

EXHIBIT 14

Form 1040 Department of the Treasury-Internal Revenue Service **2005** (99) **U.S. Individual Income Tax Return** IRS Use Only-Do not write or staple in this space.

Label For the year Jan. 1-Dec. 31, 2005, or other tax year beginning 2005, ending 20 OMB No. 1545-0074

Name Spouse's Name (if Joint Return) Home Address City, State, and ZIP Code Your social security number

ARTHUR NADEL MARGUERITE J NADEL Spouse's social security no.

3966 COUNTRY VIEW DRIVE SARASOTA FL 34233-4128

▲ your SSN(s) above. ▲

Checking a box below will not change your tax or refund.

Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund (see instructions) You Spouse

Filing Status

1 Single 4 Head of household (with qualifying person). (See instructions.)

2 Married filing jointly (even if only one had income) If the qualifying person is a child but not your dependent, enter this child's name here. ▶

3 Married filing separately. Enter spouse's SSN above and full name here. ▶

5 Qualifying widow(er) with dependent child (see instructions)

Exemptions

6a Yourself. If someone can claim you as a dependent, do not check box 6a

b Spouse

c Dependents:

(1) First name	Last name	(2) Dependent's social security no.	(3) Dependent's relationship to you	(4) <input checked="" type="checkbox"/> If qualifying child for child tax credit (see instr.)

Boxes checked on 6a and 6b No. of children on 6c who: -lived with you 0 -did not live with you due to divorce or separation (see instr.) 0 Dependents on 6c not entered above 0

Add numbers on lines above ▶ 2

d Total number of exemptions claimed 2

Income	Amount
7 Wages, salaries, tips, etc. Attach Form(s) W-2	225,000.
8a Taxable interest. Attach Schedule B if required	11,395.
8b Tax-exempt interest. Do not include on line 8a	
9a Ordinary dividends. Attach Schedule B if required	310,094.
9b Qualified dividends (see instructions)	307,791.
10 Taxable refunds, credits, or offsets of state and local income taxes (see instructions)	
11 Alimony received	
12 Business income or (loss). Attach Schedule C or C-EZ	
13 Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	9,668,050.
14 Other gains or (losses). Attach Form 4797	
15a IRA distributions	
15b Taxable amount (see inst.)	
16a Pensions and annuities	
16b Taxable amount (see inst.)	
17 Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	7,448,279.
18 Farm income or (loss). Attach Schedule F	
19 Unemployment compensation	
20a Social security benefits	8,331.
20b Taxable amount (see inst.)	7,081.
21 Other income. List type and amount (see instr.)	
22 Add the amounts in the far right column for lines 7 through 21. This is your total income	17,669,899.

Adjusted Gross Income	Amount
23 Educator expenses (see instructions)	
24 Certain business expenses of reservists, performing artists, and fee-basis gov. officials. Attach Form 2106 or 2106-EZ	
25 Health savings account deduction. Attach Form 8889	
26 Moving expenses. Attach Form 3903	
27 One-half of self-employment tax. Attach Schedule SE	
28 Self-employed SEP, SIMPLE, and qualified plans	
29 Self-employed health insurance deduction (see instr.)	
30 Penalty on early withdrawal of savings	
31a Alimony paid <input type="checkbox"/> Recipient's SSN ▶	
32 IRA deduction (see instructions)	
33 Student loan interest deduction (see instructions)	
34 Tuition and fees deduction (see instructions)	
35 Domestic production activities deduction. Attach Form 8903	
36 Add lines 23 through 31a and 32 through 35	
37 Subtract line 36 from line 22. This is your adjusted gross income	17,669,899.



Nadel Receivership
Zucker002744

Form 1040 (2005) **ARTHUR & MARGUERITE J NADEL** Page 2

	38 Amount from line 37 (adjusted gross income)	38	17,669,899.
Tax and Credits Standard Deduction for - • People who checked any box on line 39a or 39b or who can be claimed as a dependent, see instr. • All others: Single, or Married filing separately, \$5,000 Married filing jointly or Qualifying widow(er), \$10,000 Head of household, \$7,300	39a Check <input checked="" type="checkbox"/> You were born before Jan. 2, 1941, <input type="checkbox"/> Blind. Total boxes checked ▶ 39a 2 if: <input checked="" type="checkbox"/> Spouse was born before Jan. 2, 1941, <input type="checkbox"/> Blind.		
	b If your spouse itemizes on a separate return or you were a dual-status alien, see instructions and check here	▶ 39b	<input type="checkbox"/>
	40 Itemized deductions (from Schedule A) or your standard deduction (see left margin)	40	3,347,575.
	41 Subtract line 40 from line 38	41	14,322,324.
	42 If line 38 is over \$109,475, or you provided housing to a person displaced by Hurricane Katrina, see instructions. Otherwise, multiply \$3,200 by the total no. of exemptions claimed on line 6d	42	
	43 Taxable income. Subtract line 42 from line 41. If line 42 is more than line 41, enter -0-	43	14,322,324.
	44 Tax (see instr.). Check if any tax is from: a <input type="checkbox"/> Form(s) 8814 b <input type="checkbox"/> Form 4972	44	4,925,318.
	45 Alternative minimum tax (see instructions). Attach Form 6251	45	
	46 Add lines 44 and 45	▶ 46	4,925,318
	47 Foreign tax credit. Attach Form 1118 if required	47	
48 Credit for child and dependent care exp. Attach Form 2441	48		
49 Credit for the elderly or the disabled. Attach Schedule R	49		
50 Education credits. Attach Form 8863	50		
51 Retirement savings contributions credit. Attach Form 8880	51		
52 Child tax credit (see instr.). Attach Form 8901 if required	52		
53 Adoption credit. Attach Form 8839	53		
54 Credits from: a <input type="checkbox"/> Form 8396 b <input type="checkbox"/> Form 8859	54		
55 Other credits. Check applicable box(es): a <input type="checkbox"/> Form 3800 b <input type="checkbox"/> Form 8801 c <input type="checkbox"/> Form	55		
56 Add lines 47 through 55. These are your total credits	56		
57 Subtract line 56 from line 46. If line 56 is more than line 46, enter -0-	▶ 57	4,925,318.	
58 Self-employment tax. Attach Schedule SE	58		
59 Social security and Medicare tax on tip income not reported to employer. Attach Form 4137	59		
60 Additional tax on IRAs, other qualified retirement plans, etc. Attach Form 5329 if required	60		
61 Advance earned income credit payments from Form(s) W-2	61		
62 Household employment taxes. Attach Schedule H	62		
63 Add lines 57 through 62. This is your total tax	▶ 63	4,925,318.	
Payments If you have a qualifying child, attach Schedule EIC.	64 Federal income tax withheld from Forms W-2 and 1099	64	70,000.
	65 2005 estimated tax pymts and amt applied from 2004 return	65	4,900,000.
	66 a Earned income credit (EIC)	66a	
	b Nontaxable combat pay election	▶ 66b	
	67 Excess social security and tier 1 RRTA tax withheld (see instr)	67	
	68 Additional child tax credit. Attach Form 8812	68	
	69 Amount paid with request for extension to file (see instr)	69	
	70 Payments from: a <input type="checkbox"/> Form 2439 b <input type="checkbox"/> Form 4136 c <input type="checkbox"/> Form 8885	70	
	71 Add lines 64, 65, 66a, and 67 through 70. These are your total payments	▶ 71	4,970,000.
	72 If line 71 is more than line 63, subtract line 63 from line 71. This is the amount you overpaid	72	44,682.
Refund Direct deposit? See instructions and fill in 73b, 73c, and 73d.	73a Amount of line 72 you want refunded to you	▶ 73a	
	b Routing number XXXXXXXXXXXXXXXXXXXX ▶ c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings		
	d Account number XXXXXXXXXXXXXXXXXXXX		
74 Amount of line 72 you want applied to your 2006 est. tax	74	44,682.	
Amount You Owe	75 Amount you owe. Subtract line 71 from line 63. For details on how to pay, see instructions	▶ 75	
	76 Estimated tax penalty (see instructions)	76	

Third Party Designee Do you want to allow another person to discuss this return with the IRS (see instructions)? Yes. Complete the following. No

Designee's name: **MICHAEL D ZUCKER** Phone no.: **941-379-0003** Personal identification number (PIN): **00103**

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature: *Michael D Zucker* Date: **10/16/2006** Your occupation: **INVESTMENT CONSULTANT** Daytime phone number: **941-366-0975**

Spouse's signature, if a joint return, both must sign: *Marguerite Nadel* Date: **10/13/06** Spouse's occupation: **OFFICE MANAGER**

Preparer's signature: *M D Zucker* Date: **10/13/2006** Check if self-employed Preparer's SSN or PTIN: _____

Paid Preparer's Use Only Firm's name (or yours if self-employed), address, and ZIP code: **MICHAEL D ZUCKER ACCTG & TAX SVCS**
5037 WILLOW LEAF WAY
SARASOTA FL 34241-6234 EIN: _____ Phone no.: **941-379-0003**

Nadel Receivership
Zucker002745

**SCHEDULES A&B
(Form 1040)**

Department of the Treasury
Internal Revenue Service (99)

Schedule A - Itemized Deductions
(Schedule B is on page 2)

▶ Attach to Form 1040. ▶ See Instructions for Schedules A & B (Form 1040).

OMB No. 1545-0074

2005

Attachment
Sequence No. **07**

Name(s) shown on Form 1040

ARTHUR & MARGUERITE J NADEL

Your social security no.

Medical and Dental Expenses	Caution. Do not include expenses reimbursed or paid by others.			
	1	Medical and dental expenses (see Instructions)	1	
	2	Enter amt. from Form 1040, line 38 <input type="text" value="2"/>	2	
	3	Multiply line 2 by 7.5% (.075)	3	
	4	Subtract line 3 from line 1. If line 3 is more than line 1, enter -0-	4	
Taxes You Paid (See instructions.)	5 State and local (check only one box):		5	5,280.
	a	<input type="checkbox"/> Income taxes, or		
	b	<input checked="" type="checkbox"/> General sales taxes (see Instructions)		
	6	Real estate taxes (see Instructions)	6	4,155.
	7	Personal property taxes	7	
	8	Other taxes. List type and amount ▶	8	
	9	Add lines 5 through 8	9	9,435.
	Interest You Paid (See instructions.)	10	Home mortg. interest & points reported to you on Form 1098	10
11		Home mortgage interest not reported to you on Form 1098. If paid to the person from whom you bought the home, see inst. and show that person's name, identifying no., and address ▶	11	
12		Points not reported to you on Form 1098. See instructions for special rules	12	
13		Investment interest. Attach Form 4952 if required. (See instructions.)	13	638.
Gifts to Charity If you made a gift and got a benefit for it, see instructions.	14	Add lines 10 through 13	14	31,059.
	15a	Total gifts by cash or check. If you made any gift of \$250 or more, see instructions	15a	2,032,174.
	15b	Gifts by cash or check after August 27, 2005, that you elect to treat as qualified contributions (see instructions) <input type="text" value="15b"/>	15b	
	16	Other than by cash or check. If any gift of \$250 or more, see instructions. You must attach Form 8283 if over \$500	16	1,800,625.
	17	Carryover from prior year	17	
	18	Add lines 15a, 16, and 17	18	3,832,799.
Casualty and Theft Losses	19	Casualty or theft loss(es). Attach Form 4684. (See Instructions.)	19	
	20	Unreimbursed employee expenses - job travel, union dues, job education, etc. Attach Form 2106 or 2106-EZ if required. ▶	20	
Job Expenses and Certain Miscellaneous Deductions (See instructions.)	21	Tax preparation fees	21	
	22	Other expenses - investment, safe deposit box, etc. ▶	22	
	23	Add lines 20 through 22	23	
	24	Enter amt. from Form 1040, line 38 <input type="text" value="24"/>	24	
	25	Multiply line 24 by 2% (.02)	25	
	26	Subtract line 25 from line 23. If line 25 is more than line 23, enter -0-	26	
Other Miscellaneous Deductions	27	Other - from list in the inst. List type and amount ▶	27	
Total Itemized Deductions	28	Is Form 1040, line 30, over \$145,950 (over \$72,975 if married filing separately)? <input type="checkbox"/> No. Your deduction is not limited. Add the amounts in the far right column for lines 4 through 27. Also, enter this amount on Form 1040, line 40. <input checked="" type="checkbox"/> Yes. Your deduction may be limited. See Instructions for the amount to enter.	28	3,347,575.
	29	If you elect to itemize deductions even though they are less than your standard deduction, check here <input type="checkbox"/>	29	

For Paperwork Reduction Act Notice, see Form 1040 instructions.

Schedule A (Form 1040) 2005

Nadel Receivership
Zucker002746

US Schedule A Charitable Contribution Detail Worksheet 2005

Name: **ARTHUR & MARGUERITE J NADEL** SSN: _____

Medical Expenses	Medical miles:	X .15 =	Medical miles:	X .22 =
Insurance premiums paid (not pre-tax)			Medicare from 1040 worksheet	
Taxpayer			Remainder from worksheets	
Spouse			Taxpayer	
Qualified long term care contracts			Spouse	
Taxpayer			Self-employed health insurance	
Spouse			Taxpayer	
Other medical expenses			Spouse	
			Amount from additional worksheets	
			Total	

Cash Contributions Hurricane Katrina miles X .29 = _____ X .34 = _____
 Other Charitable miles: X .14 = _____

50% Limit Organizations	SEE SCHEDULE	2,031,174.	From Schedules K-1	1,000.
			Amount from additional worksheets	
			Total	2,032,174.

30% Limit Organizations	Schedules K-1	Amount from additional worksheets	Total

Other Than Cash Contributions	50% Limit Organizations	From Forms 8283	625.
		Amount from additional worksheets	
		Total	625.

30% Limit	Capital gain property donated to 50% limit organizations.	From Forms 8283	Total

30% Limit	Not capital gain property donated to 30% limit organizations.	From Forms 8283	Total
	1,800,000.		1,800,000.

20% Limit Organization	Capital gain property donated to 30% limit organizations.	From Forms 8283	Total

	From years 2000 through 2004				To 2005 tax year			
	Cash and other property 50%	Capital gain property 30%	Capital gain property 20%		Cash and other property 50%	Capital gain property 30%	Capital gain property 30%	Capital gain property 20%
2000								
2001								
2002								
2003								
2004								
2005								

Contributions allowed this year			
50% of adjusted gross income		8,834,950.	
This year's 50% organization cash contributions allowed			2,032,799.
30% of adjusted gross income		5,300,970.	
This year's capital gain contributions to 50% organizations limited to 30%			
50% cash carryover allowed			
50% capital gain carryover limited to 30%			
This year's 30% organization cash and other property contributions allowed			1,800,000.
30% organizations cash and other property carryover			
20% of adjusted gross income		3,533,980.	
This year's capital gain contributions to 30% organizations limited to 20%			
30% capital gain carryover limited to 20% AGI			
Total contributions allowed this year			3,832,799.

US10455851

Nadel Receivership
Zucker002747