**



## PART IIIB. NON-PUBLICLY TRADED ASSETS AND UNEARNED INCOME SOURCES

**BLOCK A**  
**Identity of Non-Publicly Traded Assets and Unearned Income Sources**

Report the name, address (city, state and description) of each interest held by you, your spouse, or your dependent child (See p.3, CONTENTS OF REPORTS Part B of Instructions) for the production of income or investment in a non-public trade or business which:

- (1) had a value exceeding \$1,000 at the close of the reporting period; and/or
- (2) generated over \$200 in "unearned" income during the reporting period.

Include the above report for each underlying asset, which is not incidental to the trade or business. Publicly traded assets held by non-public entity may be listed on Part IIIA.

S, Example: DC, or J	JP Computer, Wash DC
	Undeveloped land, Dubuque, Iowa

1 J Meyer M. Cardin Trust - Baltimore, Md.  
(see Attachment 1)

2

3 Venture BG Partnership - Baltimore,  
Md.(see Attachment 2)

4 Keough - ABA Retirement Plan - Benj. L.  
Cardin (see Attachment 3)

5 S Deferred Compensation Plan, Baltimore,  
Md. (see Attachment 4)

6 S TIAA Cref Retirement Plan, Baltimore,  
Md. (see Attachment 5)

7 J IRAs Wells Fargo Advisors, Baltimore,  
Md. (see Attachment 6)

8 Minnesota Life Variable Life Ins. (see  
Attachment 7)

9 USF & G Life Insurance (cash value)

0 J Maryland College Investment Plans,  
Baltimore, Md. (see Attachment 8)

**BLOCK B**  
**Valuation of Assets**

At the close of reporting period.  
If None, or less than \$1,001,  
Check the first column.

None (or less than \$1,001)	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000***	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000	Over \$50,000,000
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**BLOCK C**  
**Type and Amount of Income**

If "None (or less than \$201)" is Checked, no other entry is needed in Block C for that item. This includes income received or accrued to the benefit of the individual.

**Type of Income****Amount of Income**

Actual  
Amount  
Required  
if  
"Other"  
Specified

	Dividends	Rent	Interest	Capital Gains	Excepted Investment Fund	Excepted Trust	Qualified Blind Trust	Other (Specify Type)	None (or less than \$201)	\$201 - \$1,000	\$1,001 - \$2,500	\$2,501 - \$5,000	\$5,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$1,000,000	Over \$1,000,000***	\$1,000,001 - \$5,000,000	Over \$5,000,000
	X							Example	X	X									Example
								Example	X										Example
1		X																	
2																			
3		X																	
4			X																
5		X																	
6	X																		
7		X																	
8		X																	
9	X																		
0			X																

EXEMPTION TEST (see instructions before marking box): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.

Reporting Individual's Name

Benjamin L. Cardin

## PART IV. TRANSACTIONS

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Report any purchase, sale, or exchange by you, your spouse, or dependent child (See p.3 CONTENTS OF REPORTS Part B of Instructions) during the reporting period of any real property, stocks, bonds, commodity futures, and other securities when the amount of the transaction exceeded \$1,000. Include transactions that resulted in a loss. Do not report a transaction involving property used solely as your personal residence, or a transaction between you, your spouse, or dependent child. Please clarify which two properties are involved in any reportable exchange.

## Identification of Assets

	S, Example: DC, or J	Transaction Type (x)			Transaction Date (Mo., Day, Yr.)	Amount of Transaction (x)												
		Purchase	Sale	Exchange		\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000***	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000			
	IBM Corp. (stock) NYSE	X			2/1/0X	X					E	X	A	M	P	L	E	
	(DC) Microsoft (stock) NASDAQ/OTC		X		1/27/0X						X	E	X	A	M	P	L	E
1	J Invesco Charter Fund A		X		12/11/12		X											
2	J Putnam Global Growth Fund A		X		12/11/12		X											
3	Calamos Growth & Income C		X		9/21/12		X											
4	Calamos Growth & Income C - distribution reinvestment	X			quarterly		X											
5	J Invesco Global Core Equity - dividend reinvestment	X			12/10/12		X											
6	Columbia Tax Exempt - distribution reinvestment	X			monthly		X											
7	Eaton Vance Invt Trust Traditional Maryland CI A - interest reinvestment	X			monthly		X											
8	Columbia Dividend Income Fund A - dividend reinvestment	X			quarterly		X											
9	J Columbia Tax Exempt - distribution reinvestment	X			quarterly		X											
10	Morgan Stanley Capital Opportunity Trust A - dividend reinvestment	X			12/17/12		X											
11	J Meyer M. Cardin Trust (see Attachment 1)	X	X															
12	J Maryland College Investment Plans (see Attachment 8)	X			12/17/12		X											

EXEMPTION TEST (see instructions before marking box): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.

## PART IV. TRANSACTIONS

Report any purchase, sale, or exchange by you, your spouse, or dependent child (See p.3 CONTENTS OF REPORTS Part B of Instructions) during the reporting period of any real property, stocks, bonds, commodity futures, and other securities when the amount of the transaction exceeded \$1,000. Include transactions that resulted in a loss. Do not report a transaction involving property used solely as your personal residence, or a transaction between you, your spouse, or dependent child. Please clarify which two properties are involved in any reportable exchange.

## Identification of Assets

	Example: S, DC, or J	Transaction Type (x)			Amount of Transaction (x)												
		Purchase	Sale	Exchange	\$1,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000**	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000			
1	J Olin Corporation (stock); OLN, NYSE	X			2/1/0X	X				E	X	A	M	P	L	E	
2	J IRAs Wells Fargo Advisors - Invesco Ce Stra Sr. Loan & Ltd		X		1/27/0X					X	E	X	A	M	P	L	E
3	J IRAs Wells Fargo Advisors - Invesco Ce Stra Sr. Loan & Ltd		X		12/17/12	X											
4																	
5																	
6																	
7																	
8																	
9																	
0																	
1																	
2																	

XEMPTION TEST (see instructions before marking box): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.

## PART VII. LIABILITIES

Report liabilities over \$10,000 owed by you, your spouse, or dependent child (See p.3 CONTENTS OF REPORTS Part B of Instructions), to any one creditor at any time during the reporting period. Check the highest amount owed during the reporting period. Exclude: (1) Mortgages on your personal residences unless rented; (2) loans secured by automobiles, household furniture or appliances; and (3) liabilities owed to certain relatives listed in Instructions. See Instructions for reporting revolving charge accounts.

	Name of Creditor  Example: S, DC, or J	Address	Type of Liability	Date Incurred	Interest Rate	Term if Applicable	Category of Amount of Value (x)										
							\$10,001 - \$15,000	\$15,001 - \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,001 - \$500,000	\$500,001 - \$1,000,000	Over \$1,000,000***	\$1,000,001 - \$5,000,000	\$5,000,001 - \$25,000,000	\$25,000,001 - \$50,000,000	Over \$50,000,000
1	First District Bank  (J) John Jones	Wash., DC  Wash., DC	Mortgage on undeveloped land  Promissory Note	1991  1999	13%  10%	25yrs  On dmd		X			E	X	A	M	P	L	E
2																	
3																	
4																	
5																	
6																	
7																	
8																	
9																	
0																	
1																	
2																	

XEMPTION TEST (see instructions before marking box): If you omitted any asset because it meets the three-part test for exemption described in the instructions, please check box to the right.

\*\* This category applies only if the asset is/was held independently by the spouse or dependent child. If the asset is/was either held by the filer or jointly held, use the other categories of value, as appropriate.

Benjamin L. Cardin

**PART VIII. POSITIONS HELD OUTSIDE U.S. GOVERNMENT**

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Report any positions held by you during the applicable reporting period whether compensated or not. Positions include, but are not limited to those of an officer, director, trustee, general partner, proprietor, representative, employee, or consultant of any corporation, firm, partnership, or other business enterprise or any non-profit organization or educational institution. Both the year and month must be reported for the period of time that the position was held.

**Exclude:** Positions with federal government, religious, social, fraternal, or political entities, and those solely of an honorary nature.

Name of Organization		Address (City, State)	Type of Organization	Position Held	From (Mo/Yr)	To (Mo/Yr)
Example:	National Assn. of Rock Collectors	NY, NY EXAMPLE	Non-profit education	President	6 / 90	Present
	Jones & Smith	Hometown, USA EXAMPLE	Law Firm	Partner	7 / 85	11 / 0X
1	University of Maryland Law School	Baltimore, Maryland	Law School	Board of Visitors	1998	present
2	University of Maryland, Balto. Co.	Baltimore, Maryland	University	President's advisory board	1993	present
3						
4	The Center for Democracy and the Interpretation of Civil Society	St. Mary's City, Maryland	Educational	Advisory board	9/01	present
5	Institute for Public Studies, Johns Hopkins University	Baltimore, Maryland	Graduate Program	Advisory board	2003	present
6	Lawrence M. Katz Irrevocable Trust	Baltimore, Maryland	Trust	Trustee	1999	present
7	Herbert Rosen Irrevocable Trust	Baltimore, Maryland	Trust	Trustee	2002	present
8	Naval Academy	Annapolis, Maryland	University	Board of Visitors	8/07	present
9	Venture BG Partnership	Baltimore, Maryland	Partnership developing land	limited partner (see Attachment 4)	1972	present
0	Congressional Coalition on Adoption Institute National Angels in Adoption	Washington, D.C.	Adoptions issues	Advisory board	6/09	present
1	Meyer M. Cardin Trust (benefit of Howard L. Cardin and family)	Baltimore, Maryland	Trust	Trustee	7/91	present
2	University of Maryland, School of Public Policy	College Park, Maryland	Graduate Program	Ex Officio Board of Visitors	9/07	present
3	James Madison Memorial Fellowship Foundation	Washington, D.C.	Educational	Member, Board of Trustees	11/10	present

Compensation in excess of \$200 from any position must be reported in Part II.

**PART IX. AGREEMENTS OR ARRANGEMENTS**

Report your agreements or arrangements for future employment (including agreements with a publisher for writing a book or sale of other intellectual property), leaves of absence, continuation of payment by a former employer (including severance payments), or continuing participation in an employee benefit plan. See Instructions regarding the reporting of negotiations for any of these arrangements or benefits.

<b>Status and Terms of any Agreement or Arrangement</b>		<b>Parties</b>	<b>Date</b>
<b>Example:</b>	<i>Pursuant to partnership agreement, will receive lump sum payment of capital account &amp; partnership share calculated on services performed through 11/0X and retained pension benefits (diversified, independently managed, fully funded, defined contribution plan)</i>	Jones & Smith, Hometown, USA	<b>Example</b>
	<i>Employment agreement with XYZ Co. to become Vice President of Government Relations. Terms of agreement include salary between \$50,001-\$100,000, signing bonus between \$2,501-\$5,000 and stock options</i>	XYZ Co., Bethesda, MD	<b>Example</b>
1	As a "retiree" from the State of Maryland, I receive pension benefits (reported in Part 2) and the right to participate in health insurance with the employer subsidizing part of the cost.	Benjamin L. Cardin, Baltimore, Md. and the State of Maryland	1/2/87
2			
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**Attachment 1:**

**Meyer M. Cardin Trust** – a trust established by filer's father for the benefit of filer and spouse during their lifetime with remainderman interest to filer's children.

**Details of the Assets of the Trust for Part III**

Identity of Assets	Valuation of Assets	Type of Income	Amount of Income
Prince George's Co., Md. (bonds)	15,001 – 50,000	I & CG	2,501 – 5,000
Baltimore, Md. (bonds)	15,001 – 50,000	I	1,001 – 2,500
Baltimore Co., Md. (bonds)	15,001 – 50,000	I	201 – 1,000
Md. Health & Higher Ed (bonds)	0	I	1,001 – 2,500
Md. State Community Dev (bond)	1,001 – 15,000	I	201 – 1,000
Montgomery Co., Md. (bonds)	50,001 – 100,000	I	1,001 – 2,500
St. Mary's Co., Md. (bond)	15,001 – 50,000	I	201 – 1,000
Md. State Dept of Transp (bond)	0	I	201 – 1,000
Wells Fargo Money Market Fund	1,001 – 15,000	I	>200
Montgomery Co., Md. Housing (bond)	1,001 – 15,000	I	201 – 1,000
Carroll Co., Md. (bond)	50,001 – 100,000	I	1,001 – 2,500
Washington Co., Md. (bonds)	15,001 – 50,000	I	201 – 1,000
Worcester Co., Md. (bond)	15,001 – 50,000	I	201 – 1,000
Howard Co., Md (bond)	15,001 – 50,000	I	201 – 1,000
Anne Arundel Co., Md. (bonds)	15,001 – 50,000	I	201 – 1,000
Charles Co., Md. (bond)	15,001 – 50,000	I	201 – 1,000
Frederick Co., Md. (bond)	1,001 – 15,000	I	201 – 1,000

## Attachment 1 (Continued)

## Details of Transactions of the Trust for Part IV

Identification of Asset	Transaction Type	Transaction Date	Amount of Transaction
Baltimore Co., Md (bonds)	P	3/8/12 & 12/13/12	15,001 – 50,000
Md. Health & Higher Ed (bonds)	S	4/13/12 & 7/5/12	15,001 – 50,000
Howard Co., Md (bond)	P	5/16/12	15,001 – 50,000
Anne Arundel Co., Md. (bond)	P	10/2/12	15,001 – 50,000
Montgomery Co., Md (bond)	P	7/24/12	15,001 – 50,000
Md State Dept of Transp (bond)	S	4/25/12	15,001 – 50,000
Baltimore, Md (bond)	S	10/16/12	1,001 – 15,000
Md State Community Dev (bonds)	S	4/16/12 & 6/18/12 & 7/2/12	15,001 – 50,000
Montgomery Co., Md (bond)	S	2/1/12	1,001 – 15,000
Prince George's Co., Md (bond)	S	9/17/12	15,001 – 50,000

## Attachment 2

Venture BG Partnership is a partnership that holds the land at 3601 Washington Blvd., Baltimore, Md. The filer owns a 1.01 percent interest. The evaluation is based on an appraisal done as of 7/12/05 for a minority partnership interest (if book value based on 12/31/11 balance sheet, it would be negative since there was a negative Partner Capital account). The Assets of the partnership is the land and improvements including accruals, leasing commissions, cash, etc at 3500s and 3600s Washington Blvd., Baltimore, Md. Valuation of assets based on book value as of 12/31/12 – 25,000,001 – 50,000,000. The Partnership has entered into leases with Wal-Mart, Gamestop (two leases), T-Mobile, Office Depot, Boardwalk Fries, Three Brothers of Lansdowne, Petco Animal Supplies, Brown Group Retail, Green Label LLC, Dollar Tree Stores, Allines Staffing Professionals, Chick Fil-A, Maadurga Enterprises, Hamera Investors, LLC, Fusion Cuisine, Inc., Lansdowne Station Self, Radio Shack, 3418 Group, Fitness International, Peter C. Song and Jessica, Rick Clips, LLC. (RR & CR), Press Body Nutrition, St. Agnes Health Care and Theo T. Nguyen & Hung.

The Partnership had the following income in 2012 – rent and interest over 5,000,000

## Attachment 2 (continued)

## The Partnership had the following Liabilities in 2012 (Part VII)

Name of Creditor	Address	Type of Liability	Date Incurred	Interest rate	Term	Category of Amount of Value
State Farm Insurance	Bloomingdale , Il.	Mortgage	10/07	6.13%	20 years	5,000,001 – 25,000,000
Howard Brown	Baltimore, Md.	Note	11/09	Approx Liber + 2.7%	Demand	1,000,001 – 5,000,000
PNC Bank	Pittsburgh, Pa.	Construction Loan	4/06	Libor + 2.95%	Matured Paid off	Zero balance on 12/31/12 – highest balance in 2012 25,000,001 – 50,000,000
PNC Bank	Pittsburgh, Pa.	Revolver	2/96	Libor + 3.25%	Paid off	Zero balance on 12/31/12 – highest balance in 2012 500,001 – 1,000,000
St. Charles at Old Court	Owings Mills, Md.	Note	4/27/11	Approx Liber + 2.7%	Demand	1,000,001 – 5,000,000
Whitemarsh Partnership	Owings Mills, Md.	Note	10/1/11	Approx Liber + 2.7%	Demand	100,001 – 250,000
M & T Bank	Baltimore, Md	Construction Loan	2012	3.2%	3 years	25,000,001 – 50,000,000
M & T Bank	Baltimore, Md	Revolver	2012	3.75%	3 years	1,000,001 – 5,000,000
Belair Beltway	Baltimore, Md	Note	2012	Approx Liber + 2.7%	Demand	250,001 – 500,000

NOTE: NONE OF THESE DEBTS ARE THE PERSONAL RESPONSIBILITY OF FILER

## Attachment 3 – Keough ABA Retirement Plan – Benjamin L. Cardin, Baltimore, Md.

## Details of Assets for Part III

Identity of Assets	Valuation of Assets	Type of Income	Amount of Income
Stable Assets Return Fund	100,001 - 250,000	None	None
Bond Core Plus Fund	100,001 – 250,000	None	None
Moderate Risk Portfolio Fund	50,001 – 100,000	None	None
Mid-Cap Index Equity Fund	100,001 – 250,000	None	None
Bond Index Fund	15,001 – 50,000	None	None
Real Estate Return Fund	100,001 – 250,000	None	None

## Attachment 4 – Myrna E. Cardin – Deferred Compensation Plan

## Details of Assets for Part III (all Assets invested through Lincoln Financial Group):

Identity of Assets	Valuation of Assets	Type of Income	Amount of Income
Fixed Account	15,001 – 50,000	None	None
LVIP Bond	15,001 – 50,000	None	None
LVIP Growth and Income	15,001 – 50,000	None	None
LVIP Special Opportunity	15,001 – 50,000	None	None

## Attachment 5 – Myrna E. Cardin – TIAA Cref Retirement Plan

## Details of Assets for Part III

Identity of Assets	Valuation of Assets	Type of Income	Amount of Income
TIAA Traditional	1,001 – 15,000	None	None
Cref Stock	1,001 – 15,000	None	None

## Attachment 6 – IRAs

## Detail of Assets for Part III (includes filer and spouse)

Identity of Assets	Valuation of Assets	Type of Income	Amount of Income
Israel Bonds	50,001 – 100,000	None	None
Wells Fargo Advisors Cash Management Account	1,001 – 15,000	None	None
Pimco Real Return Class A	15,001 – 50,000	None	None
Invesco Ce Strat Sr Loan & Ltd	15,001 – 50,000	None	None

## Attachment 7 – Minnesota Life Insurance

Values represent cash value as of 9/10/12 (most recent information supplied by company). Cash value directed by agent into equity accounts. Details of Assets for Part III:

Identity of Assets	Valuation of Assets	Type of Income	Amount of Income
Advantus Bond	1,001 – 15,000	None	None
Ivy VIP Int Value	1,001 – 15,000	None	None
Advantus Index 400 Mid Cap	1,001 – 15,000	None	None
Advantus Real Estate Security	1,001 – 15,000	None	None
Templeton Dev Market Security	1,001 – 15,000	None	None
Fidelity VIP Equity Income	1,001 – 15,000	None	None
Franklin Large Cap Growth Sec	1,001 – 15,000	None	none
MFS New Discover Series	1,001 – 15,000	None	None
Oppenheimer High Income	Less than 1,000	None	None
Oppenheimer Int Growth	1,001 – 15,000	None	None
Guaranteed Principle Account	1,001 – 15,000	None	None

**Attachment 8 – Maryland College Investment Plans**

Includes accounts established by filer and spouse. Details of Assets for Part III:

Identity of Assets	Valuation of Assets	Type of Income	Amount of Income
Portfolio 2018	50,001 – 100,000	None	None
Portfolio 2021	50,001 – 100,000	None	None

Details of Transactions for Part IV:

Identification of Assets	Transaction Type	Transaction Date	Amount of Transaction
Portfolio 2018	P	12/17/12	1,001 – 15,000
Portfolio 2012	P	12/17/12	1,001 – 15,000