

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2017

Report Required by the Ethics
in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial) Panos, Christopher J.	2. Court or Organization United States Bankruptcy Court (D. Mass.)	3. Date of Report 06/10/2019
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☒ Amended Report	6. Reporting Period 01/01/2017 to 12/31/2017
7. Chambers or Office Address Donohue Federal Building and Courthouse 595 Main Street Worcester, MA 01608-2025		
IMPORTANT NOTES: The instructions accompanying this form must be followed. Complete all parts, checking the NONE box for each part where you have no reportable information.		

I. POSITIONS. (Reporting individual only; see pp. 9-13 of filing instructions.)

☐ NONE (No reportable positions.)

	<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1.	Board Member	Spindle Rock Club, Inc.
2.	Trustee	LMM Westport Legacy Trust (personal/family investment accts)
3.	Trustee	Knubble Realty Trust (personal/family real estate)
4.	Trustee	BeeHive Realty Trust (personal/family real estate)
5.	Trustee	C&M Trust

II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of filing instructions.)

☐ NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1. 12/12/14	Agt. Re. Plan of Liquidation and Winddown Craig and Macauley PC (ceased practicing law 4/30/14, but still could distribute to former shareholders). No 2017 dist
2.	
3.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

06/10/2019

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of filing instructions.)***A. Filer's Non-Investment Income**NONE *(No reportable non-investment income.)*

DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.		
2.		
3.		
4.		

B. Spouse's Non-Investment Income - If you were married during any portion of the reporting year, complete this section.*(Dollar amount not required except for honoraria.)*NONE *(No reportable non-investment income.)*

DATE	SOURCE AND TYPE
1.	
2.	
3.	
4.	

IV. REIMBURSEMENTS *-- transportation, lodging, food, entertainment.**(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)*NONE *(No reportable reimbursements.)*

SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1. American College of Bankruptcy	March 9 - 11, 2017	Washington, D.C.	Annual Meeting and Education Programs	stipend toward travel, lodging, and meals offered to all judicial Fellows
2. American Bankruptcy Institute	July 20 - 23, 2017	Newport, RI	Speak at Northeast Conference	Hotel room and meals provided
3.				
4.				
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

06/10/2019

V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*NONE *(No reportable gifts.)*SOURCEDESCRIPTIONVALUE

1.

2.

3.

4.

5.

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*NONE *(No reportable liabilities.)*CREDITORDESCRIPTIONVALUE CODE

1.

2.

3.

4.

5.

FINANCIAL DISCLOSURE REPORT

Page 4 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

06/10/2019

VII. INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. CJP Investment Acct 1									
2. VEMAX	B	Dividend	L	T					
3. VMATX	A	Dividend	K	T					
4. VMMXX	A	Dividend	K	T	Redeemed (part)	01/23/17	K	A	
5. VTIAx	B	Dividend	M	T					
6. VTSAX	C	Dividend	M	T					
7. 529 Plan Account 1									
8. Vanguard Totl Int Stk Idx		None	L	T	Buy (add'l)	01/23/17	J		
9. Vanguard totl Stk Mkt Idx		None	L	T	Sold (part)	01/23/17	J	A	
10. 529 Plan Account 2									
11. Vanguard Totl Int Stk Idx		None	L	T	Sold (part)	01/23/17	J	A	
12. Vanguard totl Stk Mkt Idx		None	L	T	Buy (add'l)	01/23/17	J		
13. CJP IRA 1									
14. VMXX	C	Dividend	N	T					
15. VTIAx	C	Dividend	M	T					
16. VTSAX	B	Dividend	L	T					
17. CJP IRA 2									

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 I = More than \$5,000,000	E = \$15,001 - \$50,000 J = More than \$50,000,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	P1 = \$1,000,001 - \$5,000,000 P4 = More than \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

FINANCIAL DISCLOSURE REPORT

Page 5 of 10

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Panos, Christopher J.

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18. VMMXX	B	Dividend	M	T					
19. CJP Inv Acct 2 / LMMWL Trust Acct									
20. VMMXX	A	Dividend	K	T					
21. FHICX	D	Dividend	M	T					
22. HAHCX	E	Dividend	N	T					
23. CJP IRA 3									
24. ABDXX	A	Interest	J	T					
25.									
26.									
27.									
28.									
29. VGK	A	Dividend	K	T					
30. VOO	A	Dividend	K	T					
31. VFH	A	Dividend	K	T					
32. CJP Investment Acct 3									
33. SPAXX	A	Int./Div.	L	T					
34. FDMXX	B	Int./Div.	N	T	Sold (part)	12/18/17	K	A	

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FINANCIAL DISCLOSURE REPORT

Page 6 of 10

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35.					Sold (part)	12/07/17	J	A	
36.					Sold (part)	08/22/17	K	A	
37.					Sold (part)	05/30/17	K	A	
38. XLF	B	Dividend	L	T					
39. ABTL		None	J	T					
40.									
41. CXDO		None	J	T					
42.									
43.									
44.									
45.									
46.									
47. XLRE	A	Int./Div.	J	T					
48. FTEXX	A	Int./Div.	J	T					
49. FZBXX	A	Int./Div.	J	T					
50.									
51. Investment Acct 4									

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FINANCIAL DISCLOSURE REPORT

Page 7 of 10

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Panos, Christopher J.

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52. FDMXX	A	Dividend	J	T					
53. Investment Account 5k									
54. FDMXX	A	Dividend	K	T					
55. FSDCX	A	Dividend	J	T					
56. MSI	A	Dividend	J	T					
57. IRA									
58. FDRXX	A	Int./Div.	J	T					
59. FSLCX	D	Dividend	L	T					
60. FASMX	B	Dividend	K	T					
61. FDFFX	D	Dividend	L	T					
62. FFIDX	C	Dividend	K	T					
63. FLPSX	D	Dividend	L	T					
64. FBGRX	B	Dividend	K	T					
65. FDGFX	D	Dividend	L	T					
66. Boston Private Bank Deposit Account	A	Interest	K	T					
67. Bank of America Deposit Accounts	A	Interest	L	T					
68. USAA Deposit Account	A	Interest	K	T					

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FINANCIAL DISCLOSURE REPORT

Page 8 of 10

Name of Person Reporting

Panos, Christopher J.

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69. Baycoast Bank Deposit Accounts	A	Interest	J	T					
70. Santander Deposit Account	A	Interest	J	T					
71. 2014 CM Grantor Trust (no reportable assets)		None							
72. CM Trust (holds small interest in Valmarc Inc. (private co.))		None	J	W					
73. BeeHive Trust (no reportable assets)		None							
74. Knubble Trust (no reportable assets)		None							

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FINANCIAL DISCLOSURE REPORT

Page 9 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

06/10/2019

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Part I -

Line 2 - LMM Legacy Trust is a family trust that holds investment accounts that are reported in Part VII.

Line 3 - Knubble Trust owns an interest in non-income producing undeveloped family land

Line 4 - BeeHive Realty Trust owns non-income producing family home

Line 5 - CM Trust see Part VII, Line 69

Part VII-

Reinvested Dividends are reflected as income and in the total value.

Lines 33, 44, 45, 46 - these reflect what appear to be money market/cash/clearing accounts ("XX" designation) that I did not open, but were opened by brokerage as subparts of "Core Account" for cash equivalent holdings. The dates used were an attempt to identify the first statements where these holdings occurred. They were not reported by the brokerage as "transactions" in 2016. I have reported them as "opened" in 2016. This is how the brokerage has explained it to me after inquiry.

Line 34 reflects "sales" in 2017 that were withdrawals from FDMXX which is a money market account (5/30/17, 8/22/17, 12/7/17, and 12/18/17).

Line 68 - C&M Grantor Trust - I understand that this grantor trust (related to the windown agreement referenced in Part II, Line 1) had no assets as of 12/31/16, but could be further funded in relation to the winddown. There have been no distributions since 2016.

FINANCIAL DISCLOSURE REPORT

Page 10 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

06/10/2019

IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Christopher J. Panos

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
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Washington, D.C. 20544