

LEGISLATOR'S FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 2006

NOTE: Before completing this Disclosure Statement, please carefully read the enclosed instructions. If additional space is needed, please duplicate this form as necessary and staple all pages together. An original signature is required on page 4; a facsimile, photocopy or stamp signature is not acceptable. Questions should be directed to Legislative Counsel at (609) 292-4625. The completed disclosure form is due May 15, 2007 and should be sent to: Joint Legislative Committee on Ethical Standards, 2nd Floor, State House Annex, Room 210, PO Box 068, Trenton, New Jersey 08625-0068.

Gerald Cardinale

PRINT NAME

CHECK APPROPRIATE HOUSE: Senate General Assembly

Provide the following information for yourself, your spouse and minor children (unless otherwise indicated) for calendar year 2006. For each entry, check the box of the appropriate recipient. When an amount is requested, use the following numerical code: 1=less than \$10,000; 2=\$10,000 - \$24,999.99; 3=\$25,000 - \$49,999.99; 4=\$50,000 or more.

I. **EARNED INCOME:** List the name, address and amount for each source of earned income. (Earned income includes salaries, bonuses, royalties, commissions, profit sharing and fees.)

	Name	Address	Circle Amount Code				Self	Spouse	Child
			1	2	3	4			
1)	<u>CARDINALE Dental</u>	<u>2361 Lemoine Ft Lee NJ</u>	1	2	3	<input checked="" type="checkbox"/> 4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)	<u>State of N.J.</u>	<u>N.J. Senate.</u>	1	2	<input checked="" type="checkbox"/> 3	4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)	<u>Boro of Demarest</u>	_____	<input checked="" type="checkbox"/> 1	2	3	4	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. **UNEARNED INCOME:** List the name, address and amount for each source of unearned income. (Unearned income includes rents, dividends and income from investments, trusts and estates.)

A. RENTS

	Property Address	Tenant Name	Circle Amount Code				Self	Spouse	Child
			1	2	3	4			
1)	_____	<u>2007 APR 27 10:25</u>	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)	_____	<u>SERVICES</u>	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)	_____	<u>LEGISLATIVE</u>	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)	_____	<u>OFFICE OF</u>	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

See List

When an amount is requested, use the following numerical code: 1=less than \$10,000; 2=\$10,000-\$24,999.99; 3=\$25,000-\$49,999.99; 4=\$50,000 or more.

B. DIVIDENDS

	Name	Address	Circle Amount Code	Self	Spouse	Child
1)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

See list

C. INCOME from investments, trusts and estates (including capital gains).

	Name	Address	Circle Amount Code	Self	Spouse	Child
1)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

See list

III. HONORARIA and FEES: List the name, address, nature and amount for each source of honorarium or fee received by you or your spouse for personal appearances, speeches or writings.

	Name & Nature of Honorarium or Fee	Address	Circle Amount Code	Self	Spouse
1)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>
2)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>
3)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>
4)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>

NONE

IV. REIMBURSEMENTS or PREPAID EXPENSES for TRAVEL, LODGING or SUBSISTENCE: List the name, address, nature and amount for each source of reimbursement or prepaid expense and circle whether the source is a profit (P), nonprofit (N), or governmental (G) entity.

	Name & Nature of Reimbursement or Prepaid Expense	Address	Circle Amount Code	Self	Spouse	Child	Circle P, N or G
1)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	P N G
2)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	P N G
3)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	P N G
4)			1 2 3 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	P N G

None

When an amount is requested, use the following numerical code: 1=less than \$10,000; 2=\$10,000-\$24,999.99; 3=\$25,000-\$49,999.99; 4=\$50,000 or more.

V. GIFTS: List the name, address, nature and amount for each source of gift in excess of \$250.

	Name & Nature of Gift	Address	Circle Amount Code				Self	Spouse	Child
			1	2	3	4			
1)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)	NONE	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VI. LIABILITIES: List the name and address of each creditor for you or your spouse and the nature and amount of each liability except for liabilities which are: (a) less than \$15,000 and owed to a relative; (b) less than \$3,000 and owed to any other person; (c) loans secured by a personal motor vehicle or household furniture or appliances; or (d) revolving charge accounts.

	Name & Nature of Liability	Address	Circle Amount Code				Self	Spouse
			1	2	3	4		
1)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
2)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
3)	NONE	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
4)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>

VII. FORGIVEN LIABILITIES: List the name and address of each former creditor for you or your spouse and the nature and amount of each forgiven liability which would have been required to be reported pursuant to VI above had it not been forgiven.

	Name & Nature of Forgiven Liability	Address	Circle Amount Code				Self	Spouse
			1	2	3	4		
1)	_____	2007 APR 27 A 10:25	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
2)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
3)	NONE	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
4)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>

VIII. BUSINESS ORGANIZATIONS: List the name and address of all business organizations in which you or your spouse held an interest.

Name	Address	Self	Spouse
1) <u>Sun SPA</u>	<u>2160 Balway NYC</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2) <u>Kaufers Lane Realty</u>	<u>98 main st Ft Lee N.J.</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3) <u>Kaufers Main Realty</u>	<u>90 main st Ft Lee N.J.</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4) <u>1636 Kaufers Lane hbc</u>	<u>1636 Kaufers Lane Ft Lee N.J.</u>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

IX. OFFICES, TRUSTEESHIPS, OR DIRECTORSHIPS: List the title of each position held by you or your spouse in any firm, corporation, association, partnership or business and the name and address of the entity in which the position was held.

Position Held	Name & Address of Entity	Self	Spouse
1) _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
2) _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
3) <u>NONE</u>	_____	<input type="checkbox"/>	<input type="checkbox"/>
4) _____	_____	<input type="checkbox"/>	<input type="checkbox"/>

X. REAL ESTATE: Provide the address and a brief description for all real property in New Jersey in which you, your spouse, or minor child held an interest.

Property Address	Description of Property	Self	Spouse	Child
1) <u>See list</u>	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2) _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3) _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4) _____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I certify that the above information is correct and complete to the best of my knowledge.

2007 APR 27 10:25

April 24 2007
Date

Ronald Cardinale
Signature of Member (must be an ORIGINAL signature, not a facsimile, stamp or photocopy)

LEGISLATIVE SERVICES

RENTS

property address

2361 / 57 Lemoine Av
Ft Lee N.J.

Tenant Name.	Code
Sword Real Estate	1 2 3 4
DR John Kim	(3)
DR David chung	(3)
Dr A Werthenthal	(3)
Jeil Services	(2)
Jason Geminder	(2)
M. ASUDUKEV	(2)
G. PANTILOVA	(2)
F MARTINI	(2)
T Di BONA	(1)
John Delvalle	(2)
Ft Lee mini Storage	(2)

all
self + spouse

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OFFICE OF
LEGISLATIVE
SERVICES



98 main St Ft Lee NJ

FRAMES OF MINE (4) SELF

1667 KAUFER HANE FT LEE NJ

ANNE STOROZUM (1) SELF

1665 KAUFER HANE FT LEE NJ

E BENNETT (2) SELF
EMMA ESCOBAR (2) SELF
D OPPRENDY (1) SELF

96 Main St Ft Lee NJ

Infinity Signs (1) SELF

EMERALD COVE VILLAS
49 OYSTER POND RD.
ST. MARTIN FWI

CINDY McBUSINESS
AGENT

(4)

SELF + SPOUSE

DIVIDENDS

American Express	①	Spouse
Bank of NY	①	Spouse
Duke Energy	①	"
First Energy	①	Spouse
Intel	①	Spouse
J.P. Morgan Chase	①	Spouse
Time Warner	①	Spouse
Global advantage FUND	①	Spouse

Allstate Corp	①	self & Spouse
JP Morgan Chase	①	self & Spouse
Motorola	①	self & Spouse
Pepsico	①	self & Spouse
Royal Gold	③	Self & Spouse

① - Cap Gain

Interest

Dreyfus	①
North Fork BK	①
Bank of America	①
Morgan Stanley	①
First Fed BK	②
Wash Mutual BK	①
mercantile BK of Michigan	①
Western BK of P.R.	①
Bank Hapoalim BM NY	①
RBBT Bank Neth antilles	①

- all self & Spouse



Real Estate in N.J.

address	Description	
306 Hardenburgh av Demarest N.J.	home	Self & spouse.
200 Winston Drive Cliffside PK N.J.	Rental apt	Self & Spouse.
1636 Kaufers lane. Ft Lee N.J.	vacant land.	self.
1640 Kaufers lane. Ft Lee N.J.	vacant land	Self & Spouse.
49/51 Main St Ft Lee N.J.	vacant land	self & Spouse.
90 Main St Ft Lee N.J.	vacant land	Self.
1665 Kaufers lane. Ft Lee N.J.	2 Family house	Self.
1667 Kaufers lane	1 family house	Self.
98/100 Main St. Ft Lee N.J.	Commercial Bldg	self.
2361/57 Lemains av. Ft Lee N.J.	Commercial/office Bldg.	Self & Spouse.