

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) Creswell, Bessie M.	2. Court or Organization U.S. Bankruptcy Court, Middle District of Alabama	3. Date of Report 05/15/2020
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. Bankruptcy Judge - Full Time	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 Frank M. Johnson U.S. Federal Courthouse One Church Street Montgomery, Alabama 36104		
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. Advisory Board	Alabama Bankruptcy Assistance Project
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

Page 2 of 9

Name of Person Reporting

Creswell, Bessie M.

Date of Report

05/15/2020

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.)

DATE

SOURCE AND TYPE

INCOME
(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.)

DATE

SOURCE AND TYPE

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.)

SOURCE

DATES

LOCATION

PURPOSE

ITEMS PAID OR PROVIDED

1.				
2.				
3.				
4.				
5.				

Name of Person Reporting	Date of Report
Creswell, Bessie M.	05/15/2020

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.		
2.		
3.		
4.		
5.		

FINANCIAL DISCLOSURE REPORT

Page 4 of 9

Name of Person Reporting

Creswell, Bessie M.

Date of Report

05/15/2020

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)
1. PNC BANK CASH ACCOUNTS	A	Interest	K	T					
2. IRA #1 (H)									
3. - TD AMERITRADE CASH ACCOUNTS (Y)									
4. - AMAZON.COM INC COM		None	K	T					
5. - CORNERSTONE STRATEGIC VALUE COM	C	Dividend	J	T					
6. - PAYPAL HLDGS INC COM		None	J	T					
7. - ROYAL DUTCH SHELL ADR SPONSORED	A	Dividend	J	T	Buy	08/05/19	J		
8. - SPDR GOLD TR GOLD SHS		None	J	T					
9. - TESLA INC COM		None	J	T	Buy (add'l)	01/02/19	J		
10. - CREDIT SUISSE NASSAU VELOCITY SHS DAI ETN		None			Buy	01/25/19	J		
11.					Buy (add'l)	06/12/19	J		
12.					Sold	07/25/19	J		
13. IRA #2 (H)									
14. - BERKSHIRE HATHAWAY INC DEL COM CL B		None			Sold	10/25/19	J	A	
15. - CORNERSTONE STRATEGIC VALUE COM	A	Dividend	J	T					
16. - SLACK TECHNOLOGIES INC COM CL A		None	J	T	Buy	11/04/19	J		
17. - DODGE & COX FUNDS INTL STK FD	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	

FINANCIAL DISCLOSURE REPORT

Page 5 of 9

Name of Person Reporting

Creswell, Bessie M.

Date of Report

05/15/2020

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)
18. IRA #3 (H)									
19. - E-TRADE BANK CASH ACCOUNT	A	Interest	K	T					
20. - FORD MOTOR COMPANY PAR \$0.01	A	Dividend	J	T					
21. - MICRON TECHNOLOGY INC		None	J	T					
22. - MICROSOFT CORP	A	Dividend			Sold	12/23/19	J	C	
23. - SALESFORCE.COM INC		None	J	T					
24. - SLACK TECHNOLOGIES INC CLASS A COMMON STOCK		None	J	T	Buy	08/05/19	J		
25.					Buy (add'l)	11/19/19	J		
26. - TELADOC HEALTH INC COMMON STOCK		None			Buy (add'l)	04/18/19	J		
27.					Sold	12/23/19	J	C	
28. - TESLA INC COMMON STOCK		None	J	T					
29. - CREDIT SUISSE AG NASSAU BRH VELOCITY SHARES DAILY 2X VIX		None			Buy	01/31/19	J		
30.					Sold	08/05/19	J		
31. - CALL TSLA 04/18/19 340 TESLA INC		None			Buy	03/12/19	J		
32.					Sold	03/13/19	J	A	
33. BROKERAGE ACCOUNT #1 (H)									
34. - SPDR GOLD TR GOLD SHS		None	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	

FINANCIAL DISCLOSURE REPORT

Page 6 of 9

Name of Person Reporting

Creswell, Bessie M.

Date of Report

05/15/2020

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)
35. BROKERAGE ACCOUNT #2 (H)									
36. - TD AMERITRADE CASH ACCOUNT (X)		None	J	T					
37. - ALASKA AIR GROUP INC COM	A	Dividend	J	T					
38. - CORNERSTONE STRATEGIC VALUE COM	A	Dividend	J	T					
39.	A	Distribution							
40. - TAIWAN SEMICONDUCTOR ADR SPONSORED	A	Dividend	J	T					
41. - TELADOC HEALTH INC COM		None			Sold	12/23/19	J	C	
42. BROKERAGE ACCOUNT #5 (H)									
43. - Morgan Stanley Bank N.A. (Y)									
44. - Coca Cola Co	A	Dividend	J	T					
45. BROKERAGE ACCOUNT #3 (H)									
46. - CORNERSTONE STRATEGIC VALUE COM	A	Dividend	J	T					
47.	A	Distribution							
48. - ROYAL DUTCH SHELL ADR SPONSORED	A	Dividend	J	T	Buy	04/29/19	J		
49. - SLACK TECHNOLOGIES INC COM CLASS A		None	J	T	Buy	07/19/19	J		
50. BROKERAGE ACCOUNT #4 (H)									
51. - CORNERSTONE STRATEGIC VALUE COM	A	Dividend	J	T					

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

Page 7 of 9

Name of Person Reporting

Creswell, Bessie M.

Date of Report

05/15/2020

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)
52.	B	Distribution							
53. - ROYAL DUTCH SHELL ADR SPONSORED	A	Dividend	J	T	Buy	08/05/19	J		
54. - FORD MOTOR CO COM (Y)	A	Dividend			Buy	05/06/19	J		
55. 529 PLAN #2 (H)									
56. - Vanguard Total Stock Market Index	A	Dividend	K	T					
57. - Vanguard Institutional Index	A	Dividend	K	T					
58. - Vanguard Growth Index	A	Dividend	K	T					
59. - Vanguard International Growth	A	Dividend	K	T					
60. - FDIC-Insured Accounts	A	Dividend	J	T					
61. 529 PLAN #3 (H)									
62. - Vanguard Growth Index	A	Dividend	K	T					
63. - Vanguard Mid-Cap Index	A	Dividend	K	T					
64. - Vanguard Small-Cap Index	A	Dividend	K	T					
65. - Vanguard International Growth	A	Dividend	K	T					
66. - DFA Global Equity Portfolio	A	Dividend	K	T					
67. GOLDMAN SACHS BANK CASH ACCOUNT	B	Interest	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	

FINANCIAL DISCLOSURE REPORT

Page 8 of 9

Name of Person Reporting

Creswell, Bessie M.

Date of Report

05/15/2020

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

Part VII, Line 3 - The TD Ameritrade cash account balance fell below the reporting threshold for this period.

Part VII, Line 36 - The TD Ameritrade cash account balance rose above the reporting threshold for this period.

Part VII, Line 43 - The Morgan Stanley Bank cash account balance fell below the reporting threshold for this period.

Part VII, Line 54 - Ford Motor Co Com asset fell below reporting threshold for this period. The purchase of the assets meets the reporting threshold, but fell in value during the year below the threshold.

Part VII, Lines 55-66 – Reports for 529 Plans #2 and #3 do not give information concerning purchases and sales of assets. As such, only FMV and dividend income information is provided. If an asset is new it is marked (X) and if the asset is no longer in the account it is marked (Y).

FINANCIAL DISCLOSURE REPORT

Page 9 of 9

Name of Person Reporting

Creswell, Bessie M.

Date of Report

05/15/2020

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/ **Bessie M. Creswell**

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