

Name of Person Reporting: Gale Candaras

Current Home Address: [REDACTED]

Home Phone: [REDACTED]

Office Phone: 413-599-4785

Fax Number: 413-596-3779

Office Email: gale.candaras@masenate.gov

Name of spouse residing in household: [REDACTED]

Name of child(ren) residing in household: None

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

3: Positions Held

This question indicates the reason you are required to file a Statement of Financial Interests and must be completed. Identify each position you held in 2012 or now hold as a PUBLIC OFFICIAL or DESIGNATED PUBLIC EMPLOYEE and report the AMOUNT of INCOME, by category, derived from each position in 2012. If you did not earn any INCOME in any such position in 2012, complete the question, but check the "Income Not Applicable" box.

	Agency in which you serve(d)	Position Held	Dates of Employment	Income
1.	State Senate	State Senate	1/3/2007 - Present	\$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 in 2012 by you and/or an IMMEDIATE FAMILY member (spouse or dependent child) in any federal, state, county, district or municipal agency, whether compensated or uncompensated, full- or part-time. Please review the Instructions which detail the information that should be disclosed.

FILER reported no other government positions.

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

Identify each BUSINESS with which you and/or an IMMEDIATE FAMILY member (spouse or dependent child) were associated in 2012 as an employee, or as a partner, sole proprietor, officer, director, or in any similar managerial capacity, whether compensated or uncompensated, full- or part-time.

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

3.	Gale D. Candaras, Attorney At Law 17 Main Street Wilbraham MA 01095	sole proprietor	Filer	N/A
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**6: Business Ownership/Equity**

Identify any BUSINESS in which you and/or an IMMEDIATE FAMILY member owned more than 1% of the EQUITY at any time during 2012.

FILER reported no business ownership/equity.

**7: Transfer of Ownership/Equity Interests**

Identify any EQUITY in a BUSINESS (reported in Question 5 or 6) which you transferred to any IMMEDIATE FAMILY member at any time during 2012. You are not required to disclose the name of your spouse or any dependent child(ren). Where applicable, you should answer this portion of the question by indicating the relationship, e.g., "Filer and Child(ren)," "Spouse," "Spouse and Child(ren)" or "Child(ren)."

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 at any time during 2012 regarding employment at any future time.

FILER reported no leaves of absence.

**9: Gifts**

Identify any GIFTS received by you and/or an IMMEDIATE FAMILY member at any time during 2012.

FILER reported no gifts.

**10: Honoraria**

Identify any HONORARIUM received by you and/or an IMMEDIATE FAMILY member at any time during 2012.

FILER reported no honoraria.

**11: Reimbursements**

Identify any REIMBURSEMENTS received by you and/or an IMMEDIATE FAMILY member at any time during 2012.

FILER reported no reimbursements.

**12: State or Local Government Securities**

Identify each SECURITY issued by the Commonwealth or any public agency thereof or county or municipality located in the Commonwealth, owned by you and/or an IMMEDIATE FAMILY member with a fair market value in excess of \$1,000, as of December 31, 2012, and report any INCOME received by you at any time from such

security in 2012, if such INCOME was 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 of such ownership with the Commission, in addition to disclosure of such ownership here. Please review the Instructions for more information.

	Name of Issuer	Description of Security	Income (Filer Only)
1.	Dreyfus Mutual Fund Services, Inc.	Bond	\$5,001 to 10,000
2.	Dreyfus Mutual Fund Services, Inc.	Bond	\$1,001 to 5,000

### 13: Securities and Investments

Identify each SECURITY or other INVESTMENT, including the Commonwealth's U-Fund, with a fair market value in excess of \$1,000, beneficially owned by you and/or an IMMEDIATE FAMILY member as of December 31, 2012. To report SECURITIES and INVESTMENTS held in trust, see Questions 14-21. Any INCOME received by you at any time during 2012 in excess of \$1,000 from SECURITIES issued by the Commonwealth or any public agency thereof or county 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.	Aercap Holdings N.V. SHS	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
2.	Aflack, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
3.	Apollo Global Mgmt LLC	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
4.	Astrazeneca PLC SPND	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
5.	Bank of America Corp	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
6.	Blackrock Global	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
7.	BP PLC	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Joint
8.	Calamos Strat Tot Return	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
9.	CenturyLink Inc SHS	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
10.	Cisco Systems, Inc COM	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
11.	Delta Airlines, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
12.	Endo Health Solu, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
13.	ENI S P A Sponsored ADR	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
14.	Expedia Inc	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
15.	Exxon-Mobil Corp.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse

16.	First Eagle	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
17.	General Electric	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
18.	General Motors Co	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
19.	Gold Fields Sp New	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
20.	Halliburton Company	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
21.	Hartford Finl Svcs Group	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
22.	Hess Corp.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
23.	ING GP NV SPSD ADR	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
24.	Intel Corp.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
25.	Ivy Asset Strategy	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
26.	Johnson Controls, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
27.	Medtronic, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
28.	Metlife, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
29.	Microsoft Corp	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
30.	Mylan, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
31.	New York Cmnty Bancorp.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
32.	Nuveen Prem Inc Muni 2	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
33.	Nuveen Prem Inc. Muni	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
34.	Nuveen Qual Pref Inc.	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
35.	OAQ Gazprom Spon ADR	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
36.	Pennymac Mt Invst Tr	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
37.	Pennymac Mt Invst Tr	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
38.	Pfizer Inc	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
39.	Powershares Fin PFD	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse
40.	Teva Pharmaceutical INDS	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse

41.	Textainer Group Holdings	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
42.	THL Credit, Inc.	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
43.	Valley Natl. Bancorp NJ	Common Stock	Not Applicable (use in Q13 only)	Filer and Spouse
44.	Vodafone Group Plc Sp ADR	ADR (American Depository Receipt)	Not Applicable (use in Q13 only)	Filer and Spouse
45.	Vornado Realty Trust	Preferred Stock	Not Applicable (use in Q13 only)	Filer and Spouse
46.	Western Asset MUN	Mutual Fund	Not Applicable (use in Q13 only)	Filer and Spouse

**14: Business and Charitable Trusts**

If you and/or an IMMEDIATE FAMILY member had a beneficial ownership interest or served as a trustee of a BUSINESS or CHARITABLE TRUST as of December 31, 2012, you need to answer this question. You are not required to disclose the address of the BUSINESS or CHARITABLE TRUST if it is the same as your current home address. Where applicable, you should answer this portion of the question with "Home Address." Please review the Instructions which detail the information that should be disclosed.

FILER reported no business or charitable trusts.

**15: Business and Charitable Trust Assets**

Report all securities and other investments, with a fair market value in excess of \$1,000, held in a BUSINESS or CHARITABLE TRUST(S) and beneficially owned by you and/or an IMMEDIATE FAMILY member as of December 31, 2012. You are not required to disclose the address of a property held in the BUSINESS or CHARITABLE TRUST(S) if it is the same as your current home address. Where applicable, you should answer this portion of the question with "Home Address." Please review the Instructions which detail the information that should be disclosed.

FILER reported no business or charitable trust holdings.

**16: Family Trust Assets**

Report all SECURITIES and other INVESTMENTS, with a fair market value in excess of \$1,000, held in a FAMILY TRUST and beneficially owned by you and/or an IMMEDIATE FAMILY member as of December 31, 2012. If your home is held in a FAMILY TRUST, report details on the property in Question 22 if it is located in Massachusetts. You are not required to disclose your current home address. Where applicable, you should answer this portion of the question with "Home Address." Please review the Instructions which detail the information that should be disclosed.

FILER reported no family trusts.

**17: Realty Trusts**

If you and/or an IMMEDIATE FAMILY member had a beneficial ownership interest or served as a trustee of a REALTY TRUST as of December 31, 2012, you need to answer this question. You are not required to disclose the address of the REALTY TRUST if it is the same as your current home address. Where applicable, you should answer this portion of the question with "Home Address." Please review the Instructions which detail the information that should be disclosed.

FILER reported no realty trusts.

**18: Realty Trust: Real Property Assets**

Report all real property held in a REALTY TRUST and beneficially owned by you and/or an IMMEDIATE FAMILY member as of December 31, 2012. You are not required to disclose the address of the REALTY TRUST if it is the same as your current home address. Where applicable, you should answer this portion of the question "Home Address." Please review the Instructions which detail the information that should be disclosed.

FILER reported no realty trust property holdings.

**19: Business, Charitable and Realty Trusts: Mortgage Obligations**

Report all mortgages, including home equity and reverse mortgage loans, as of December 31, 2012, on any property held in a BUSINESS, CHARITABLE or REALTY TRUST and disclosed in response to Question 15 and/or 18. You are not required to disclose the address of a BUSINESS, CHARITABLE or REALTY TRUST if it is the same as your current home address. Where applicable, you should answer this portion of the question "Home Address." Please review the Instructions which detail the information that should be disclosed.

FILER reported no realty trust mortgage obligations.

**20: Business, Charitable, Family and Realty Trusts: Purchases/Transfers of Property in Massachusetts Only**

Report all purchases by and/or transfers to any BUSINESS, CHARITABLE, FAMILY and/or REALTY TRUST of property located in Massachusetts which occurred at any time during 2012.

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

**21: Business, Charitable, Family and Realty Trusts: Sales/Transfers of Property in Massachusetts Only**

Report all sales and/or transfers by any BUSINESS, CHARITABLE, FAMILY and/or REALTY TRUST of property located in Massachusetts which occurred at any time during 2012. You are not required to disclose the name of your spouse or any dependent child(ren). Where applicable, you should answer this portion of the question by indicating the relationship, e.g., "Filer and Child(ren)," "Spouse," "Spouse and Child(ren)" or "Child(ren)."

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, 2012. EXCLUDE: Out-of-state property or property located in Massachusetts held for business or rental purposes. You are not required to disclose your current home address. Where applicable, you should answer this portion of the question with "Home Address." You are not required to disclose the name of your spouse or any dependent child(ren). Where applicable, you should answer this portion of the question by indicating the relationship, e.g., "Filer and Child(ren)," "Spouse," "Spouse and Child(ren)" or "Child(ren)."

	Address of Property	Description of Property	Person(s) Holding Interest	Assessed Value (Filer Only)
1.	Home Address [REDACTED]	Primary Residence	Filer and Spouse	\$100,000 or more

**23: Business, Investment and Rental Properties**

Identify any real property with an assessed value in excess of \$1,000 as of December 31, 2012, regardless of location, including time-sharing arrangements, held for business, investment or rental purposes, in which you and/or an IMMEDIATE FAMILY member had a direct or indirect interest. Property held in a REALTY TRUST should be reported in Question 18. EXCLUDE: Properties held primarily for personal or family use. You are not required to disclose the name of your spouse or any dependent child(ren). Where applicable, you should answer this portion of the question by indicating the relationship, e.g., "Filer and Child(ren)," "Spouse," "Spouse and Child(ren)" or "Child(ren)."

FILER reported no investment or rental properties.

**24: Real Property Purchases**

Identify any real property located in Massachusetts which was purchased by or otherwise transferred to you and/or an IMMEDIATE FAMILY member at any time during 2012. Purchases of property held in a BUSINESS, CHARITABLE, FAMILY and/or REALTY TRUST should be reported in Question 20. You are not required to disclose your current home address. Where applicable, you should answer this portion of the question with "Home Address." You are not required to disclose the name of your spouse or any dependent child(ren). Where applicable, you should answer this portion of the question by indicating the relationship, e.g., "Filer and Child(ren)," "Spouse," "Spouse and Child(ren)" or "Child(ren)."

FILER reported no real property purchases.

**25: Real Property Sales**

Identify any real property located in Massachusetts which was sold by or otherwise transferred from you and/or an IMMEDIATE FAMILY member at any time during 2012. Sales of real property held in a BUSINESS, CHARITABLE, FAMILY and/or REALTY TRUST should be reported in Question 21. You are not required to disclose the name of your spouse or any dependent child(ren). Where applicable, you should answer this portion of the question by indicating the relationship, e.g., "Filer and Child(ren)," "Spouse," "Spouse and Child(ren)" or "Child(ren)."

FILER reported no real property sales.

**26: Mortgage Loan Information**

Identify all mortgages, including home equity and reverse mortgage loans, in excess of \$1,000, outstanding on December 31, 2012, for which you and/or an IMMEDIATE FAMILY member were obligated. If the mortgage loan was for your current home, exclude the original AMOUNT borrowed or owed. You are not required to disclose your current home address. Where applicable, you should answer this portion of the question with "Home Address." For an IMMEDIATE FAMILY member, do not report the AMOUNTS borrowed and owed.

	Address of Property	Creditor Name and Address	Original Amount Borrowed and Amount Owed	Year Due and Interest Rate
1.	Home Address Primary Residence [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
2.	Home Address Primary Residence [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 any real property located in Massachusetts on which you and/or an IMMEDIATE FAMILY member held a mortgage as of December 31, 2012. Also identify any real property located out-of-state which was held for business or rental purposes on which you and/or an IMMEDIATE FAMILY member held a mortgage as of December 31, 2012. Report the name and address of the mortgagee (the person obligated to you and/or an IMMEDIATE FAMILY member) and the assessed value by category. If the mortgage is held only by an IMMEDIATE FAMILY member, do not report the assessed value of the property. EXCLUDE: Mortgages on out-of-state property if the property is held primarily for personal or family use.

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 located out-of-state, in excess of \$1,000, owed by you and/or an IMMEDIATE FAMILY member as of December 31, 2012. You must report the loan collateral, which is the property assigned to guarantee payment.

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 a spouse or CLOSE RELATIVE; and debts incurred in the ordinary course of a BUSINESS. Please review the Instructions which detail the information that should be disclosed.

FILER reported no other creditor information.

**29: Debts Forgiven**

Identify each creditor who at any time during 2012 forgave any indebtedness in excess of \$1,000 owed by you and/or an IMMEDIATE FAMILY member. EXCLUDE: Any 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 required information concerning myself and IMMEDIATE FAMILY MEMBER(S); and
  - The information provided on this form is true and complete, to the best of my knowledge.

Submitted under the pains and penalties of perjury.( 5/ 12/ 2013)

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:

The following are the specific question(s) which I decline to answer in whole or in part, because I assert the information is privileged by law.

The explanation of the basis of your claim of privilege is:

N/A