

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) Papalia, Vincent F.	2. Court or Organization United States Bankruptcy Court for District of New Jersey	3. Date of Report 07/07/2020
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 01/01/2019 to 12/31/2019
7. Chambers or Office Address M.L. King Jr. Federal Bldg. 50 Walnut Street Newark, NJ 07102		
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. 1/1/2015	Saiber LLC - Retirement Benefit - Bi-Weekly payments over 5 years, no control
2. _____	_____
3. _____	_____

FINANCIAL DISCLOSURE REPORT

Page 2 of 10

Name of Person Reporting

Papalia, Vincent F.

Date of Report

07/07/2020

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. 2019	Saiber L.L.C. - Payment of Retirement Benefit (see Part II)	\$29,792.00
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.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1. 2019	Ramapo College - 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. 2019 ABI Mid-Atlantic Bankruptcy Workshop	August 2-3, 2019	Hershey, PA	Speaker, Bankruptcy Workshop; Education	Transportation, meals, lodging
2.				
3.				
4.				
5.				

Name of Person Reporting	Date of Report
Papalia, Vincent F.	07/07/2020

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.	PNC	Mortgage (Rental Property #1)	N
2.			
3.			
4.			
5.			

FINANCIAL DISCLOSURE REPORT

Page 4 of 10

Name of Person Reporting

Papalia, Vincent F.

Date of Report

07/07/2020

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. INDIVIDUAL ASSETS (H)									
2. PNC BANK ACCOUNT (cash)	A	Interest	J	T					
3. RENTAL PROPERTY #1 SEASIDE PARK, NJ	D	Rent	N	R					
4. BROKERAGE ACCT #1 (H)									
5. FIDELITY GOVT MONEY MKT CAP. RESERVES (cash)	A	Dividend	J	T					
6. EVERSOURCE ENERGY COM	A	Dividend	J	T					
7. PUBLIC SERVICE ENTERPRISE GROUP	A	Dividend	K	T					
8. T ROWE PRICE CAP APPREC (PRWCX)	B	Dividend	K	T	Buy	01/25/19	K		
9. BLACKROCK MULTI ASSET INCOME INSTL	B	Dividend	K	T					
10. VANGUARD GLOBAL WELLINGTON ADMIRAL (VGWAX)		None			Sold	01/25/19	K		
11. IRA #1 (H)									
12. FIDELITY GOVT MONEY MKT CAP. RESERVES (FZAXX) (cash)	A	Dividend	J	T					
13. AMERICAN FUNDS, AMERICAN BALANCED FUND F2 (AMBFX)	C	Dividend	L	T					
14. JPMORGAN HEDGED EQUITY CL I (JHEQX)	A	Dividend	K	T	Buy	01/25/19	K		
15. JP MORGAN STRATEGIC INCOME OPPS (JSOSX)		None			Sold	01/25/19	K		
16. LORD ABBETT GROWTH LEADERS FUND F (LGLFX)	B	Dividend	K	T					
17. T ROWE PRICE CAP APPRECIATION (PRWCX)	C	Dividend	L	T	Buy (add'l)	01/25/19	K		

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	

FINANCIAL DISCLOSURE REPORT

Page 5 of 10

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Papalia, Vincent F.

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

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18. VANGUARD BALANCED INDEX ADMIRAL (VBIAX)	A	Dividend	K	T					
19. VANGUARD GLOBAL WELLINGTON ADMIRAL (VWENX)		None			Sold	01/25/19	K		
20. VANGUARD HEALTH CARE ADMIRAL (VGHAX)	C	Dividend	K	T					
21. PIMCO INCOME FUND INSTITUTIONAL FUND (PIMIX)	C	Dividend	L	T					
22. BROKERAGE ACCT #2 (H)									
23. FIDELITY GOVT. MONEY MKT CAP. RESERVES (FZAXX)	A	Dividend	J	T					
24. AMERICAN BALANCED FUND F2 (AMBFX)	B	Dividend	K	T					
25. T ROWE PRICE CAP APPREC (PRWCX)	B	Dividend	K	T	Buy (add'l)	01/11/19	J		
26. BLACKROCK STRATEGIC MUNI OPPORTUNITIES (MAMTX)	A	Dividend	K	T	Buy	01/11/19	K		
27. BLACKROCK MULTI ASSET INCOME PORT A (BIICX)	A	Dividend			Sold	01/11/19	K		
28. MFS MUNICIPAL HIGH INC FD I (MMIIX)	B	Dividend	K	T					
29. PIMCO INCOME FUND A (PIMIX)	B	Dividend	K	T					
30. VIRTUS NEWFLEET LOW DUR INC I (HIBIX)	A	Dividend			Sold	01/11/19	J		
31. IRA #2 (H)									
32. AT&T (T)	A	Dividend	J	T					
33. ALTRIA GROUP (MO)	A	Dividend	J	T					
34. AXA-ADR (AXAHY)	A	Dividend	J	T					

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FINANCIAL DISCLOSURE REPORT

Page 6 of 10

Name of Person Reporting

Papalia, Vincent F.

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35. THE BLACKSTONE GROUP LP (BX)	A	Dividend			Sold	04/26/19	J	A	
36. BRISTOL MYERS SQUIBB (BMY)	A	Dividend	J	T					
37. CATERPILLAR (CAT)	A	Dividend	K	T					
38. FORD MOTOR COMPANY (F)	A	Dividend	J	T					
39. GILEAD SCIENCES INC NEW (GILD)	A	Dividend	J	T	Buy (add'l)	04/26/19	J		
40. HOME DEPOT (HD)	A	Dividend	K	T					
41. INTEL CORP (INTC)	A	Dividend	J	T					
42. KINDER MORGAN INC (KMI)		None	J	T	Buy	12/10/19	J		
43. MERCK & CO (MRK)	A	Dividend	K	T					
44. PHILIP MORRIS (PM)	A	Dividend	J	T					
45. PROCTOR & GAMBLE (PG)	A	Dividend	J	T					
46. VALLEY NATIONAL (VLY)	A	Dividend	J	T					
47. VERIZON COMMUNICATIONS (VZ)	A	Dividend	J	T					
48. WEYERHAEUSER CO (WY)	A	Dividend	J	T					
49. SUBURBAN PROPAN (SPH)	A	Distribution	J	T					
50. NJ ALTER BENE PROGRAM 401(A) #1 (H)									
51. TIAA CREF MONEY MARKET R3	A	Int./Div.	K	T					

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FINANCIAL DISCLOSURE REPORT

Page 7 of 10

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52. NJ ALTER BENE PROGRAM 401(A) #2 (H)									
53. TIAA CREF MONEY MARKET R3	A	Int./Div.	J	T					
54. TIAA STABLE VALUE FUND	A	Int./Div.	K	T					
55. IRA #4 (H)									
56. RBC BRANCH SWEEP PROGRAM - MONEY MARKET (cash)	A	Dividend	J	T					
57. FEDERATED STRATEGIC VALUE RECORD (SVAIX)	B	Dividend	K	T					
58. FUNDVANTAGE TR POLEN GROWTH FD INTSTL (POLIX)	A	Dividend	K	T	Buy	01/31/19	K		
59. AMERICAN FUNDS, WASHINGTON MUTUAL INV FUND (WMFFX)	C	Dividend	K	T					
60. BANK NY MELLON BROKERED INST	A	Interest			Sold	02/28/19	J	A	
61. MORGAN STANLEY PVT BK C/D (61760AWY1)		None	K	T	Buy	03/04/19	K		
62. FIDELITY ADVISOR STRATEGIC RECORD (FSIDX)	B	Dividend	K	T					
63. INVESCO INCOME ALLOCATION FUND (ALAYX)	A	Dividend			Sold	01/31/19	K		
64. IRA #5 (H)									
65. FIRST TRUST DORSEY WRIGHT (FV)	A	Dividend	K	T					
66. ISHARES CORE S&P (IJR)	A	Dividend	J	T					
67. ISHARES CORE S&P 500 ETF (IVV)	B	Dividend	L	T					

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FINANCIAL DISCLOSURE REPORT

Page 8 of 10

Name of Person Reporting

Papalia, Vincent F.

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07/07/2020

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68. FIRST TR EXCHANGE TRADED ALPHADEX EMERGING MKTS SM CAP ALPHADEX (FEMS)	A	Dividend	J	T					
69. VANGUARD FTSE DEVELOPED (VEA)	B	Dividend	K	T					
70. VANGUARD TOTAL INTERNATIONAL ETF (BNDX)	A	Dividend	J	T					
71. ISHARES JP MORGAN USD (EMB)	A	Dividend	J	T					
72. FIRST TRUST ENHANCE SHORT MATURITY (FTSM)	A	Dividend	J	T					
73. ISHARES CORE (GOVT)	A	Dividend	J	T					
74. FIRST TRUST FUND IV TACTICAL HIGH YIELD (HYLS)	A	Dividend	J	T					
75. ISHARES IBOX \$ INVESTMENT (LQD)	A	Dividend	J	T					
76. BANK NY MELLON BROKERED INST (06405VAL3)	A	Interest			Redeemed	02/28/19	J		
77. MORGAN STANLEY PVT BK C/D (61760AWY1)		None	J	T	Buy	03/04/19	J		

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FINANCIAL DISCLOSURE REPORT

Page 9 of 10

Name of Person Reporting	Date of Report
Papalia, Vincent F.	07/07/2020

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

Part VII, line 3: Purchased March 2005 for \$590,000 (1/2 interest).

Part VII, Column B: Lines reflecting no income are so reported because none was attributed to those particular holdings during the reporting period, whether taxable, tax exempt, or tax deferred, or because the investments do not allocate income to individual holdings, but instead are credited only in unit value, per page 42 of the filing instructions.

FINANCIAL DISCLOSURE REPORT

Page 10 of 10

Name of Person Reporting

Papalia, Vincent F.

Date of Report

07/07/2020

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/ Vincent F. Papalia**

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