

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) Panos, Christopher J.	2. Court or Organization United States Bankruptcy Court (D. Mass.)	3. Date of Report 08/10/2020
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2019 to 12/31/2019
7. Chambers or Office Address Donohue Federal Building and Courthouse 595 Main Street Worcester, MA 01608-2025		
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.)

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. Board Member	Spindle Rock Club, Inc. and Spindle Rock Trust
2. Trustee	LMM Westport Legacy Trust (personal/family investment accts)
3. Trustee	Knubble Realty Trust (personal/family real estate)
4. Trustee	BeeHive Realty Trust (personal/family real estate)
5. Trustee	C&M Trust

II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of filing instructions)

☐ NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1. 12/12/14	Agt. Re. Plan of Liquidation and Winddown Craig and Macauley PC (ceased practicing law 4/30/14, but still could possibly distribute to former shareholders).
2. 12/12/14	(cont'd. - no distributions in 2019 and no future distributions known)
3.	

FINANCIAL DISCLOSURE REPORT

Page 2 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

08/10/2020

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.		
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.	
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	July 11 - 13, 20119	Newport, RI	Speak at Northeast Conference	Hotel room and meals provided
2.				
3.				
4.				
5.				
6.				

Name of Person Reporting	Date of Report
Panos, Christopher J.	08/10/2020

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 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

08/10/2020

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. CJP Investment Acct 1									
2. VEMAX	B	Dividend	L	T					
3. VMATX	B	Dividend	K	T					
4. VMMXX	A	Dividend	J	T	Sold (part)	08/15/19	J		
5.					Sold (part)	10/22/19	K		
6. VTIAX	C	Dividend	M	T					
7. VTSAX	C	Dividend	N	T					
8. 529 Plan Account 1									
9. Vanguard Totl Int Stk Idx		None	L	T					
10. Vanguard totl Stk Mkt Idx		None	L	T					
11. 529 Plan Account 2									
12. Vanguard Totl Int Stk Idx		None	L	T					
13. Vanguard totl Stk Mkt Idx		None	L	T					
14. CJP IRAs 1,2									
15. VEMAX	A	Dividend	K	T	Buy	08/15/19	K		
16. VMMXX	D	Dividend	M	T	Sold (part)	08/15/19	M	A	
17. VTIAX	D	Dividend	M	T	Buy (add'l)	08/15/19	L		

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)
18. VTSAX	C	Dividend	M	T	Buy (add'l)	08/15/19	L		
19. CJP IRA 2									
20. VEMAX	B	Dividend	K	T	Buy	08/15/19	K		
21. VMMXX	C	Dividend	L	T	Sold (part)	08/15/19	L	A	
22. VTIAX	A	Dividend	K	T	Buy	08/15/19	K		
23. VTSAX	A	Dividend	K	T	Buy	08/15/19	K		
24. CJP Inv Acct 2 / LMM									
25. VMMXX	A	Dividend	J	T	Sold (part)	10/22/19	K	A	
26. FHICX	D	Dividend	M	T					
27. HAHCX	D	Dividend	M	T					
28. HAHAX	D	Dividend	N	T					
29. CJP IRA 3 O									
30. ABDXX	A	Interest	J	T	Distributed (part)	12/02/19	J		
31. VGK	A	Dividend	K	T					
32. VOO	A	Dividend	L	T					
33. VFH	A	Dividend	K	T					
34. CJP Investment Acct 3									

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)
35. SPAXX	A	Int./Div.	J	T					
36.									
37.									
38. FDMXX			J	T					
39.					Redeemed (part)	03/04/19	L	A	
40.					Redeemed (part)	03/05/19	L	A	
41.					Distributed (part)	05/08/19	K	A	
42.					Distributed (part)	06/26/19	K	A	
43.					Distributed	08/15/19	J	A	
44. FLCXX	B	Dividend	L	T	Buy	03/04/19	K		
45. MDIDX	B	Dividend	L	T	Buy	03/05/19	L		
46. TMSIX	B	Dividend	L	T	Buy	03/04/19	K		
47. FTEXX	A	Int./Div.	J	T					
48. XLF	B	Dividend	L	T					
49. ABTL (AUTO)		None	J	T					
50. CXDO		None	J	T					
51. XLRE	A	Int./Div.	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)
52. FZBXX	A	Int./Div.	J	T					
53.									
54. Investment Account k1									
55. FDMXX	A	Dividend	L	T					
56. FSDCX	A	Dividend	J	T					
57. MSI	A	Dividend	J	T					
58. TSLA	A	Dividend	J	T					
59. IRA k2									
60. FDRXX	A	Int./Div.	K	T					
61. FSLCX	A	Dividend	M	T					
62. FASMXX	B	Dividend	K	T					
63. FDFFX	D	Dividend	M	T					
64. FFIDX	C	Dividend	L	T					
65. FLPSX	D	Dividend	M	T					
66. FBGRX	B	Dividend	L	T					
67. FDGFX	C	Dividend	L	T					
68. R IRA Acct k3									

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)
69. FDRXX	A	Int./Div.	J	T					
70. FMCSX	A	Dividend	J	T					
71. FDGFX	A	Dividend	J	T					
72. Boston Private Bank Deposit Account	A	None	K	T					
73. Bank of America Deposit Accounts	A	Interest	L	T					
74. USAA Deposit Account	A	Interest	K	T					
75. Santander Deposit Account (believed held as unclaimed funds)	A	Interest	J	T					
76. 2014 CM Grantor Trust (no reportable assets)		None							
77. CM Trust (holds snmall interest in Valmarc Inc. (private co.)		None	J	W					
78. BeeHive Trust (no reportable assets)		None							
79. Knubble Trust (no reportable assets)		None							

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

FINANCIAL DISCLOSURE REPORT

Page 9 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

08/10/2020

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

Part I -

Line 2 - LMM Legacy Trust is a family trust that holds investment accounts that are reported in Part VII.

Line 3 - Knubble Trust owns an interest in non-income producing undeveloped family land

Line 4 - BeeHive Realty Trust owns non-income producing family home

Line 5 - CM Trust see Part VII, Line 77

Part VII-

Reinvested Dividends are reflected as income and in the total value.

Line 16 - added an "M" to correct trading symbol for fund reported on last report

Lines 69 - 71 - Discloses mutual funds with a total value less than \$15,000 held in a Roth IRA owned by [REDACTED] apparently overlooked on previous Financial Disclosure Forms.

Line 68 - C&M Grantor Trust - I understand that this grantor trust (related to the windown agreement referenced in Part II, Line 1) had no distributable assets as of 12/31/16, but could be further funded in relation to the winddown if funds are generated. None are known at this time.

Other:

[REDACTED] possesses a remainder interest in a non-income producing house [REDACTED] owns with [REDACTED]. [REDACTED] is the trustee of estate planning trusts for [REDACTED] and is joint owner with right of survivorship of bank and investment accounts. The investment accounts are professionally managed, and I am not provided with copies of the statements. These accounts will be used to pay costs of support, maintenance and medical expenses during [REDACTED] lifetime. She is also acting under a power of attorney and health care proxy for [REDACTED], but I understand is not making investment decisions in any accounts.

FINANCIAL DISCLOSURE REPORT

Page 10 of 10

Name of Person Reporting

Panos, Christopher J.

Date of Report

08/10/2020

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/ Christopher J. Panos**

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