Name of Person Reporting: Gale Candaras

Address: Information Redacted Office Phone: Information Redacted Fax Number: Information Redacted

Email: Information Redacted

Name of spouse residing in Information Redacted

household:

Name of child(ren) residing in Information Redacted household:

2. Filer is a Candidate for the office of State Senator.

3: **Positions Held**

If you are a designated public employee, an elected official or recently appointed to a major policy making position, you must complete Question 3. This question indicates the reason you are required to file a Statement of Financial Interests. Identify each position you held or hold as an ELECTED PUBLIC OFFICIAL or **DESIGNATED PUBLIC EMPLOYEE and report AMOUNT of INCOME derived from** each position in 2008. If you did not earn any INCOME in 2008, complete the question and select N/A for AMOUNT of INCOME.

	Agency in which you serve(d)	Position Held	Dates of Employment	Income
1.	Senate	State Senate	1/3/2007 - 12/31/2008	\$60,001 to 100,000
2.	House of Representatives	State Representative	1/1/1997 - 1/2/2007	\$60,001 to 100,000

4: Other Government Position(s)

Identify any other government position(s) held by you or an IMMEDIATE FAMILY MEMBER (spouse or dependent child) in any federal, state, county, district or municipal agency, compensated or uncompensated, full or part-time in 2008.

FILER reported no other government positions.

Employment and Other Associations with Businesses and Non-5: **Governmental Entities (Including Non-Profit Organizations)**

Identify each BUSINESS with which you or an IMMEDIATE FAMILY MEMBER (spouse or dependent child) were associated in 2008 as an employee, or as a partner, proprietor, officer, director, or in any similar managerial capacity, full or part-time, compensated or uncompensated.

	Name and Address of Business	Position Held	Filer or Immediate Family Member	Gross Income (Filer Only)
1.	Western New England College School of Law 1215 Wilbraham Road Springfield MA 01119	Professor	Spouse	N/A
2.	Gale D. Candaras, Attorney At Law 17 Main Street Wilbraham MA 01095	sole proprietor	Filer	N/A

6: Business Ownership/Equity

Identify any BUSINESS, the EQUITY of which you and/or an IMMEDIATE FAMILY MEMBER(S) owned more than 1% during 2008.

FILER reported no business ownership/equity.

7: Transfer of Ownership/Equity Interests

Identify any EQUITY in a BUSINESS (reported in Question 5 or 6) with which you are associated which you transferred to any IMMEDIATE FAMILY MEMBERS during 2008.

FILER reported no transfers of business ownership/equity interests.

8: Leaves of Absence

Identify any BUSINESS with which you (not an IMMEDIATE FAMILY MEMBER) were previously associated and with which you had an understanding in 2008 with regard to employment at any time in the future.

FILER reported no leaves of absence.

9: Gifts

Identify any GIFTS received by you or an IMMEDIATE FAMILY MEMBER during 2008.

FILER reported no gifts.

10: Honoraria

Identify any honoraria received by you or an IMMEDIATE FAMILY MEMBER during 2008.

FILER reported no honoraria.

11: Reimbursements

Identify any reimbursements received by you or an IMMEDIATE FAMILY MEMBER during 2008.

FILER reported no reimbursements.

12: State or Local Government Securities

Identify each security, with a fair market value in excess of \$1,000, issued by the Commonwealth, any public agency or municipality located in the Commonwealth owned by you or an IMMEDIATE FAMILY MEMBER and report any INCOME received by you in 2008 in excess of \$1,000. Please be aware that state employees who own state bonds and county employees who own county bonds may need to file a disclosure with the Commission, in addition to disclosure of such ownership here. See Instructions for more information.

	Name of Issuer	Description of Security	Income (Filer Only)
1.	Dreyfus Mutual Fund Services, Inc.	Bond	\$1,001 to 5,000

13: Securities and Investments

Identify each security, including the Commonwealth's U-Fund, with a fair market value in excess of \$1,000 beneficially owned by you and/or IMMEDIATE FAMILY MEMBERS on any part of December 31, 2008. To report securities and investments held in trust, see Questions 14, 15 and 16. Any INCOME received by you in 2008 in excess of \$1,000 from securities issued by the Commonwealth or public agency or municipality located in the Commonwealth should be reported in Question 12.

	Name of Issuer	Description of Security	Principal Place of Business or State of Incorporation	Owner (Filer or Immediate Family Member)
1.	Arrow Electronics	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
2.	Babcock & Brown Air Ltd	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
3.	Bank of America Corp	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
4.	Barclays PLC	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse

5.	Blackrock Global	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
6.	Blackrock Income OPP Inc	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
7.	Bristol-Myers Squibb Co	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
8.	Calamos Strat Tot Ret	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
9.	Dow Chemical Co	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
10.	Eli Lilly & Co	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
11.	Endo Pharmaceutcls Hldgs	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
12.	Endurance Specialty Hldg	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
13.	Exxon-Mobil Corp.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
14.	Exxon-Mobil Corp. & USA Networks, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
15.	Forest Labs Inc	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
16.	General Electric	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
17.	Genworth Finl Inc Com	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
18.	Goodyear Tire Rubber	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
19.	Harley Davidson Inc Wis	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
20.	Humana Inc	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
21.	ING GP NV SPSD	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
22.	Ingersoll Rand Co Ltd	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
23.	Ivy Asset Strategy	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse

24.	Microsoft Corp	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
25.	Morgan Stnly Emrg Mkts	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
26.	Pfizer Inc Del PV	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
27.	Seagate Technology	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
28.	Sector SPDR Financial	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
29.	Verizon Communications	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
30.	Western Asset MUN	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse

14: Creation of Business and Charitable Trusts

Each of the following Questions (14-21) is concerned with a specific aspect of the interests held by you or an IMMEDIATE FAMILY MEMBER in a trust as of December 31, 2008. Please respond to each Question, including those which do not apply (by checking not applicable). Please review the Instructions which detail what should be disclosed.

FILER reported no business or charitable trusts.

15: Business and Charitable Trust Holdings

Respond to this question only if you or an IMMEDIATE FAMILY MEMBER has a beneficial interest.

FILER reported no business or charitable trust holdings.

16: Family Trusts

Report all securities and other investments with a fair market value in excess of \$1,000 held in the trust(s) and beneficially owned by you and/or IMMEDIATE FAMILY MEMBERS on any part of December 31, 2008.

FILER reported no family trusts.

17: Creation of Realty Trusts

If you or an IMMEDIATE FAMILY MEMBER have a beneficial ownership interest or serve as a trustee in a realty trust, you need to answer this question.

FILER reported no realty trusts.

18: Realty Trust: Real Property Holdings

Report realty trust property holdings as of December 31, 2008 if you have a beneficial ownership interest in the trust.

FILER reported no realty trust property holdings.

19: Realty Trust: Mortgage Obligations

Report realty trust mortgage obligations, including second mortgage loans, home equity and reverse mortgage loans as of December 31, 2008. If your primary residence is held in trust, report only the address of the property, the name and address of creditor, the terms of repayment and the year the mortgage is due.

FILER reported no realty trust mortgage obligations.

20: Trusts: Purchases/Transfers of Property (In Massachusetts Only)

Report all purchases/transfers of trust property which occurred during 2008.

FILER reported no purchase/transfers of realty trust property in Massachusetts.

21: Trusts: Sales/Transfers of Property (In Massachusetts Only)

Report all sales/transfers of trust property which occurred during 2008.

FILER reported no sale/transfers of realty trust property in Massachusetts.

22: Real Property Owned In Massachusetts

Identify any real property in Massachusetts with an assessed value in excess of \$1,000 in which you and/or an IMMEDIATE FAMILY MEMBER held an interest as of December 31, 2008. Exclude out-of-state primary residence, and properties held for investment or rental purposes. Property held in a realty trust should be reported in Question 18.

	Address of Property	Description of Property	Person Holding Interest Record Owner(s)	Assessed Value (Filer Only)
1.	Information Redacted	Primary Residence	Filer and Spouse	\$100,000 or more

23: Investment and Rental Properties

Identify any real property in Massachusetts or out-of-state including time-sharing arrangements, with an assessed value in excess of \$1,000, held for investment or rental purposes, in which you and/or an IMMEDIATE FAMILY MEMBER had a direct or indirect financial interest as of December 31, 2008. Properties held in a realty trust should be reported in Question 18. Exclude: properties held chiefly for enjoyment.

FILER reported no investment or rental properties.

24: Real Property Purchases

Identify any real properties in Massachusetts which were purchased or otherwise transferred to you/or an IMMEDIATE FAMILY MEMBER at any time during 2008.

FILER reported no real property purchases.

25: Real Property Sales

Identify any real properties in Massachusetts which were sold or otherwise transferred from you and/or an IMMEDIATE FAMILY MEMBER at any time during 2008.

FILER reported no real property sales.

26: Mortgage Loan Information

Identify each mortgage loan including second mortgage loans, home equity and reverse mortgage loans in excess of \$1,000 outstanding on December 31, 2008 for which you or any IMMEDIATE FAMILY MEMBER were obligated. For your primary residence, exclude the original AMOUNT borrowed or owed. If your primary residence is located outside of Massachusetts, report the mortgage loan(s) in Question 28.

	Address of Property	Creditor Name and Address	Original Amount Borrowed and Amount Owed	Year Due and Terms of Repayment
1.	Information Redacted	TD Banknorth 441 Cooley Street Springfield MA 01103	Original Amount: N/A Amount Owed: N/A	Floating Rate Prime Minus 1.01% N/A

27: Mortgage Receivable Information

Identify each parcel of real estate located in Massachusetts on which you and/or an IMMEDIATE FAMILY MEMBER hold a mortgage. Also identify each parcel of real estate located out-of-state which is held for investment or rental purposes on

which you and/or an IMMEDIATE FAMILY MEMBER hold a mortgage. Furnish the name and address of the issuer of the mortgage, that is, the person obligated under the mortgage and the assessed value by category. If the mortgage is held only by an IMMEDIATE FAMILY MEMBER, exclude the assessed value of the property. Exclude: mortgages on out-of-state properties if the property is held chiefly for enjoyment.

FILER reported no mortgage receivables.

28: Other Creditor Information

Identify each debt, loan or other liability including mortgage(s), home equity and reverse mortgage loans on property(ies) located out-of-state, in excess of \$1,000 owed by you and/or any IMMEDIATE FAMILY MEMBER on December 31, 2008. You must report the loan collateral, which is the property (including insurance policies used to guarantee a loan) assigned to guarantee payment of funds. If your primary residence is located outside of Massachusetts, report the mortgage loan(s) in this question. Certain personal and business loans are excluded. Exclude: Any liability of \$1,000 or less; installment loans (cars, household effects, etc.); educational loans; medical and dental debts; credit card purchases (other than cash advances); support or alimony obligations; debts owed to spouse or close relative or debts incurred in the ordinary course of a BUSINESS.

	Creditor Name and Address	Original Amount Borrowed and Amount Owed	Year Due and Terms of Repayment	Loan Collateral
1.	Phh Mortgage Services 3000 Leadenhall Road Mount Laurel NJ 08054	Original Ammount: \$100,000 or more Amount Owed: \$100,000 or more	Year Due: 2018 4.375%	Condominium/FLA

29: Debts Forgiven

Identify each creditor who during 2008 forgave an indebtedness in excess of \$1,000 owed by you or an IMMEDIATE FAMILY MEMBER. Certain loans are excluded. Exclude: Any forgiven indebtedness less than \$1,000; debts forgiven by a spouse, a close relative, or the spouse of a close relative.

FILER reported no debts forgiven.

1: I Gale D. Candaras certify that:

- I made a reasonably diligent effort to obtain reportable information concerning myself and IMMEDIATE FAMILY MEMBER(S); and
- The information contained on this form is true and complete, to the best of my knowledge.

	Submitted under the pains and penalties of perjury.(3/ 3/ 2009)		
Th	The Following Immediate Family Members declined to disclose information: The Following are the specific Question(s) for which answers were declined by each Immediate Family Member:		