

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) Dow, Dennis R.	2. Court or Organization US Bankruptcy Ct-W Dist MO	3. Date of Report 05/14/2020
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 01/01/2019 to 12/31/2019
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.)

POSITION

NAME OF ORGANIZATION/ENTITY

1. Director, Secretary, Executive Committee Member	American Bankruptcy Institute
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.)*

<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. 2019	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.)*

	<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1.	American Bankruptcy Institute	February 27, 2019-February 28, 2019	Las Vegas, NV	Executive Committee Meeting	Transportation
2.	American College of Bankruptcy	March 14, 2019-March 16, 2019	SanDiego, CA	Indcution Ceremony	Transportation, Meals & Lodging
3.	The Missouri Bar	March 20, 2019	Columbia, MO	2019 Annual Bankruptcy Institute	Meals & Lodging
4.	American Bankruptcy Institute	April 10, 2019-April 14, 2019	Washington, DC	Annual Spring Meeting	Transportation & Meals
5.	National Conference of Bankruptcy Judges	July 10, 2019	New York, NY	eLearning Program	Transportation & Meals

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6.	National Association of Bankruptcy Trustees	August 22, 2019- August 23, 2019	Denver, CO	2019 Annual Conference	Transportation & Meals
7.	American Bankruptcy Institute	October 13, 2019- October 14, 2019	Chicago, IL	Hon. Eugene R. Wedoff 7th Circuit Consumer Bankruptcy Conference	Transportation & Meals
8.	National Conference of Bankruptcy Judges	October 30, 2019- November 2, 2019	Washington, DC	Annual Conference	Transportation & Lodging

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V. GIFTS. (Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)

☒ NONE (No reportable gifts.)

SOURCE	DESCRIPTION	VALUE
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.)

CREDITOR	DESCRIPTION	VALUE CODE
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. United Missouri Bank (UMB) Accounts	A	Interest	L	T					
2. The Lincoln National Life Ins Co Variable Life Insurance Policies: (H)									
3. -WMC Core Equity Opp	A	Dividend			Redeemed	01/07/19	J	A	
4. -American Funds Growth Fund	A	Dividend			Redeemed	01/07/19	J	A	
5. -American Funds Gro-Inc	A	Dividend			Redeemed	01/07/19	J	A	
6. -MFS Research Intl	A	Dividend			Redeemed	01/07/19	J	A	
7. -Lmis Say SmCap Core	A	Dividend			Redeemed	01/07/19	J	A	
8. -MFS Value Portfolio	A	Dividend			Redeemed	01/07/19	J	A	
9. -Am Fds Intl Fund (C2)	A	Dividend	J	T	Buy	01/07/19	J		
10. -Del VIP REIT Series (Std Cls)	A	Dividend	J	T	Buy	01/07/19	J		
11. -Del VIP Smid Cap Core Std Cls	A	Dividend	J	T	Buy	01/07/19	J		
12. -MFS VIT Total Return Series IC	A	Dividend	J	T	Buy	01/07/19	J		
13. -MFS VIT Utilities Series IC	A	Dividend	J	T	Buy	01/07/19	J		
14. -PIMCO VIT Com RR Strt Port AC	A	Dividend	J	T	Buy	01/07/19	J		
15. -Del VIP Emrg Mkt Srs (Std Cls)	A	Dividend	J	T	Buy	01/07/19	J		
16. -LVIP SSGA S&P 500 Index SC	A	Dividend	J	T	Buy	01/07/19	J		
17. -Fid VIP Mid Cap Port SVC	A	Dividend	J	T	Buy	01/07/19	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

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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18. The Metropolitan Life Insurance Co Whole Life Insurance Policies	B	Dividend	M	T					
19. Investment Account #1-Fidelity (H)									
20. -Fidelity cash	A	Interest	K	T					
21. -Columbia Seligman Com and Info CL I2	A	Dividend	L	T					
22. -American Europacific Growth Fund F3	A	Dividend	K	T					
23. -The Growth Fund of America F3	A	Dividend			Sold	12/06/19	J	C	
24. -Natixis US Equity Opportunities CL Y	A	Dividend	K	T					
25. -The New Economy Fund F3	A	Dividend	K	T					
26. -American Small Cap World Fund F3	A	Dividend	J	T					
27. -Templeton Developing Markets Ttrust R6	A	Dividend	J	T					
28. -Fidelity Momentum Factor ETF	A	Dividend			Sold (part)	01/07/19	J	A	
29.					Sold (part)	03/27/19	J	A	
30.					Sold (part)	10/02/19	J	A	
31.					Sold	11/07/19	J	A	
32. -Proshares Trust S&P 500 Divid	A	Dividend	J	T	Buy	11/07/19	J		
33. Rollover IRA #3-Fidelity (H)									
34. -Blackrock Commodity Strategies Fund CL I	B	Dividend			Buy (add'l)	02/15/19	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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35.					Sold	07/22/19	L	A	
36. -Delaware Emerging Mkts FD Institut CL	A	Dividend			Sold	05/15/19	M	A	
37. -Oakmark Intl Investor CL	B	Dividend			Sold	05/19/19	M	A	
38. -Eaton Vance Floating Rate Class I	D	Dividend			Sold	05/09/19	M	A	
39. -Morgan Stanley Instl High Yield CL I	C	Dividend			Sold	07/22/19	L	A	
40. -PIMCO Income Fund Institutional Fund	C	Dividend			Sold	08/15/19	L	A	
41. -Fidelity MSCI Real Estate Index ETF	C	Dividend			Sold	04/04/19	M	D	
42. -Ishares Core S&P Mid Cap ETF	B	Dividend	L	T	Buy (add'l)	05/15/19	J		
43.					Sold (part)	07/22/19	K	C	
44. -Ishares Core S&P US Growth ETF	B	Dividend			Sold	05/15/19	M	E	
45. -Ishares Core S&P Small Cap ETF	A	Dividend	L	T	Buy (add'l)	08/15/19	J		
46.					Buy (add'l)	07/22/19	K		
47.					Sold (part)	05/15/19	M	A	
48. -Ishares Edge MSCI Min Vol USA ETF	C	Dividend	M	T	Buy (add'l)	08/15/19	K		
49.					Buy (add'l)	07/22/19	L		
50.					Sold (part)	05/15/19	M	A	
51. -Ishares Trust Core Divid Gwth	C	Dividend			Sold	05/15/19	M	E	

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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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52. -Fidelity Government Cash Reserves	A	Dividend	K	T					
53. -Fidelity MSCI Finls Index ETF	B	Dividend			Sold	05/15/19	L	A	
54. -Fidelity MSCI Health Care Index ETF	B	Dividend			Sold	04/19/19	M	A	
55. -Fidelity MSCI Indl Index ETF	A	Dividend			Sold	05/15/19	K	A	
56. -Fidelity MSCI Information Technology Index ETF	B	Dividend	M	T	Buy (add'l)	07/22/19	J		
57.					Sold (part)	05/15/19	J	A	
58. -Fidelity Momentum Factor ETF	A	Dividend			Buy (add'l)	05/15/19	K		
59.					Sold (part)	07/22/19	J	A	
60.					Sold	11/07/19	L	B	
61. -Ishares Trust Core MSCI EAFE ETF	D	Dividend	N	T	Buy (add'l)	08/15/19	K		
62.					Buy (add'l)	07/22/19	K		
63.					Buy (add'l)	05/15/19	M		
64.					Buy (add'l)	04/04/19	L		
65.					Buy (add'l)	02/15/19	J		
66. -Ishares Inc Core MSCI Emergin Mkts ETF	C	Dividend	M	T	Buy (add'l)	08/15/19	J		
67.					Buy (add'l)	05/15/19	L		
68.					Buy (add'l)	04/04/19	L		

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

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69.					Sold (part)	07/22/19	J	A	
70. -Ishares Core S&P Total US Stock Market ETF	C	Dividend	M	T	Buy	04/16/19	M		
71.					Buy (add'l)	05/15/19	L		
72.					Sold (part)	07/22/19	J	A	
73. -Ishares Core S&P 500 ETF	D	Dividend	N	T	Buy	05/15/19	N		
74.					Sold (part)	07/22/19	J	A	
75. -Proshares Trust S&P 500 Divid Aristocrats ETF	B	Dividend	L	T	Buy	11/07/19	L		
76. -Fidelity Low Duration Bond Factor ETF	B	Dividend	L	T	Buy	05/15/19	L		
77.					Buy (add'l)	07/22/19	J		
78. -Ishares TR 20 YR TR BD ETF	A	Dividend	K	T	Buy	07/22/19	K		
79. -Ishares TR MBS ETF	B	Dividend	L	T	Buy	07/22/19	K		
80.					Buy (add'l)	08/15/19	J		
81. -Ishares TR US TREAS BD ETF	C	Dividend	M	T	Buy	05/15/19	M		
82.					Buy (add'l)	07/22/19	J		
83. -Ishares IBOXX Investment Grade Corporate Bond ETF	B	Dividend			Buy	05/15/19	L		
84.					Sold	07/22/19	L	C	
85. Section 529 Plan #1 (H)									

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

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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

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86. American Funds College 2027 Fund 529C	A	Dividend	J	T					
87. Section 529 Plan #2 (H)									
88. American Funds College 2030 Fund 529C	A	Dividend	J	T					
89. Section 529 Plan #3 (H)									
90. American Funds College 2033 Fund 529C	A	Dividend	J	T					
91. Section 529 Plan #4 (H)									
92. American Funds College 2033 Fund 529C	A	Dividend	J	T					
93. Roth IRA #1-Fidelity (H)									
94. -Fidelity Government Cash Reserves	A	Dividend	J	T					
95. -Fidelity MSCI Information Technology Index ETF	A	Dividend	J	T					
96. -Fidelity Momentum Factor ETF	A	Dividend			Sold	11/07/19	J	A	
97. -Ishares Core S&P 500 ETF	A	Dividend	J	T	Buy (add'l)	08/27/19	J		
98.					Buy (add'l)	08/28/19	J		
99. -Ishares Core S&P Mid Cap ETF	A	Dividend	J	T					
100. -Ishares Core S&P US Growth ETF	A	Dividend	J	T					
101. -Ishares Core S&P Small Cap E	A	Dividend	J	T					
102. -Ishares Trust Core MSCI EAFE ETF	A	Dividend	J	T	Buy (add'l)	08/27/19	J		

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103.					Buy (add'l)	08/28/19	J		
104. -Ishares Inc Core MSCI Emerging Mkts ETF	A	Dividend	J	T					
105. -Ishares Core S&P Total US Stock Market	A	Dividend	J	T	Buy	08/28/19	J		
106. -Ishares Edge MSCI Min Vol USA ETF	A	Dividend	J	T	Buy	08/28/19	J		
107. -Proshares Trust S&P 500 Divid Aristocrats ETF	A	Dividend	J	T	Buy	11/07/19	J		

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		

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Name of Person Reporting	Date of Report
Dow, Dennis R.	05/14/2020

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

1. The variable life insurance policies previously labled as the The New England Variable Life Insurance Policies were renamed as The Lincoln National Life Ins Co Variable Life Insurance Policies. There was no change in the actual policies in force in 2018 and 2019, this was simply a clarification of the naming for these life insurance policies.
2. The Fidelity MSCI Utils Index ETF, Ishares Trust NASDAQ Biotech, Ishares TR EAFE Sml CP ETF, Ishares Trust Currency Hedged MSCI EAFE ETF, Ishares TR JP Mor EM MK, ETF, Ishares TR Fltg Rate NT ETF, Ishares TR Core Total USD, Ishares TR S&P US Pfd Stk, Fidelity Treasury Money Market Fund, and Matthews India Fund Instituional included within the header Investment Account #1-Fidelity, were sold in 2018 and, therefore, the investments do not appear in the 2019 report.
3. The Fidelity MSCI Real Estate Index ETF, Fidelity MSCI Healthcare Index ETF, Ishares Trust Core Divid Gwth, Fidelity MSCI Finls Index ETF, Matthews India Fund Institutional, Harding Loevner Intl Equity Port Instl, and Columbia Emerging Markets Fund C1 12 included within the header Roth IRA #1-Fidelity, were sold in 2018 and, therefore, the investments do not appear in the 2019 report.
4. Trust Beneficial Interest #1 was closed in 2018 and, therefore, this investment does not appear in the 2019 report.

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Name of Person Reporting

Dow, Dennis R.

Date of Report

05/14/2020

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
Administrative Office of the United States Courts
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Washington, D.C. 20544