

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) Novack, Charles D.	2. Court or Organization Bankruptcy Court, Northern District of California	3. Date of Report 08/05/2020
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) United States Bankruptcy Court Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final	6. Reporting Period 01/01/2019 to 12/31/2019
	5b. ☐ Amended Report	
7. Chambers or Office Address United States Bankruptcy Court 1300 Clay Street, Courtroom 215 Oakland, CA 94612		
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.		
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.		

FINANCIAL DISCLOSURE REPORT

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Name of Person Reporting

Novack, Charles D.

Date of Report

08/05/2020

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. 4/18/2019	Reuter-Thompson, payment for videotaped family/bankruptcy law seminar	\$1,000.00
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	Self-employed attorney
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.				
2.				
3.				
4.				
5.				

Name of Person Reporting	Date of Report
Novack, Charles D.	08/05/2020

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. Nordstrom	credit card	J
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. IRA #1 (H)									
2. - Schwab Ad. Cash Reserve	A	Dividend	K	T					
3. -Abbvie, Inc. (common)	B		L	T	Buy	10/21/19	K		
4. -Accenture PLC Class A	A	Dividend	L	T					
5. -Automatic Data Processing (common)	A	Dividend	K	T					
6. - Amgen Inc. (common)	A	Dividend			Sold	04/15/19	K	C	
7. -Canadian National Railways Co. (common)	A	Dividend	K	T					
8. -CDW Corp.	A	Dividend	L	T	Buy	04/15/19	K		
9. -Estee Lauder Co, Inc., Classs A	A	Dividend	L	T					
10. -Factset Research System, Inc. (common)	A	Dividend	L	T	Sold (part)	04/15/19	J	B	
11. -FedEx Corp. (common)	A	Dividend			Buy	03/29/19	J		
12.					Buy (add'l)	08/22/19	J		
13.					Sold	10/21/19	K	A	
14. -Hormel (common)	A	Dividend	K	T					
15. - KeyCorp, Inc. (common)	B	Dividend	K	T	Buy	04/05/19	J		
16. - Lowe's Companies, Inc. (common)	A	Dividend	K	T					
17. - Metronic, Inc. (common)	A	Dividend	K	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

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)
18. -Nike, Inc. (common)	A	Dividend	L	T	Sold (part)	03/29/19	J	B	
19. - Sherman-Williams Co. (common)	A	Dividend	L	T					
20. -Starbucks Corp. (common)	A	Dividend	K	T	Sold (part)	04/05/19	J	C	
21.					Sold (part)	08/22/19	J	C	
22. - Texas Instruments (common)	B	Dividend	K	T					
23. -TJX Companies (common)	A	Dividend	L	T					
24. - Toro Company (common)	A	Dividend	K	T					
25. -United Health Group, Inc (common)	A	Dividend	K	T	Sold (part)	03/29/19	J	B	
26. - Zoetis, Inc. (Class A)	A	Dividend	L	T					
27. -Doubleline Emerging Mkts Income Fund	A	Dividend	K	T	Buy (add'l)	08/12/19	J		
28. - Doubleline Total Return Bond Fund Cl 1	A	Dividend	L	T	Buy (add'l)	08/12/19	J		
29. - Invesco ETF Bullet Shares 2019 Corp Bond	A	Dividend			Sold	01/16/19	K	A	
30. - Invesco ETF Bullet Shares 2020 Corp Bond	A	Dividend			Sold	05/16/19	K	A	
31. -Invesco ETF Bullet Shares 2021 Corp Bond	A	Dividend	K	T					
32. - Imvesco ETF Bullet Shares 2022 Corp Bond	A	Dividend	K	T					
33. -Invesco ETF Bullet Shares 2023 Corp Bond	A	Dividend	K	T					
34. -Invesco ETF Bullet Shares 2024 Corp. Bond	A	Dividend	K	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

VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

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 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)
35. -Invesco ETF Bullet Shares 2025 Corp. Bond	A	Dividend	K	T	Buy	05/16/19	K		
36. -Invesco ETF Bullet Shares 2026 Corp. Bond	A	Dividend	K	T	Buy	01/16/19	K		
37.					Buy (add'l)	03/05/19	J		
38. - iShares 3-7 Year Treasury Bond ETF	A	Dividend			Sold	05/16/19	L	A	
39. -iShares 10-20 Year Treasury Bond ETF	A	Dividend	L	T	Buy	05/16/19	L		
40.					Buy (add'l)	07/08/19	J		
41.					Buy (add'l)	08/12/19	J		
42. - iShares Core S&P ETF Midcap	A	Dividend	L	T					
43. -PIMCO Income Fund Institutional Class	A	Dividend	L	T	Buy (add'l)	08/12/19	J		
44. -Vanguard Intl. Equity Index	B	Dividend	L	T					
45. - Vanguard REIT ETF	C	Dividend	L	T	Buy (add'l)	08/12/19	J		
46. - Vanguard Total Bond Fund Market ETF	B	Dividend	L	T	Sold (part)	05/16/19	J	A	
47.					Buy (add'l)	07/08/19	J		
48.					Buy (add'l)	08/12/19	J		
49. IRA #2 (H)									
50. -Schwab Adv. Cash Reserve	A	Dividend	J	T					
51. -Abbvie, Inc. (common)	A	Dividend	K	T	Buy	10/21/19	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

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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

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

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P4 =More than \$50,000,000

S =Assessment

W =Estimated

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

T =Cash Market

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

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Name of Person Reporting

Novack, Charles D.

Date of Report

08/05/2020

VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

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	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
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52. - Accenture PLC Class A	A	Dividend	K	T					
53. - Amgen Inc. (common)	A	Dividend			Sold	04/15/19	J	B	
54. -Automatic Data Processing (common)	A	Dividend	K	T					
55. - Canadian National Railways Co. (common)	A	Dividend	K	T					
56. -CDW Corp. (common)	A	Dividend	K	T	Buy	04/15/19	K		
57. - Estee Lauder Co. Inc. (Class A)	A	Dividend	K	T					
58. - Factset Research, Inc. (common)	A	Dividend	K	T					
59. - FedEx Corp. (common)	A	Dividend			Buy (add'l)	03/29/19	J		
60.					Sold	10/21/19	J	A	
61. - Hormel (common)	A	Dividend	K	T					
62. -KeyCorp (common)	A	Dividend	K	T	Buy	04/05/19	J		
63. -Lowes Companies, Inc. (common)	A	Dividend	K	T					
64. - Medtronic, Inc. (common)	A	Dividend	K	T					
65. - Nike, Inc. (common)	A	Dividend	K	T					
66. - Sherman Williams Co. (common)	A	Dividend	K	T					
67. - Starbucks Corp. (common)	A	Dividend	K	T					
68. -Texas Instruments (common)	A	Dividend	K	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

Novack, Charles D.

Date of Report

08/05/2020

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)	(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)
69. - Toro Company (common)	A	Dividend	K	T					
70. - TJX Companies (common)	A	Dividend	K	T	Sold (part)	04/05/19	J	C	
71. - United Health Group (common)	A	Dividend	K	T	Sold (part)	03/29/19	J	A	
72. - Zoetis, Inc. (common)	A	Dividend	K	T					
73. - Doubleline Emerging Markets Income Fund Cl 1	A	Dividend	J	T					
74. - Doubleline Total Return Bond Fund Cl 1	A	Dividend	K	T					
75. -Invesco ETF Bullet Shares 2019 Corp Bond	A	Dividend			Sold	01/16/19	K	A	
76. - Invesco ETF Bullet Shares 2020 Corp Bond	A	Dividend			Sold	05/16/19	J	A	
77. -Invesco ETF Bullet Shares 2021 Corp Bond	A	Dividend	J	T					
78. -Invesco ETF Bullet Shares 2022 Corp Bond	A	Dividend	J	T					
79. - Invesco ETF Bullet Shares 2023 Corp Bond	A	Dividend	J	T					
80. -Invesco ETF Bullet Shares 2024 Corp Bond	A	Dividend	J	T					
81. -Invesco ETF Bullet Shares 2025 Corp. Bond	A	Dividend	J	T	Buy	05/16/19	J		
82. -Invesco ETF Bullet Shares 2026 Corp Bond	A	Dividend	J	T	Buy	01/16/19	J		
83. -iShares Core S&P ETF Midcap	A	Dividend	K	T					
84. -iShares 3-7 Year Treasury Bond ETF	A	Dividend			Sold	05/16/19	K	A	
85. -iShares 10-20 Year Treasury Bond ETF	A	Dividend	K	T	Buy	05/16/19	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	

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)
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86. - PIMCO Income Fund Institutional Class	A	Dividend	K	T					
87. - Vanguard Total Bond Fund Market ETF	A	Dividend	K	T					
88. - Vanguard Intl Equity Index	A	Dividend	K	T					
89. - Vanguard REIT ETF	B	Dividend	K	T					
90. U.S Savings Bonds Type E	A	Int./Div.	J	T					
91. Wells Fargo Bank Cash Accounts	A	Interest	L	T					
92. Fidelity Value Fund	A	Dividend	J	T					
93. Fidelity Cash Reserves	A	Interest	K	T					
94. Vanguard 500 Index IRA # 3 (H)	D	Dividend	N	T					
95. Fidelity Cal. Muni Market	B	Dividend	M	T					
96. Fidelity Puritan Mutual Fund	F	Dividend	N	T					
97. Fidelity Insured Deposit	D	Interest	O	T					
98. Schwab Adv. Cash Reserve	A	Dividend	J	T					
99. Vanguard FTSE All World EX US ETF	A	Dividend	J	T					
100. IShares Core S&P Midcap ETF	A	Dividend	J	T					
101. Novack Family LLC (Y)									

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

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

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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

Novack, Charles D.

Date of Report

08/05/2020

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

Investments and Trusts: The sole asset of the Novack Family LLC was sold in March 2018 and did not generate any income.

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Name of Person Reporting

Novack, Charles D.

Date of Report

08/05/2020

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/ Charles D. Novack**

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