

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) Koschik, Alan M.	2. Court or Organization United States Bankruptcy Court, Northern District of Ohio	3. Date of Report 06/10/2020
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	6. Reporting Period 01/01/2019 to 12/31/2019
	5b. ☐ Amended Report	
7. Chambers or Office Address John F. Seiberling Federal Building and United States Courthouse 2 South Main Street, Room 240 Akron, Ohio 44308		
IMPORTANT NOTES: <i>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>		

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.		
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	Thrive Arts Center, Hourly Wages
2. 2019	Solon Board of Education, Hourly Wages
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.	Akron Bar Association and Stark County Bar Association	03/29/2019	Hartville, Ohio	Attend White-Williams Bankruptcy Seminar	Registration Fee and Materials, and Lunch
2.	Cleveland Metropolitan Bar Association	05/09/2019	Cleveland, Ohio	Attend William J. O'Neil Great Lakes Bankruptcy Institute	Registration Fee and Materials, and Speakers' Dinner
3.	Federal Bar Association, Northern District of Ohio chapter	10/11/2019	Geneva-on-the-Lake, Ohio	Attend Northern District of Ohio Bench-Bar Retreat	Registration Fee and Materials, and Lunch
4.	National Conference of Bankruptcy Judges	10/29/2019 to 11/02/2019	Washington, DC	partial reimbursement for lodging during annual NCBJ Conference	two (2) nights lodging

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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. AAA Financial Services	Revolving 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. STRS Russell 2000 Index Fund		None	J	T					
2. STRS Large Cap Core Fund		None	K	T					
3. Merrill Lynch: Bank of America RASP (Money Market Fund)	A	Interest	N	T	Redeemed (part)	02/11/19	J		To 2019 U.S. T-Note
4.					Buy (add'l)	04/30/19	M		From 2018 U.S. T- Note
5.					Buy (add'l)	12/31/19	L		From 2019 U.S. T- Note
6. Merrill Lynch: U.S. Treasury Bill		None			Redeemed	01/31/19	M		To U.S. T-Note & ML Accts
7. Merrill Lynch: U.S. Treasury Note	B	Interest			Redeemed	04/30/19	M		To B of A RASP (MMA)
8. Merrill Lynch: 2019 U.S. T-Note	B	Interest			Buy	02/11/19	L		From 2018 U.S. T-Bill
9.					Buy	02/11/19	J		From B of A RASP (MMA)
10.					Redeemed	12/31/19	L		To B of A RASP (MMA)
11. Merrill Lynch: IShares Russell 1000 Growth	B	Dividend	M	T	Buy (add'l)	02/11/19	K		From 2018 U.S. T-Bill
12. Merrill Lynch: IShares Russell 1000 Value	C	Dividend	M	T	Buy (add'l)	02/11/19	K		From 2018 U.S. T-Bill
13. Merrill Lynch: IShares 1-3 Year Treasury Bond ETF	A	Dividend	K	T					
14. Merrill Lynch: TIPS Bond ETF	A	Dividend	L	T					
15. Merrill Lynch: IShares Short Treasury Bond ETF	A	Dividend	K	T					
16. Merrill Lynch: SPDR Gold Trust		None	K	T					
17. Merrill Lynch: Vanguard Small-Cap Fund	A	Dividend	L	T	Buy (add'l)	02/11/19	J		From 2018 U.S. T-Bill

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)
18. Merrill Lynch: Vanguard Mid-Cap ETF	B	Dividend	L	T	Buy (add'l)	02/11/19	J		From 2018 U.S. T-Bill
19. Merrill Lynch: Vanguard FTSE Emerging ETF	B	Dividend	L	T	Buy (add'l)	02/11/19	J		From 2018 U.S. T-Bill
20. Merrill Lynch: Vanguard FTSE Developed ETF	C	Dividend	L	T	Buy (add'l)	02/11/19	J		From 2018 U.S. T-Bill
21. American Fund Money Market 529C		None			Redeemed	04/24/19	J		Used for educ. expenses.
22. Thrivent Financial for Lutherans Whole Life Insurance Policy	A	Dividend	J	T					
23. Key Bank, N.A., Cash Accounts	A	Interest	J	T					
24. Galler SB, LLC	A	Dividend	M	W					
25.									
26.									

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.)*

In Section VII, all of the items listed as Nos. 1-20 are funds in tax deferred retirement accounts (including 401(k) and 401(a) plans and rollover IRAs) or college 529 accounts. The income reported includes all income (dividend, interest, etc.) actually reported to me in the monthly, quarterly, and annual statements I received. I assume that the remainder of the changes in value, including in those funds for which income is identified as "none," are from market value appreciation (or depreciation) of the underlying investments. To the extent other portions of the change in value could be attributed to some form of income, as opposed to market appreciation, those amounts have not been reported to me. This comment is intended to address the issues first raised by the Committee's letter to me dated February 3, 2015, regarding my initial financial disclosure dated December 15, 2014. That letter noted that "all income is reportable, whether taxable, tax deferred, or tax exempt. . . the amount of the dividends reinvested must be listed as income on your report. You may want to refer to pages 45 and 46 of the filing instructions." I have carefully reviewed the instructions, as I had before preparing my initial disclosure. As I did with my initial disclosure, this annual disclosure includes all income that has been reported to me.

In Section VII, at lines 11 and 12, I list IShares Russell 1000 Growth and IShares Russell 1000 Value. In my 2018 report, I mistakenly conflated these two funds with a single one called IShares Russell 1000. I am breaking them out into two separate funds, one a Growth fund and the other a Value fund.

In Section VII, the U.S. Treasury Bill at line 6 was redeemed upon maturity on January 31, 2019. These funds were invested into various funds and a new Treasury Note on February 11, 2019, as reported on lines 8, 11, 12, and 17-20. During the intervening 11 days, those funds were temporarily held in the Bank of America RASP (Money Market Fund). Because this investment was temporary and not the permanent investment, I excluded that step in Section VII, but I am mentioning it here for full disclosure.

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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/ **Alan M. Koschik**

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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