

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2017

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 05/14/2018
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 5b. ☐ Amended Report	6. Reporting Period 01/01/2017 to 12/31/2017
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.	

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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. 10/17/2017	Thompson Reuters, payment for seminar participation	\$500.00
2. 05/18/2017	Thompson Reuters, payment for seminar participation	\$1,000.00
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. 2017	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.				

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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.	Nordstrom	credit card	J
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) 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. IRA #1 (H)									
2. - Schwab Ad. Cash Reserve	A	Dividend	J	T	Sold (part)	01/06/17	J		
3.					Sold (part)	02/22/17	J		
4.					Buy (add'l)	02/27/17	J		
5.					Buy (add'l)	03/15/17	J		
6.					Sold (part)	04/05/17	J		
7.					Sold (part)	06/15/17	J		
8.					Buy (add'l)	07/03/17	L		
9.					Sold (part)	07/05/17	J		
10.					Sold (part)	07/07/17	L		
11.					Buy (add'l)	08/03/17	K		
12.					Buy (add'l)	08/04/17	K		
13.					Sold (part)	08/08/17	K		
14.					Sold (part)	08/10/17	J		
15.					Sold (part)	09/19/17	J		
16.					Sold (part)	10/05/17	J		
17.					Buy (add'l)	12/28/17	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 \$5,000,000	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. -Accenture PLC Class A	A	Dividend	K	T					
19. - Amgen Inc. (common)	A	Dividend	K	T	Buy	07/03/17	J		
20. -Canadian National Railways Co. (common)	A	Dividend	K	T					
21. -Cummins, Inc. (common)	B	Dividend	K	T					
22. - CVS Health Corp. (common)	A	Dividend	K	T	Buy	06/14/17	J		
23.					Buy (add'l)	07/03/17	J		
24. -Estee Lauder Co, Inc., Class A	A	Dividend	K	T	Buy	07/03/17	J		
25. -Factset Research System, Inc. (common)	A	Dividend	K	T	Buy (add'l)	09/18/17	J		
26. FedEx Corp. (common)	A	Dividend	K	T	Buy	08/03/17	K		
27. -Hormel (common)	A	Dividend	K	T	Buy (add'l)	07/03/17	J		
28.					Buy (add'l)	09/18/17	J		
29. - Magellan Midstream Partners (common)	B	Dividend	K	T	Buy (add'l)	07/03/17	J		
30. - Metronic, Inc. (common)	A	Dividend	K	T					
31. -Nike, Inc. (common)	A	Dividend	K	T	Buy (add'l)	09/18/17	J		
32. -Novo - Nordisk as ADR	A	Dividend	K	T	Buy (add'l)	07/03/17	J		
33. - Sherman-Williams Co. (common)	A	Dividend	K	T					
34. -Scripps Ntwk Interactive (common)	A	Dividend			Sold (part)	07/28/17	K	C	

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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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35.					Sold	07/31/17	K	C	
36. -Starbucks Corp. (common)	A	Dividend	K	T	Buy	03/09/17	K		
37.					Buy (add'l)	08/07/17	J		
38.					Buy (add'l)	09/18/17	J		
39. -TJX Companies (common)	A	Dividend	K	T					
40. -T. Rowe Price Group (common)	A	Dividend			Sold	03/09/17	K	D	
41. -Toro Company (common)	A	Dividend	K	T	Sold (part)	06/14/17	J	A	
42.					Buy (add'l)	09/18/17	J		
43. -Toronto Dominion Bank	B	Dividend	K	T					
44. -United Health Group, Inc (common)	A	Dividend	K	T	Sold (part)	09/18/17	K	D	
45. -Doubleline Total Return Bond Fund C1 1	B	Dividend	K	T	Buy (add'l)	02/21/17	K		
46.					Buy (add'l)	07/03/17	J		
47. -Guggenheim Exch. TRD FD Bullet Shares 2017 Corp Bond ETF	A	Dividend			Sold	02/21/17	K	A	
48. -Guggenheim ETF Bullet Shares 2018 Corp Bond	A	Dividend	K	T	Buy (add'l)	07/03/17	J		
49. -Guggenheim ETF Bullet Shares 2019 Corp Bond	A	Dividend	K	T	Buy (add'l)	07/03/17	J		
50. -Guggenheim ETF Bullet Shares 2020 Corp Bond	A	Dividend	K	T	Buy (add'l)	07/03/17	J		
51. -Guggenheim ETF Bullet Shares 2021 Corp Bond	A	Dividend	K	T	Buy (add'l)	07/03/17	J		

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52. - Guggenheim ETF Bullet Shares 2022 Corp Bond	A	Dividend	K	T	Buy (add'l)	07/03/17	J		
53. -Guggenheim ETF Bullet Shares 2023 Corp Bond	A	Dividend	K	T	Buy	02/21/17	K		
54.					Buy (add'l)	08/07/17	J		
55. - iShares 3-7 Year Treasury Bond ETF	A	Dividend	K	T	Buy (add'l)	06/14/17	J		
56.					Buy (add'l)	07/03/17	J		
57.					Buy (add'l)	12/28/17	J		
58. - iShares Core S&P ETF Midcap	A	Dividend	L	T					
59. -PIMCO Income Fund Institutional Class	C	Dividend	L	T	Buy (add'l)	02/21/17	J		
60.					Buy (add'l)	08/07/17	J		
61. -Vanguard Intl. Equity Index	B	Dividend	L	T					
62. - Vanguard REIT ETF	C	Dividend	L	T	Buy (add'l)	07/03/17	J		
63.					Buy (add'l)	09/18/17	J		
64. - Vanguard Total Bond Fund Market ETF	B	Dividend	L	T	Buy (add'l)	06/14/17	J		
65.					Buy (add'l)	07/03/17	J		
66.					Buy (add'l)	12/28/17	J		
67. - Vanguard Total International Bond ETF	A	Dividend			Sold	02/21/17	K	A	
68. - T. Rowe Price Emerging Markets Fund	B	Dividend	K	T	Buy (add'l)	02/21/17	J		

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69.					Buy (add'l)	06/14/17	J		
70.					Buy (add'l)	09/18/17	J		
71. IRA #2 (H)									
72. -Schwab Adv. Cash Reserve	A	Dividend	J	T	Sold (part)	01/06/17	J		
73.					Sold (part)	02/22/17	J		
74.					Buy (add'l)	02/27/17	J		
75.					Sold (part)	03/14/17	J		
76.					Sold (part)	04/05/17	J		
77.					Sold (part)	07/05/17	J		
78.					Buy (add'l)	08/03/17	J		
79.					Buy (add'l)	08/04/17	J		
80.					Sold (part)	08/08/17	J		
81.					Sold (part)	08/11/17	J		
82.					Sold (part)	10/05/17	J		
83. - Accenture PLC Class A	A	Dividend	K	T					
84. - Amgen Inc. (common)	A	Dividend	J	T	Buy (add'l)	06/14/17	J		
85. - Canadian National Railways Co. (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
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86. - Cummins Inc.	A	Dividend	K	T					
87. - CVS Health Corp. (common)	A	Dividend	J	T					
88. - Estee Lauder Co. Inc. (Class A)	A	Dividend	J	T					
89. - Factset Research, Inc. (common)	A	Dividend	K	T					
90. - FedEx Corp. (common)	A	Dividend	J	T	Buy	08/03/17	J		
91. - Hormel (common)	A	Dividend	J	T	Buy (add'l)	08/08/17	J		
92. - Magellan Midstream Partners (common)	A	Dividend	J	T					
93. - Medtronic, Inc. (common)	A	Dividend	J	T					
94. - Nike, Inc. (common)	A	Dividend	J	T					
95. - Novo Nordisk as ADR	A	Dividend	J	T					
96. - Toronto Dominion Bank	A	Dividend	K	T					
97. - Sherman Williams Co. (common)	A	Dividend	K	T					
98. -Scripps Ntwk Interactive (common)	A	Dividend			Sold (part)	07/28/17	J	B	
99.					Sold	07/31/17	J	B	
100. - Starbucks Corp. (common)	A	Dividend	J	T	Buy	03/09/17	J		
101. - Toro Company (common)	A	Dividend	J	T	Sold (part)	06/14/17	J	A	
102. - T. Rowe Price Group (common)	A	Dividend			Sold	03/09/17	J	B	

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103. - TJX Companies (common)	A	Dividend	K	T					
104. - United Health Group (common)	A	Dividend	J	T	Sold (part)	09/18/17	J	D	
105. - Doubleline Total Return Bond Fund C1 1	A	Dividend	J	T	Buy (add'l)	02/21/17	J		
106. - Guggenheim ETF Bullet Shares 2017 Corp Bond Fund ETF	A	Dividend			Sold	02/21/17	J	A	
107. - Guggenheim ETF Bullet Shares 2018 Corp Bond ETF	A	Dividend	J	T	Buy (add'l)	09/18/17	J		
108. -Guggenheim ETF Bullet Shares 2019 Corp Bond	A	Dividend	J	T					
109. - Guggenheim ETF Bullet Shares 2020 Corp Bond	A	Dividend	J	T					
110. -Guggenheim ETF Bullet Shares 2021 Corp Bond	A	Dividend	J	T	Buy (add'l)	09/18/17	J		
111. -Guggenheim ETF Bullet Shares 2022 Corp Bond	A	Dividend	J	T	Buy (add'l)	12/28/17	J		
112. - Guggenheim ETF Bullet Shares 2023 Corp Bond	A	Dividend	J	T	Buy	02/21/17	J		
113. -iShares Core S&P ETF Midcap	A	Dividend	K	T					
114. -iShares 3-7 Year Treasury Bond ETF	A	Dividend	K	T	Buy (add'l)	09/18/17	J		
115.					Buy (add'l)	12/28/17	J		
116. - PIMCO Income Fund Institutional Class	B	Dividend	K	T	Buy (add'l)	02/21/17	J		
117. - Vanguard Total Bond Fund Market ETF	A	Dividend	K	T	Buy (add'l)	09/18/17	J		
118.					Buy (add'l)	12/28/17	J		
119. - Vanguard Intl Equity Index	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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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)
120. - Vanguard Total International Bond Fund	A	Dividend			Sold	02/21/17	J	A	
121. - Vanguard REIT ETF	B	Dividend	K	T	Buy (add'l)	09/18/17	J		
122.					Buy (add'l)	12/28/17	J		
123. - T. Rowe Price - Emerging Markets Fund	A	Dividend	J	T					
124. U.S Savings Bonds Type E	A	Int./Div.	J	T					
125. Wells Fargo Bank Accounts	A	Interest	K	T					
126. Fidelity Value Fund	A	Dividend	J	T					
127. Fidelity Cash Reserves	A	Interest	K	T					
128. Vanguard 500 Index IRA # 3 (H)	C	Dividend	N	T					
129. Fidelity Cal. Muni Market	A	Dividend	M	T					
130. Fidelity Puritan Mutual Fund	E	Dividend	N	T					
131. Fidelity Insured Deposit	A	Interest	O	T					
132. Schwab Adv. Cash Reserve	A	Dividend	J	T					
133. Vanguard Intl Equity Index	A	Dividend	J	T					
134. Novack Family LLC		None	J	W					

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

Investments and Trusts: The 2015 financial disclosure report listed in IRA #2 funds known as the "Vanguard Intl Equity Index Fund" and the "Vanguard FTSE All World EX US ETF." These were duplicative entries. The 2016 disclosure report should have corrected this in IRA # 2 by listing this fund only as "Vanguard Intl. Equity Index." That correction was not made in Part VII of the 2016 disclosure report, and this report now reflects that holding only as "Vanguard Int. Equity Index." This fund is also held outside of the two IRAs, and the name for this fund is now consistent throughout this financial disclosure report.

Investments and Trusts: The 2016 disclosure report failed to state that IRA # 2 purchased Vanguard Total International Bond Fund" on February 16, 2016 ("J" amount). This report states that that holding was sold.

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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
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