

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) Dow, Dennis R.	2. Court or Organization US Bankruptcy Ct-W Dist MO	3. Date of Report 05/14/2019
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) US 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 Charles E Whittaker United States Courthouse 400 E 9th St, Room 6562 Kansas City, MO 64106		
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. Director, Secretary, Executive Committee Member	American Bankruptcy Institute
2. At-large member of the Board of Governors	National Conference of Bankruptcy Judges
3. Member Board of Directors	CARE
4.	
5.	

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.	
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.		
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. 2018	Trinity Management LLC - Salary reported on Form W-2
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	March 4, 2018-March 6, 2018	New York, NY	Dubenstein Moot Court Competition	Transportation & Meals
2. American College of Bankruptcy	March 15, 2018-March 17, 2018	Washington, DC	Induction Ceremony	Transportation, Meals & Lodging
3. The Missouri Bar	March 21, 2018	Columbia, MO	Annual Bankruptcy Institute	Meals & Lodging
4. American College of Bankruptcy	April 13, 2018	Minneapolis, MN	Dreher Lecture	Transportation & Meals
5. American Bankruptcy Institute	April 18, 2018-April 22, 2018	Washington, DC	Annual Spring Meeting	Transportation & Meals

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6.	National Association of Ch. 13 Trustees	June 27, 2018-June 29, 2018	Miami, FL	2018 Annual NACCTT Seminar	Transportation & Meals
7.	American Bankruptcy Institute	September 5, 2018- September 6, 2018	Las Vegas, NV	Executive Committee Meeting	Transportation & Meals
8.	American Bankruptcy Institute	September 20, 2018- September 21, 2018	Washington, DC	Views from the Bench	Transportation & Meals
9.	National Conference of Bankruptcy Judges	October 27, 2018- October 31, 2018	San Antonio, TX	92nd Annual Conference	Transportation & Lodging
10.	American Bankruptcy Institute	December 5, 2018- December 8, 2018	Scottsdale, AZ	Winter Leadership Conference	Transportation & Meals

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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. United Missouri Bank (UMB) Accounts	A	Interest	M	T					
2. The New England Variable Life Insurance Policies: (H)									
3. WMC Core Equity Opp	A	Dividend	J	T					
4. American Funds Growth Fund	A	Dividend	J	T					
5. American Funds Gro-Inc	A	Dividend	J	T					
6. MFS Research Intl	A	Dividend	J	T					
7. Lmis Say SmCap Core	A	Dividend	J	T					
8. MFS Value Portfolio	A	Dividend	J	T					
9. The Metropolitan Life Insurance Co Whole Life Insurance Policies	B	Dividend	M	T					
10. Investment Account #1-Fidelity (H)									
11. Fidelity cash	A	Interest	J	T					
12. Columbia Seligman Com and Info CL I2	A	Dividend	K	T					
13. American Europacific Growth Fund F3	A	Dividend	K	T					
14. The Growth Fund of America F3	A	Dividend	J	T					
15. Natixis US Equity Opportunities CL Y	A	Dividend	K	T					
16. The New Economy Fund F3	A	Dividend	K	T					
17. American Small Cap World Fund F3	A	Dividend	J	T					

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 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
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	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	
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. Templeton Developing Markets Trust R6	A	Dividend	J	T					
19. Fidelity Momentum Factor ETF	A	Dividend	J	T	Buy	10/16/18	J		
20. Rollover IRA #3-Fidelity (H)									
21. Blackrock Commodity Strategies Fund CL I	B	Dividend	L	T	Buy (add'l)	06/15/18	K		
22.					Buy (add'l)	08/15/18	J		
23. Delaware Emerging Mkts FD Institut CL	A	Dividend	M	T	Buy (add'l)	06/15/18	K		
24.					Buy (add'l)	08/15/18	J		
25.					Buy (add'l)	11/02/18	K		
26. Oakmark Intl Investor CL	B	Dividend	L	T	Buy (add'l)	06/15/18	K		
27.					Buy (add'l)	08/15/18	J		
28.					Buy (add'l)	11/02/18	K		
29. Eaton Vance Floating Rate Class I	D	Dividend	M	T	Buy (add'l)	08/10/18	L		
30. Morgan Stanley Instl High Yield CL I	C	Dividend	L	T	Buy	09/27/18	L		
31. PIMCO Income Fund Institutional Fund	C	Dividend	L	T					
32. Fidelity MSCI Real Estate Index ETF	C	Dividend	L	T	Buy (add'l)	02/28/18	J		
33. Fidelity MSCI Utils Index ETF	A	Dividend			Buy (add'l)	02/14/18	J		
34.					Buy (add'l)	02/28/18	K		

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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				
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35.					Sold	05/10/18	L	A	
36. Ishares Core S&P Mid Cap ETF	B	Dividend	L	T	Sold (part)	12/06/18	L	D	
37. Ishares TR NASDAQ Biotech	A	Dividend			Sold	02/07/18	K	B	
38. Ishares Core S&P US Growth ETF	B	Dividend	M	T					
39. Ishares Core S&P Small Cap ETF	B	Dividend	M	T	Buy (add'l)	08/16/18	J		
40. Ishares TR EAFE Sml CP ETF	B	Dividend			Sold	02/07/18	L	D	
41. Ishares Edge MSCI Min Vol USA ETF	C	Dividend	M	T					
42. Ishares Trust Core Divid Gwth	C	Dividend	M	T	Buy (add'l)	10/10/18	J		
43.					Buy (add'l)	10/15/18	J		
44. Ishares Trust Currency Hedged MSCI EAFE ETF	A	Dividend			Sold	01/02/18	N	D	
45. Ishares TR JP Mor EM MK ETF	A	Dividend			Buy (add'l)	05/16/18	J		
46.					Buy (add'l)	06/18/18	J		
47.					Buy (add'l)	06/27/18	J		
48.					Buy (add'l)	08/16/18	J		
49.					Sold (part)	11/05/18	M	A	
50.					Sold	11/23/18	K	A	
51. Ishares TR Fltg Rate NT ETF	A	Dividend			Sold	08/13/18	L	A	

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52. Ishares TR Core Total USD	A	Dividend			Sold (part)	05/16/18	J	A	
53.					Sold (part)	06/18/18	M	A	
54.					Sold (part)	08/03/18	L	A	
55.					Sold (part)	08/16/18	L	A	
56.					Sold	09/28/18	L	A	
57. Ishares TR S&P US PFD Stk	A	Dividend			Buy (add'l)	02/14/18	J		
58.					Buy (add'l)	02/28/18	J		
59.					Sold (part)	11/06/18	J	A	
60.					Sold	11/23/18	J	A	
61. Fidelity Treasury Money Market Fund	A	Dividend			Closed	01/02/18	J		
62. Fidelity Government Cash Reserves	B	Dividend	L	T	Open	01/02/18	J		
63. Fidelity MSCI Finls Index ETF	B	Dividend	L	T	Buy	05/10/18	L		
64.					Buy (add'l)	11/06/18	J		
65. Fidelity MSCI Health Care Index ETF	B	Dividend	M	T	Buy	08/03/18	L		
66.					Buy (add'l)	10/11/18	J		
67.					Buy (add'l)	11/06/18	K		
68. Fidelity MSCI Indl Index ETF	A	Dividend	K	T	Buy	02/08/18	L		

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69.					Sold (part)	09/26/18	K	C	
70. Fidelity MSCI Information Technology Index ETF	A	Dividend	L	T	Buy	12/12/18	L		
71. Fidelity Momentum Factor ETF	A	Dividend	K	T	Buy	10/18/18	K		
72.					Buy (add'l)	11/21/18	K		
73. Ishares Trust Core MSCI EAFE ETF	B	Dividend	K	T	Buy	11/05/18	K		
74. Ishares Inc Core MSCI Emergin Mkts ETF	B	Dividend	K	T	Buy	11/05/18	K		
75. Matthews India Fund Institutional	A	Dividend			Buy	09/25/18	K		
76.					Sold	10/09/18	K	A	
77. Section 529 Plan #1 (H)									
78. American Funds College 2027 Fund 529C	A	Dividend	J	T					
79. Section 529 Plan #2 (H)									
80. American Funds College 2030 Fund 529C	A	Dividend	J	T					
81. Section 529 Plan #3 (H)									
82. American Funds College 2033 Fund 529C	A	Dividend	J	T	Buy	08/29/18	J		
83. Section 529 Plan #4 (H)									
84. American Funds College 2033 Fund 529C	A	Dividend	J	T	Buy	08/29/18	J		
85. Trust #1 Beneficial Interest	A	Dividend			Closed	12/31/18	M		

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86. Roth IRA #1-Fidelity (H)									
87. Fidelity Government Cash Reserves	A	Dividend	J	T	Open	03/16/18	J		
88. Fidelity MSCI Information Technology Index ETF	A	Dividend	J	T	Buy	12/12/18	J		
89. Fidelity Momentum Factor ETF	A	Dividend	J	T	Buy	10/16/18	J		
90.					Buy (add'l)	10/26/18	J		
91.					Buy (add'l)	10/29/18	J		
92. Ishares Core S&P 500 ETF	A	Dividend	J	T	Buy	09/07/18	J		
93. Ishares Core S&P Mid Cap ETF	A	Dividend	J	T	Buy	03/29/18	J		
94.					Buy (add'l)	09/07/18	J		
95.					Buy (add'l)	11/13/18	J		
96.					Sold (part)	12/06/18	J	A	
97. Ishares Core S&P US Growth ETF	A	Dividend	J	T	Buy	03/29/18	J		
98.					Sold	09/07/18	J	A	
99.					Buy	11/01/18	J		
100. Ishares Core S&P Small Cap E	A	Dividend	J	T	Buy	09/07/18	J		
101.					Buy (add'l)	10/29/18	J		
102.					Buy (add'l)	11/13/18	J		

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103. Ishares Trust Core MSCI EAFE ETF	A	Dividend	J	T	Buy	10/29/18	J		
104. Ishares Inc Core MSCI Emerging Mkts ETF	A	Dividend	J	T	Buy	03/29/18	J		
105.					Buy (add'l)	06/14/18	J		
106.					Sold (part)	09/07/18	J	A	
107.					Buy (add'l)	10/29/18	J		
108. Fidelity MSCI Real Estate Index ETF	A	Dividend			Buy	03/29/18	J		
109.					Sold (part)	08/24/18	J	A	
110.					Buy (add'l)	09/07/18	J		
111.					Sold	10/29/18	J	A	
112. Fidelity MSCI Health Care Index ETF	A	Dividend			Buy	03/29/18	J		
113.					Sold (part)	09/07/18	J	A	
114.					Buy (add'l)	10/11/18	J		
115.					Sold	10/29/18	J	A	
116. Ishares Trust Core Divid Gwth	A	Dividend			Buy	03/29/18	J		
117.					Sold (part)	09/07/18	J	A	
118.					Buy (add'l)	10/10/18	J		
119.					Buy (add'l)	10/15/18	J		

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 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
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	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	
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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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)
120.					Sold	10/29/18	J	A	
121. Fidelity MSCI Finls Index ETF	A	Dividend			Buy	08/27/18	J		
122.					Buy (add'l)	09/07/18	J		
123.					Sold	10/29/18	J	A	
124. Matthews India Fund Institutional	A	Dividend			Buy	09/06/18	J		
125.					Sold	10/09/18	J	A	
126. Harding Loevner Intl Equity Port Instl	A	Dividend			Buy	09/06/18	J		
127.					Sold	10/26/18	J	A	
128. Columbia Emergin Markets Fund C1 12	A	Dividend			Buy	09/06/18	J		
129.					Sold	10/26/18	J	A	

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 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
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	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	
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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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

1. The Lmis Say SmCap Growth and MetArt Mid Cap Value investments included within the header The New England Variable Life Insurance Policies were sold in 2017 and, therefore, they do not appear in the 2018 report.
2. The whole life insurance policies previously labeled as The New England Whole Life Insurance Policies were renamed as The Metropolitan Life Insurance Co Whole Life Insurance Policies. There was no change in the actual policies in force in 2017 and 2018, this was simply a clarification of the naming for these life insurance policies.
3. The Davis New York Venture Class A investment included under the header Investment Account #1-Fidelity in 2017 was sold in November 2017 and, therefore, the investment does not appear in the 2018 report.
4. The Ishares TIPS Bond ETF investment included under the header Rollover IRA #3-Fidelity was sold in December 2017 and, therefore, the investment does not appear in the 2018 report.

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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/ Dennis R. Dow**

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
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