

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2018

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) Ridgway, Michael E.	2. Court or Organization United States Bankruptcy Court	3. Date of Report 05/13/2019
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 01/01/2018 to 12/31/2018
7. Chambers or Office Address United States Bankruptcy Court United States Courthouse 300 South Fourth Street, Suite 7W Minneapolis, MN 55415		
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.)

POSITION

NAME OF ORGANIZATION/ENTITY

1.		
2.		
3.		
4.		
5.		

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

☒ NONE (No reportable agreements.)

DATE

PARTIES AND TERMS

1.		
2.		
3.		

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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. 2018	University of St. Thomas Law School, Adjunct Professor, Bankruptcy	\$3,000.00
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 Bankruptcy Institute - 25th Annual Central States Bankruptcy Workshop	June 7 - 10, 2018	Lake Geneva, WI	Panelist/Speaker/CLE	Transportation, Hotel, Meals, & Registration Fee
2.				
3.				
4.				
5.				

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

<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
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.)*

<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.		
2.		
3.		
4.		
5.		

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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. Northwestern Mutual Life Ins. - Adjustable Comp. Life	A	Dividend	K	T					
2. Northwestern Mutual Life Ins. - Extraordinary Life	A	Dividend	K	T					
3. Northwestern Mutual IRA (H)									
4. -- Select Bond (Mason Street Advisors)	A	Distribution	J	T					
5. -- Equity Income (Mason Street Advisors/T Rowe Price) (Y)									
6. -- Focused Appreciation (Mason Street Advisors/Loomis Sayles)	A	Distribution	J	T					
7. Wells Fargo Bank, N.A. - Cash Account		None	J	T					
8. Commercial State Bank - Cash Accounts (X)	A	Interest	M	T					
9. Brokerage # 1 (Merrill Lynch) (H)									
10. -- FIA Card Services, N.A. (Bank of America)	A	Interest	J	T					
11. -- Oppenheimer Global Opportunities FD CL Y (OGIYX) (X)	A	Distribution	J	T	Buy	02/27/18	J		
12. -- Clearbridge Large Cap (SBLYX) (X)	A	Distribution	J	T	Buy	09/10/18	J		
13. -- Oppenheimer Developing Markets FD CL Y (ODVYX)	A	Dividend	J	T					
14. -- Putnam Investors FD CL Y (PNVYX)		None			Sold	04/25/18	J	D	
15. -- Thornburg LTD Term Inc. FD CL 1 (THIIX)	A	Dividend	J	T					
16. -- Neuberger Berman Equity, Inc. Fund (NBHIX)	A	Dividend	J	T	Sold (part)	02/27/18	J	A	
17. -- Hennessy Focus Fund (HFCIX)		None			Sold (part)	02/27/18	J	B	

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 = \$250,001 - \$500,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 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	

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18.					Sold	09/10/18	J	E	
19. -- First Eagle Global Fund, Class I (SGHIX)	A	Dividend	J	T					
20. -- Goldman Sachs Rising (GSRLX)	A	Dividend	J	T					
21. -- Invesco European Small (ESMYX)	A	Dividend	J	T					
22. Brokerage # 2 (IRA) (Merrill Lynch) (H)									
23. -- FIA Card Services NA, RASP (Bank of America)	A	Interest	J	T					
24. -- FidelityADV DIV INTL 1 (FDVIX)		None			Sold	02/27/18	K	A	
25. -- SPDR S & P 500 ETF Trust (SPY) (X)	A	Dividend	J	T	Buy	08/31/18	J		
26. -- Principal Preferred Securities Fund CL P (PPSPX) (Y)									
27. -- Principal Preferred Securities Fund (PPSIX)	B	Dividend	K	T					
28. -- Principal Global Diversified, Inc. Fund (PGDPX) (Y)									
29. -- Principal Global Diversified Income Fund (PGDIX)	B	Dividend	K	T					
30. -- SPDR US DVDND Aristocrat ETF (SDY) (X)	A	Dividend	J	T	Buy	07/03/18	J		
31. -- T Rowe Price QM US Small (PRDSX) (X)	A	Distribution	J	T	Buy	08/31/18	J		
32. --Thornburg LTD Term Inc. FD CL 1 (THIIX)	A	Dividend	K	T					
33. -- Eaton Vance Atlanta Capital - SMID (EISMX)	B	Distribution	K	T					
34. -- Nuveen Preferred Securities (NPSRX)	B	Dividend	K	T					

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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	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
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35. -- Oppenheimer Developing Markets FD CL Y (ODVYX)	A	Dividend	K	T					
36. -- Neuberger Berman Emerg (NEMIX (X))	A	Dividend	J	T	Buy	01/23/18	J		
37. -- Putnam Equity Spectrum Fund CL Y (PYSYX)		None			Sold	07/03/18	K	A	
38. -- Cohen & Steers Real Estate Securities FDI (CSDIX)	A	Dividend	K	T					
39. -- Goldman Sachs Rising (GSRLX)	D	Distribution	J	T					
40. -- Invesco European Small (ESMYX)	A	Dividend	J	T					
41. -- SPDR US Financial Sector ETF (XLF)	A	Dividend	K	T					
42. -- Sector SPDR Industrial (XLI)	A	Dividend	K	T					
43. -- Materials Select Sector SPDR Fund (XLB)	A	Dividend	K	T					
44. -- Select Sector SPDR TR (XLK)	A	Dividend	K	T					
45. -- Sector SPDR Energy (XLE)	A	Dividend	J	T					
46. Brokerage # 3 (ROTH IRA) (Merrill Lynch) (H)									
47. -- FIA Card Services NA, RASP (Bank of America)	A	Interest	J	T					
48. -- Putnam FD for Growth & Income FD CL Y (PGIYX) (Y)									
49. -- Putnam Equity Income Y (PEIYX)		None	J	T					
50. -- Putnam Multi Cap. Growth Fund CL Y (PNOYX)	A	Dividend			Sold	04/25/18	J	C	
51. --Delaware Value Fund INSTL CL (DDVIX)	A	Dividend	J	T					

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52. -- Oppenheimer Developing Markets FD CL Y (ODVYX)	A	Dividend	J	T					
53. -- Carillon Scout Mid Cap Fund CL Retail (UMBMX)	A	Dividend	J	T					
54. -- Neuberger Berman Emerg Markets Equity Fund Inst (NEMIX)	A	Dividend	J	T					
55. -- T Rowe Price QM US Small Cap Growth Equity FD (PRDSX)	A	Distribution	J	T					
56. -- American Growth Fund of America CL F2 (GFFFX) (X)	A	Dividend	J	T	Buy	08/31/18	J		

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

Part VII. Line 5: this asset is part of the Northwestern IRA, but this asset individually did not reach the reporting threshold at the end of 2018.

Part VII. Line 26: this asset merged with the asset on Line 27 in 2017 and is now listed as "PPSIX."

Part VII. Line 28: this asset merged with the asset on Line 29 in 2017 and is now listed as "PGDIX."

Part VII. Line 48: this asset merged with the asset on Line 49 in 2017 and is now listed as "PEIYX."

Part VII. Lines 8, 11, 12, 25, 30, 31, 36, & 56 are all assets that were first acquired in 2018.

Part VII. Line 50: this asset was sold on 04/25/18 under the name of "Putnam Sustainable Leaders Fund CL Y" but was still listed on the Exchange using the same symbol of "PNOYX."

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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/ Michael E. Ridgway**

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
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544