

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2018

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) BERNSTEIN, STUART M.	2. Court or Organization U.S. Bankruptcy Court	3. Date of Report 05/07/2019
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final	6. Reporting Period 01/01/2018 to 12/31/2018
	5b. ☐ Amended Report	
7. Chambers or Office Address United States Bankruptcy Court One Bowling Green New York, New York 10004		
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	Fordham Law Alumni Association
2. Trustee	Trust # 1
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. 2018	Defined Benefit Plan
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	9/20-21/2018	Washington, D.C.	Participation in Views from the Bench	Travel, hotel, dinner
2.				
3.				
4.				
5.				

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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.		

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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)	(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. 401K Plan									
2. -- Vanguard Prime Money Market Instl (401k)	C	Dividend	N	T					
3. -- T. Rowe Price Personal Strat Balanced (401k)	D	Dividend	N	T					
4. JP Morgan Chase Bank Accounts	A	Interest	N	T					
5. Citibank Accounts	B	Interest	P1	T					
6. Citibank Account	A	Interest	N	T					
7. Citibank Account	A	Interest	M	T					
8. Keogh (Target) Plan--Plan I	E	Int./Div.	O	T	Distributed (part)	12/31/18	K		
9. Phoenix Life Insurance (Whole Life)	B	Dividend	K	T					
10. Capital "A" Account	D	Interest	N	T	Distributed (part)	02/01/18	M		
11. Schwab US Treasury Money Fund (2588)	C	Interest			Sold	08/08/18	M		
12. American Century Equity Income Fund (2588)	B	Dividend			Sold (part)	02/08/18	M		
13.					Sold	07/05/18	M		
14. Permanent Portfolio (2588)	D	Dividend			Sold (part)	06/27/18	M	E	
15.					Sold	08/07/18	M	D	
16. Vanguard Div Appreciation (2588)		None			Sold (part)	02/06/18	M	E	
17.					Sold	02/08/18	M	E	

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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18. Black Rock High Yield Bond (2588)	D	Dividend			Buy (add'l)	08/08/18	M		
19.					Sold (part)	11/16/18	M	D	
20.					Sold	12/20/18	N		
21. Jensen Quality Growth (2588)	C	Dividend	M	T	Buy (add'l)	07/10/18	M		
22.					Buy (add'l)	09/21/18	M		
23.					Sold (part)	02/09/18	M	D	
24.					Sold (part)	10/11/18	M	E	
25.					Sold (part)	12/21/18	M		
26. T. Rowe Price Capital Appreciation (2588)	D	Dividend	N	T	Buy (add'l)	07/09/18	M		
27.					Sold (part)	10/11/18	M	E	
28. SPDR S&P 500 Index (2588)	B	Dividend			Buy (add'l)	09/27/18	M		
29.					Sold (part)	02/06/18	M	D	
30.					Sold	11/13/18	M		
31. American Funds EuroPacific Growth-A (2588)	A	Dividend			Sold (part)	02/05/18	M	E	
32.					Sold (part)	06/18/18	M	D	
33.					Sold	06/26/18	M		
34. Invesco Int'l Growth Fund C1 Y (2588)		None			Sold	02/08/18	M		

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35. Nuveen High Yield Muni Bond Fund C1 A (2588)	D	Dividend			Sold (part)	09/21/18	M	C	
36.					Sold	09/27/18	M	B	
37. Rydex Inverse S&P 500 Strategy Fund (2588)		None	N	T	Buy	10/11/18	M		
38.					Buy (add'l)	10/23/18	M		
39. Schwab Value Advantage (2588)	C	Dividend	P1	T	Buy	07/26/18	M		
40.					Buy (add'l)	11/09/18	O		
41.					Buy (add'l)	12/07/18	O		
42.					Buy (add'l)	12/26/18	N		
43.					Sold (part)	08/29/18	L		
44. Money Market Sweep (2588)	D	Int./Div.	O	T					
45. Blackrock Floating Rate Income (2588)	D	Dividend			Buy	02/22/18	M		
46.					Sold	12/14/18	M		
47. SPDR DJIA (2588)	A	Dividend			Buy	10/04/18	M		
48.					Sold	10/29/18	M		
49. SPDR S&P 500 Growth (2588)	A	Dividend			Buy	02/15/18	M		
50.					Buy (add'l)	02/27/18	M		
51.					Sold (part)	03/23/18	M		

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52.					Sold	04/03/18	M		
53. Edgewood Growth (2588)		None			Buy	08/29/18	M		
54.					Sold	10/11/18	M		
55. iShares MSCI USA Min. Volatility (2588)	A	Dividend			Buy	09/17/18	M		
56.					Sold	12/06/18	M		
57. Hartford Core Equity Y (2588)		None			Buy	08/07/18	M		
58.					Sold	10/26/18	M		
59. Fidelity Puritan (2588)	C	Dividend			Buy	04/19/18	M		
60.					Buy (add'l)	07/05/18	M		
61.					Sold	11/20/18	N		
62. Vanguard Growth ETF (2588)	B	Dividend			Buy	06/08/18	M		
63.					Buy (add'l)	06/27/18	M		
64.					Sold (part)	10/17/18	M	A	
65.					Sold	10/23/18	M		
66. Schwab US Small Cap (2588)	B	Dividend			Buy	05/21/18	M		
67.					Buy (add'l)	06/06/18	M		
68.					Sold (part)	09/07/18	M	D	

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69.					Sold	10/02/18	M		
70. T. Rowe Price Capital Appreciation (5289)	D	Dividend	N	T	Sold (part)	01/29/18	M	E	
71.					Buy (add'l)	08/28/18	M		
72. Jensen Quality Growth (5289)	C	Dividend	N	T	Buy	01/29/18	M		
73.					Buy (add'l)	04/17/18	M		
74. Rydex Reverse S&P 500 2X Stretegy Cl H)5289)		None	M	T	Buy	12/18/18	M		
75. Fidelity Puritan (5289)	C	Dividend			Buy (add'l)	06/22/18	M		
76.					Sold (part)	02/09/18	M	E	
77.					Sold	12/06/18	N		
78. SPDR Trust S&P 500 Index (5289)	B	Dividend			Buy (add'l)	08/03/18	M		
79.					Buy (add'l)	09/24/18	M		
80.					Sold (part)	02/08/18	M	E	
81.					Sold (part)	02/09/18	M		
82.					Sold (part)	11/13/18	M		
83.					Sold	11/20/18	M		
84. Rydex Series Trust S&P 500 Fund Class H (5289)		None			Sold	02/06/18	M	E	
85. SPDR Dow Jones Industrial Average ETF (5289)	C	Dividend			Buy (add'l)	07/31/18	M		

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86.					Buy (add'l)	09/12/18	M		
87.					Sold (part)	10/11/18	M		
88.					Sold (part)	10/19/18	M	A	
89.					Sold	12/18/18	M	C	
90. iShares Russell 1000 Growth (5289)	B	Dividend			Sold (part)	04/04/18	M	C	
91.					Buy (add'l)	05/11/18	M		
92.					Sold (part)	10/12/18	M	D	
93.					Sold	10/25/18	M		
94. Rydex Internet Fund (5289)		None			Buy (add'l)	02/14/18	M		
95.					Buy (add'l)	06/04/18	M		
96.					Sold (part)	04/02/18	M	D	
97.					Sold (part)	07/31/18	M	D	
98.					Sold	10/08/18	M		
99. VanEck Vectors Semiconductor (5289)		None			Sold	02/06/18	M		
100. Vanguard Financials Index Fund ETF (5289)	A	Dividend			Buy (add'l)	03/09/18	M		
101.					Sold (part)	01/09/18	M	C	
102.					Sold (part)	04/03/18	M		

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103.					Sold	05/03/18	M		
104. iShares DJ US IDX Transportation (5289)		None			Sold (part)	01/26/18	M	D	
105.					Sold	02/05/18	M	C	
106. John Hancock Funds International Growth (5289)		None			Sold (part)	02/05/18	M	E	
107.					Sold (part)	06/21/18	M	E	
108.					Sold	06/28/18	M	D	
109. Powershares Qqq Trust (5289)	A	Dividend			Buy	01/09/18	M		
110.					Buy (add'l)	02/26/18	M		
111.					Sold (part)	03/23/18	M		
112.					Sold	03/28/18	M		
113. Wisdom Tree Emerging Markets (5289)		None			Buy	01/26/18	M		
114.					Sold	05/17/18	M		
115. Credit Suisse Commodity Strategy (5289)	A	Dividend			Buy	03/23/18	M		
116.					Buy (add'l)	04/20/18	M		
117.					Sold (part)	06/19/18	M		
118.					Sold	07/16/18	M		
119. iShares Russell 2000 (5289)	B	Dividend			Buy	04/11/18	M		

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(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	
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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)	(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)
120.					Buy (add'l)	04/16/18	M		
121.					Buy (add'l)	05/17/18	M		
122.					Sold (part)	08/03/18	M	D	
123.					Sold (part)	09/11/18	M	D	
124.					Sold	10/03/18	M	C	
125. Schwab Value Advantage (5289)	C	Dividend	P1	T	Buy	07/25/18	N		
126.					Buy (add'l)	11/01/18	O		
127.					Buy (add'l)	12/07/18	N		
128.					Buy (add'l)	12/26/18	M		
129.					Sold (part)	09/13/18	M		
130.					Sold (part)	09/24/18	M		
131. SPDR Gold Shares (5289)		None	M	T	Buy	12/13/18	M		
132. Schwab US Large-Cap (5289)	A	Dividend			Buy	12/03/18	M		
133.					Sold	12/17/18	M		
134. Proshares Short S&P 500 (5289)		None			Buy	10/26/18	M		
135.					Sold	12/03/18	M		
136. Proshares Short QQQ (5289)		None			Buy	10/11/18	M		

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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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)
137.					Sold	11/28/18	M	B	
138. iShares S&P 100 (5289)		None			Buy	10/09/18	M		
139.					Sold	10/30/18	M		
140. SPDR S&P Telecom (5289)		None			Buy	09/13/18	M		
141.					Sold	10/11/18	M		
142. Rydex Health Care (5289)		None			Buy	06/20/18	M		
143.					Buy (add'l)	07/16/18	M		
144.					Sold (part)	12/14/18	M		
145.					Sold	12/17/18	M		
146. Fidelity Contrafund Fund (5289)		None			Buy	06/11/18	M		
147.					Sold	10/18/18	M		
148. Money Market Sweep (5289)	A	Int./Div.	O	T					
149. Schwab Government Money (5289)	C	Dividend			Sold	08/08/18	M		
150. American Century Equity Income Fund (IRA-1410)		None			Sold (part)	02/05/18	K		
151.					Sold	02/06/18	K		
152. Schwab Value Advantage (IRA-1410)	A	Dividend	M	T	Buy	07/24/18	K		
153.					Buy (add'l)	11/09/18	L		

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

BERNSTEIN, STUART M.

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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)	(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)
154.					Buy (add'l)	12/26/18	L		
155.					Sold (part)	08/29/18	J		
156. SPDR DJIA (IRA-1410)	A	Dividend			Buy	10/04/18	K		
157.					Sold	10/29/18	K		
158. Schwab U.S. Treasury Money Funds (IRA-1410)	A	Interest			Sold	08/08/18	J		
159. Money Market Sweep (IRA-1410)	A	Int./Div.	L	T					
160. PIMCO Foreign Bond (Hedged)-D (IRA-1410)	A	Dividend			Sold (part)	09/20/18	J	A	
161.					Sold	09/26/18	K	B	
162. Fidelity Puritan (IRA-1410)	A	Dividend			Buy (add'l)	07/06/18	J		
163.					Sold	11/20/18	K	A	
164. MFS Value Fund A (IRA-1410)		None			Sold (part)	02/07/18	K	B	
165.					Sold	03/15/18	K	B	
166. Eaton Vance Income Fund of Boston (IRA-1410)	B	Dividend			Buy (add'l)	08/07/18	K		
167.					Sold (part)	11/16/18	K		
168.					Sold	12/20/18	K		
169. Jensen Quality Growth (IRA-1410)	A	Dividend	K	T	Buy (add'l)	07/09/18	K		
170.					Sold (part)	02/08/18	K	A	

1 Income Gain Codes: (See Columns B1 and D4)	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	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000 K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	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	D =\$5,001 - \$15,000 H2 =More than \$5,000,000 M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	E =\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	S =Assessment W =Estimated	T =Cash Market	

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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)	(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)
171.					Sold (part)	12/21/18	J		
172. Columbia Balanced-Class A (IRA-1410)		None			Sold	02/09/18	K	A	
173. Permanent Portfolio (IRA-1410)		None			Sold (part)	07/27/18	K	B	
174.					Sold	08/06/18	K	A	
175. American Funds EuroPacific Growth-A (IRA-1410)		None			Sold (part)	02/08/18	K	B	
176.					Sold (part)	06/18/18	K	A	
177.					Sold	06/26/18	K		
178. Rydex Inverse S&P 500 Strategy Fund (IRA-1410)		None	K	T	Buy	10/11/18	K		
179.					Buy (add'l)	10/23/18	K		
180. T. Rowe Price Capital Appreciation (IRA-1410)	A	Dividend	K	T	Buy (add'l)	03/15/18	K		
181.					Buy (add'l)	04/19/18	K		
182.					Buy (add'l)	07/10/18	K		
183.					Sold (part)	10/11/18	K	A	
184. Value Line Asset Allocation Investor (IRA-1410)		None			Buy	09/26/18	K		
185.					Sold	11/13/18	K		
186. Edgewood Growth Retail (IRA-1410)		None			Buy	08/29/18	K		
187.					Sold	10/17/18	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)
	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)
188. Hartford Core Equity A		None			Buy	08/06/18	K		
189.					Buy (add'l)	09/20/18	J		
190.					Sold (part)	10/11/18	J		
191.					Sold	10/26/18	K		
192. iShares MSCI USA Minimum Volatility (IRA-1410)	A	Dividend			Buy	09/17/18	K		
193.					Sold	12/06/18	J		
194. iShares Russell 1000 Growth (IRA-1410)	A	Dividend			Buy	02/15/18	K		
195.					Buy (add'l)	02/27/18	K		
196.					Buy (add'l)	06/08/18	K		
197.					Buy (add'l)	07/02/18	K		
198.					Sold (part)	03/23/18	J		
199.					Sold (part)	04/03/18	K		
200.					Sold (part)	10/12/18	K		
201.					Sold	10/23/18	K	A	
202. iShares Russell 2000 (IRA-1410)	A	Dividend			Buy	05/21/18	K		
203.					Buy (add'l)	06/06/18	K		
204.					Sold (part)	09/07/18	K	A	

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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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)
205.					Sold	10/02/18	K		
206. Hartford Floating Rate (IRA-1410)	A	Dividend			Buy	02/02/18	K		
207.					Sold	12/14/18	K		
208. T. Rowe Price Capital Appreciation (IRA-5055)	A	Dividend	K	T	Buy (add'l)	03/15/18	K		
209.					Buy (add'l)	04/19/18	K		
210.					Buy (add'l)	07/10/18	K		
211. Schwab Government Money Fund (IRA-5055)	A	Interest			Sold	08/08/18	J		
212. Fidelity Puritan (IRA-5055)	A	Dividend			Buy (add'l)	06/22/18	K		
213.					Sold (part)	02/09/18	K	B	
214.					Sold	12/17/18	K		
215. Guggenheim S&P 500 Equal Wgt Technology (IRA-5055)	A	Dividend			Buy (add'l)	05/18/18	K		
216.					Buy (add'l)	07/31/18	K		
217.					Buy (add'l)	09/12/18	K		
218.					Sold (part)	02/08/18	K	C	
219.					Sold (part)	02/09/18	K		
220.					Sold (part)	10/11/18	K		
221.					Sold (part)	10/16/18	K		

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

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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.)

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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)
222.					Sold	10/24/18	K		
223. Rydex NASDAQ-100 Fund (IRA-5055)		None			Buy (add'l)	01/09/18	K		
224.					Buy (add'l)	02/26/18	K		
225.					Sold (part)	03/23/18	K	A	
226.					Sold (part)	03/28/18	K		
227.					Sold	04/02/18	K		
228. SPDR S&P 500 Index (IRA-5055)	A	Dividend			Buy (add'l)	08/03/18	K		
229.					Buy (add'l)	09/24/18	K		
230.					Sold (part)	02/06/18	K		
231.					Sold (part)	11/13/18	K		
232.					Sold	11/20/18	K		
233. iShares Russell 1000 Growth (IRA-5055)	A	Dividend			Sold (part)	10/12/18	K	B	
234.					Sold	10/30/18	K	A	
235. Rydex Electronics (IRA-5055)		None			Sold	02/06/18	K		
236. Rydex Transportation (IRA-5055)		None			Sold (part)	01/26/18	K	B	
237.					Sold	02/05/18	K		
238. First Trust DJ Internet Index Fund (IRA-5055)		None			Buy (add'l)	02/14/18	K		

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

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Name of Person Reporting

BERNSTEIN, STUART M.

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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.)

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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)
239.					Buy (add'l)	06/04/18	J		
240.					Sold (part)	04/02/18	K	B	
241.					Sold (part)	07/31/18	K	B	
242.					Sold	10/08/18	K		
243. SPDR Sector-Financial (IRA-5055)	A	Dividend			Buy (add'l)	03/09/18	K		
244.					Sold (part)	01/09/18	K	A	
245.					Sold (part)	04/03/18	K		
246.					Sold	05/03/18	K		
247. Jensen Quality Growth (IRA-5055)	A	Dividend	K	T	Buy	01/29/18	K		
248.					Buy (add'l)	04/17/18	K		
249. Rydex Inverse S&P 500 Strategy Fund (IRA-5055)		None	K	T	Buy	12/18/18	K		
250. Schwab Value Advantage (IRA-5055)	A	Dividend	M	T	Buy	07/20/18	K		
251.					Buy (add'l)	11/01/18	L		
252.					Buy (add'l)	11/26/18	L		
253.					Sold (part)	09/13/18	K		
254.					Sold (part)	09/24/18	K		
255. SPDR Gold Shares (IRA-5055)		None	K	T	Buy	12/13/18	K		

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

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Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2019

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)
256. Money Market Sweep (IRA-5055)	A	Int./Div.	L	T					
257. Schwab Government Money (IRA-5055)	A	Dividend			Sold	08/08/18	J		
258. Rydex Inverse NASDAQ-100 Strategy (IRA-5055)		None			Buy	10/11/18	K		
259.					Buy (add'l)	10/26/18	K		
260.					Sold (part)	11/28/18	K		
261.					Sold	12/03/18	K		
262. iShares S&P 100 (IRA-5055)		None			Buy	10/09/18	K		
263.					Sold	10/25/18	K		
264. Rydex Nova (IRA-5055)		None			Buy	12/03/18	K		
265.					Sold	12/06/18	K		
266. Rydex Telecommunications (IRA-5055)		None			Buy	09/13/18	K		
267.					Sold	10/11/18	K		
268. Rydex Health Care (IRA-5055)		None			Buy	06/20/18	K		
269.					Buy (add'l)	07/13/18	K		
270.					Sold (part)	12/14/18	K		
271.					Sold	12/17/18	K		
272. Harbor Capital Appreciation Fund (IRA-5055)		None			Buy	06/11/18	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	

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Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2019

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)
273.					Sold	10/18/18	K		
274. iShares Russell 2000 (IRA-5055)	A	Dividend			Buy	04/11/18	K		
275.					Buy (add'l)	04/16/18	K		
276.					Buy (add'l)	05/11/18	K		
277.					Sold (part)	08/03/18	K	B	
278.					Sold (part)	09/11/18	K	B	
279.					Sold	10/03/18	K	A	
280. Credit Suisse Commodity Strategy (IRA-5055)	A	Dividend			Buy	03/23/18	K		
281.					Buy (add'l)	04/20/18	K		
282.					Sold (part)	06/19/18	K		
283.					Sold	07/13/18	K		
284. John Hancock Funds International Growth (IRA-5055)	A	Dividend			Sold (part)	02/05/18	K	C	
285.					Sold (part)	06/21/18	K	C	
286.					Sold	06/28/18	K	B	
287. Vanguard FTSE Emerging Markets (IRA-5055)	A	Dividend			Buy	01/26/18	K		
288.					Sold	05/17/18	K		
289. Trust # 1									

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

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)
290. - JP MorganChase Bank Account	A	Interest	J	T					
291. -John Hancock Life Insurance Policy	D	Interest	M	U					
292.									
293.									
294.									
295.									
296.									
297.									
298.									
299.									
300.									
301.									
302.									
303.									
304.									
305.									
306.									

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)
307.									
308.									
309.									
310.									
311.									
312.									
313.									
314.									
315.									
316.									
317.									
318.									
319.									
320.									
321.									
322.									
323.									

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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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)
324.									
325.									
326.									
327.									
328.									
329.									
330.									
331.									
332.									
333.									
334.									
335.									

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

FINANCIAL DISCLOSURE REPORT

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Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2019

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

All information and explanations relate to Part VII:

Lines 8: As a retiree, my spouse receives monthly distributions from the Keogh (Target) Plan. The aggregate amount of the monthly distributions in 2018 is listed in column "D(3)" as having been made on December 31, 2018.

Line 10: No contributions were made to the Capital "A" account in 2018.

lines 11-288: I maintain two IRA brokerage accounts and my spouse and I maintain two brokerage accounts held as tenants in common with Charles Schwab. The report identifies the security that is the subject of the reported transaction with a parenthetical reference that identifies the last four digits of the account number and whether the account is an IRA account. Where multiple purchases or sales were made during the year, the aggregate amount of the income, if any, and the value of the asset (if held at the end of the reporting period) are reported on the first line on which the asset is listed.

line 291: The John Hancock Life Insurance Policy is a Flexible Premium Survivorship Universal Life ("Second to Die") policy that my spouse and I maintain for the benefit of our son. I am not aware of any investment options and have never directed any investments. In addition, the value listed in column c(2) is the gross value and does not reflect the substantial "surrender charge" in the event that the policy is cancelled.

FINANCIAL DISCLOSURE REPORT

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Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/07/2019

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/ STUART M. BERNSTEIN**

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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One Columbus Circle, N.E.
Washington, D.C. 20544