

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2014

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) Koschik, Alan M.	2. Court or Organization United States Bankruptcy Court, Northern District of Ohio	3. Date of Report 07/02/2015
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) United States Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2014 to 12/31/2014
7. Chambers or Office Address John F. Seiberling Federal Building and United States Courthouse 2 South Main Street, Room 240 Akron, Ohio 44308		
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. Shareholder and Vice-president	Brouse McDowell, LPA (through May 1, 2014)
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. 2000-2014	Brouse McDowell -- employer sponsored 401(k) retirement plan and profit sharing plan; Will soon be rolled over to IRA. No future contributions.
2.	
3.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 7

Name of Person Reporting

Koschik, Alan M.

Date of Report

07/02/2015

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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (yours, not spouse's)
1. 2014	Brouse McDowell, LPA	\$40,461.65
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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2014	Kindermusik of Cleveland, Salary
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.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1. National Conference of Bankruptcy Judges	10/08/2014 to 10/10/2014	Chicago, Illinois	partial reimbursement for lodging during annual NCBJ Conference	two (2) nights lodging
2.				
3.				
4.				
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 7

Name of Person Reporting

Koschik, Alan M.

Date of Report

07/02/2015

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.	Akron Bar Association	Sponsorship of refreshments and musicians at Investiture	\$1,934.38
2.	Federal Bar Association (N.D. Ohio)	Sponsorship of refreshments and musicians at Investiture	\$1,934.37
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.	AAA Financial Services	Revolving Credit Card	K
2.			
3.			
4.			
5.			

FINANCIAL DISCLOSURE REPORT

Page 4 of 7

Name of Person Reporting

Koschik, Alan M.

Date of Report

07/02/2015

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. STRS Russell 2000 Index Fund		None	J	T					
2. STRS Large Cap Core Fund		None	J	T					
3. OPERS Large Cap Index Fund		None	J	T					
4. OPERS Small Cap Index Fund		None	J	T					
5. T. Rowe Price Equity Income Fund		None	M	T	Buy (add'l)	04/15/14	J		
6. American Funds Growth Fund of America		None	M	T	Buy (add'l)	04/15/14	J		
7. American Century Heritage Fund		None	M	T	Buy (add'l)	04/15/14	J		
8. Federated Total Return Government Bond Fund		None	K	T	Buy (add'l)	04/15/14	J		
9. PIMCO Total Return Fund		None	K	T	Buy (add'l)	04/15/14	J		
10. Oppenheimer Equity Fund C		None	K	T					
11. Oppenheimer Main Street Mid Cap Fund C	B	Dividend	J	T					
12. Oppenheimer Main Street Fund C	B	Dividend	J	T					
13. Oppenheimer Main Street Select Fund C		None	J	T					
14. Oppenheimer International Growth Fund C	A	Dividend	K	T					
15. Oppenheimer Global Opportunities Fund C		None	K	T					
16. Oppenheimer Capital Income Fund C	A	Dividend	K	T					
17. Oppenheimer Global Allocation Fund C	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 = \$250,000.01 - \$500,000.00	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	

FINANCIAL DISCLOSURE REPORT

Page 5 of 7

Name of Person Reporting

Koschik, Alan M.

Date of Report

07/02/2015

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)

18. NY Life MSVP Cornerstone Growth Fund		None	K	T					
19. NY Life ICAP Select Equity Fund		None	K	T					
20. NY Life VP Eagle Small Cap Int Cl Fund		None	J	T					
21. American Balanced Fund - 529C	B	Dividend	K	T	Sold (part)	08/05/14	J	B	Liquidated for college exp
22.					Sold (part)	12/01/14	J	A	Liquidated for college exp
23. American Funds Money Market Fund - 529C (X)		None			Sold	01/21/14	J	A	Liquidated for college exp
24. American Capital World Growth & Income Fund - 529C	A	Dividend			Sold (part)	01/21/14	J	A	Liquidated for college exp
25.					Sold (part)	08/05/14	J	C	Liquidated for college exp
26.					Redeemed	12/01/14	J		Bal transf to Am Bal. Fund
27. American Fundamental Investors Fund - 529C	A	Dividend			Redeemed	12/01/14	J		Bal transf to Am Bal. Fund
28. American Funds The Growth Fund of America - 529C	A	Dividend			Redeemed	12/01/14	J		Bal transf to Am Bal. Fund
29. Thrivent Financial for Lutherans Whole Life Insurance Policy	A	Dividend	J	T					
30.									
31.									
32.									
33.									

1. Income Gain Codes:	A = \$1,000 or less	B = \$1,001 - \$2,500	C = \$2,501 - \$5,000	D = \$5,001 - \$15,000	E = \$15,001 - \$50,000
(See Columns B1 and D4)	F = \$50,001 - \$100,000	G = \$100,001 - \$1,000,000	H1 = \$1,000,001 - \$5,000,000	H2 = More than \$5,000,000	
2. Value Codes	J = \$15,000 or less	K = \$15,001 - \$50,000	L = \$50,001 - \$100,000	M = \$100,001 - \$250,000	
(See Columns C1 and D3)	N = \$250,001 - \$500,000	O = \$500,001 - \$1,000,000	P1 = \$1,000,001 - \$5,000,000	P2 = \$5,000,001 - \$25,000,000	
	P3 = \$25,000,001 - \$50,000,000		P4 = More than \$50,000,000		
3. Value Method Codes	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash Market	
(See Column C2)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 6 of 7

Name of Person Reporting

Koschik, Alan M.

Date of Report

07/02/2015

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

In Section VII, all of the items listed as Nos. 1-28 are funds in tax deferred retirement accounts (including 401(k) and 401(a) plans and rollover IRAs) or college 529 accounts. The income reported includes all income (dividend, interest, etc.) actually reported to me in the quarterly and annual statements I received. I assume that the remainder of the changes in value, including in those funds for which income is identified as "none," is from value appreciation (or depreciation) of the market value of the underlying investments. In a few instances, LT and ST capital gain figures were separately reported to me. I have included those amounts as income (although I included them as "dividends" since there is not option to select "capital gains"). To the extent other portions of the change in value could be attributed to some form of income, as opposed to market appreciation, those amounts have not reported to me. This comment is intended to address the Committee's letter to me dated February 3, 2015, regarding my initial financial disclosure dated December 15, 2014. That letter noted that "all income is reportable, whether taxable, tax deferred, or tax exempt. . . . the amount of the dividends reinvested must be listed as income on your report. You may want to refer to pages 45 and 46 of the filing instructions." I have carefully reviewed the instructions, as I had before preparing my initial disclosure. As I did with my initial disclosure, this annual disclosure includes all income that has been reported to me.

The small balances remaining in Item Nos. 26-28 in Section VII were redeemed near the end of 2014 and reinvested (consolidated) in the fund listed as Item No. 21 (American Balanced Fund).

The purchases reported in Item Nos. 5-9 in Section VII were for a final profit sharing contribution from my then-employer, Brouse McDowell, for year ending December 31, 2013 that was paid in April 2014. I estimated the date to be April 15, but I do not know the precise date.

FINANCIAL DISCLOSURE REPORT

Page 7 of 7

Name of Person Reporting

Koschik, Alan M.

Date of Report

07/02/2015

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/ Alan M. Koschik

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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