

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2019

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 04/24/2020
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 01/01/2019 to 12/31/2019
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.)

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. _____	_____
2. _____	_____
3. _____	_____
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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Name of Person Reporting

Ridgway, Michael E.

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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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
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.)*

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1. American Bankruptcy Institute - 26th Annual Central States Bankruptcy Workshop	June 12 - 16, 2019	Traverse City, MI	Panelist/Speaker/CLE	Transportation, Hotel, Meals, & Registration Fee
2.				
3.				
4.				
5.				

Name of Person Reporting	Date of Report
Ridgway, Michael E.	04/24/2020

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.			

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)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	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 Life Ins. - Whole Life (X)	A	Dividend	J	T					
4. Northwestern Mutual IRA (H)									
5. -- Select Bond (MSA/Wells Capital Mgmt)		None	J	T					
6. -- Equity Income (MSA/T Rowe Price) (X)	A	Distribution	J	T					
7. -- Focused Appreciation (MSA/Loomis Sayles)	A	Distribution	J	T					
8. Wells Fargo Bank, N.A. - Cash Accounts	A	Interest	J	T					
9. Commercial State Bank - Cash Accounts	A	Interest	M	T					
10. Brokerage # 1 (Merrill Lynch) (H)									
11. -- FIA Card Services, N.A. (Bank of America)	A	Interest	J	T					
12. -- Oppenheimer Global (OGIYX)					Sold	09/19/19	J	A	
13. -- Clearbridge Large Cap (SBLYX)	A	Distribution	J	T					
14. -- Invesco Oppenheimer Developing Market FD CL Y (ODVYX)	A	Dividend	J	T					
15. -- Putnam Investors FD CL Y (PNVYX) (Y)									
16. -- Thornburg LTD Term Inc. FD CL 1 (THIIX)	A	Dividend	J	T					
17. -- Neuberger Berman Equity, Inc. Fund (NBHIX)	A	Dividend	J	T					

1 Income Gain Codes:

(See Columns B1 and D4)

2 Value Codes

(See Columns C1 and D3)

3 Value Method Codes

(See Column C2)

A =\$1,000 or less

F =\$50,001 - \$100,000

J =\$15,000 or less

N =\$250,001 - \$500,000

P3 =\$25,000,001 - \$50,000,000

Q =Appraisal

U =Book Value

B =\$1,001 - \$2,500

G =\$100,001 - \$1,000,000

K =\$15,001 - \$50,000

O =\$500,001 - \$1,000,000

R =Cost (Real Estate Only)

V =Other

C =\$2,501 - \$5,000

H1 =\$1,000,001 - \$5,000,000

L =\$50,001 - \$100,000

P1 =\$1,000,001 - \$5,000,000

P4 =More than \$50,000,000

S =Assessment

W =Estimated

D =\$5,001 - \$15,000

H2 =More than \$5,000,000

M =\$100,001 - \$250,000

P2 =\$5,000,001 - \$25,000,000

T =Cash Market

E =\$15,001 - \$50,000

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Name of Person Reporting

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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)
18. -- Hennessy Focus Fund (HFCIX) (Y)									
19. -- First Eagle Global Fund, Class I (SGIIX)	A	Dividend	J	T	Sold (part)	09/19/19	J	B	
20. -- Goldman Sachs Rising (GSRLX)	A	Dividend	J	T					
21. -- Invesco European Small (ESMYX)	A	Dividend	J	T					
22. AAM Bahl & Gaynor Income Growth Fund (AFNIX) (X)	A	Dividend	J	T	Buy	09/23/19	J		
23. Brokerage # 2 (IRA) (Merrill Lynch) (H)									
24. -- FIA Card Services NA, RASP (Bank of America)	A	Interest	J	T					
25. -- SPDR S & P 500 ETF Trust (SPY)	A	Dividend	J	T					
26. -- Principal Spectrum & Captl Preferred Inc Fund (PPSIX)	B	Dividend	K	T					
27. -- Principal Global Diversified Income Fund (PGDIX)	B	Dividend	K	T					
28. -- SPDR S & P Div ETF (SDY)	A	Dividend	K	T					
29. -- T Rowe Price QM US Small (PRDSX)	A	Distribution	J	T					
30. --Thornburg LTD Term Inc. FD CL 1 (THIIX)	A	Dividend	K	T					
31. -- Eaton Vance Atlanta Capital - SMID (EISMX)	C	Distribution	K	T					
32. -- Nuveen Preferred Securities (NPSRX)	B	Dividend	K	T					
33. -- Invesco Oppenheimer Developing Market FD CL Y (ODVYX)	A	Dividend	K	T					
34. -- Neuberger Berman Emerg (NEMIX)	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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Name of Person Reporting

Ridgway, Michael E.

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35. -- Putnam Equity Spectrum Fund CL Y (PYSYX) (Y)									
36. -- Cohen & Steers Real Estate Securities FDI (CSDIX)	B	Dividend	K	T	Sold (part)	09/23/19	J	A	
37. -- Goldman Sachs Rising (GSRLX)	A	Dividend			Sold	09/19/19	J	A	
38. -- Invesco European Small (ESMYX)	A	Dividend	J	T					
39. -- SPDR US Financial Sector ETF (XLF)	A	Dividend	K	T					
40. -- Sector SPDR Industrial (XLI)	A	Dividend	K	T					
41. -- Materials Select Sector SPDR Fund (XLB)	A	Dividend	K	T					
42. -- Select Sector SPDR TR (XLK)	A	Dividend	K	T					
43. -- Sector SPDR Energy (XLE)	A	Dividend	J	T					
44. AAM Bahl & Gaynor Income Growth Fund (AFNIX) (X)	A	Dividend	J	T	Buy	09/23/19	J		
45. Columbia Div. Inc. Fund CL Instl (GSFTX) (X)	A	Dividend	J	T	Buy	09/23/19	J		
46. Fidelity ADV DIV INTL 1 (FDVIX) (Y)									
47. Brokerage # 3 (ROTH IRA) (Merrill Lynch) (H)									
48. -- FIA Card Services NA, RASP (Bank of America)	A	Interest	J	T					
49. -- Putnam Equity Income Y (PEIYX)	A	Dividend	J	T					
50. -- Putnam Multi Cap. Growth Fund CL Y (PNOYX) (Y)									
51. --Delaware Value Fund INSTL CL (DDVIX)	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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52. -- Invesco Oppenheimer Developing Market FD CL Y (ODVYX)	A	Dividend	J	T	Sold (part)	09/19/19	J	A	
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)	A	Dividend	J	T					
57. Columbia Div. Inc. Fund CL Instl (GSFTX) (X)	A	Dividend	J	T	Buy	09/23/19	J		

1 Income Gain Codes:

(See Columns B1 and D4)

2 Value Codes

(See Columns C1 and D3)

3 Value Method Codes

(See Column C2)

A =\$1,000 or less

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

Part VII. Line 6: this asset is not a "new" asset; it is part of the Northwestern IRA. This asset individually did not reach the reporting threshold in 2018; however, it did in 2019.

Part VII. Lines 14, 33, & 52: this asset underwent a name change in 2019. In previous reports it was listed as "Oppenheimer Developing Markets FD CL Y." In 2019, it became "Invesco Oppenheimer Developing Mrkt FD CL Y"; however, it was the same stock as evidenced by the same symbol on the Exchange -- "ODVYX."

Part VII. Line 26: this asset underwent a name change in 2019. In previous reports it was listed as "Principal Preferred Securities Fund." In 2019, it became "Principal Spectrum & Capital Preferred Inc. FD"; however, it was the same stock as evidenced by the same symbol on the Exchange -- "PPSIX."

Part VII Line 28: this asset underwent a name change in 2019. In previous reports it was listed as "SPDR US DVDND Aristocrat ETF." In 2019, it became "SPDR S & P Div ETF"; however, it was the same stock as evidenced by the same symbol on the Exchange -- "SDY."

Part VII. Lines 3, 22, 44, 45, & 57 are all assets that were first acquired in 2019.

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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
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Washington, D.C. 20544