

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2012

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 05/10/2013
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 5b. ☐ Amended Report	6. Reporting Period 01/01/2012 to 12/31/2012
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.)

	<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1.	Director	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.)

	<u>DATE</u>	<u>PARTIES AND TERMS</u>
1.		
2.		
3.		

FINANCIAL DISCLOSURE REPORT

Page 2 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/10/2013

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. 2012	St. John's Law School Teaching	\$7,000.00
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. 2012	-- Law firm compensation
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. American Bankruptcy Institute	10/4-5/2012	Georgetown Law School, Washington, D.C.	Participation in seminar: "Views From the Bench"	Transportation, lunch, dinner, hotel (one night)
3.				
4.				
5.				

FINANCIAL DISCLOSURE REPORT

Page 3 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

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05/10/2013

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.		
2.		
3.		
4.		
5.		

FINANCIAL DISCLOSURE REPORT

Page 4 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

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05/10/2013

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. 401K Plan	A	Dividend	N	T					
2. Partners Defined Contrib. Plan	A	Dividend	M	T					
3. JP Morgan Chase Bank Accounts	A	Interest	M	T					
4. Citibank Accounts	B	Interest	N	T					
5. Citibank Account	A	Interest	K	T					
6. Citibank Account	A	Interest	K	T					
7. Keogh (Target) Plan--Plan I	E	Int./Div.	O	T					
8. Common-The Phoenix Companies			J	T					
9. Phoenix Life Insurance (Whole Life)	A	Interest	L	T					
10. Defined Benefit Trust--Qualified Plan II									
11. Non-Deductible Contribution Plan III (Capital "C" Account)			N	T					
12. Capital "A" Account	E	Interest	O	T					
13. Schwab Money Market Funds	A	Int./Div.	N	T					
14. Bond Fund of America	D	Dividend	N	T					
15. PIMCO Foreign Bond (Hedged)-D	F	Dividend	O	T	Buy (add'l)	01/06/12	M		
16.					Buy (add'l)	11/13/12	L		
17. iShares National Muni Bond	C	Int./Div.			Sold (part)	03/14/12	M	D	

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 12

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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 I (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.					Sold	03/19/12	N	D	
19. Metropolitan West Total Return Bond Fund	E	Dividend	O	T	Buy (add'l)	10/17/12	K		
20. Pimco High Yield, Class D	F	Dividend	P1	T	Buy (add'l)	01/17/12	M		
21.					Buy (add'l)	01/25/12	M		
22.					Buy (add'l)	02/01/12	M		
23.					Buy (add'l)	10/17/12	L		
24. DWS Intermediate Tax/AMT Free Fund Class S	D	Dividend	O	T	Buy (add'l)	11/13/12	K		
25. American Funds Capital Income Builder	E	Dividend	O	T	Buy	02/17/12	N		
26.					Buy (add'l)	03/19/12	M		
27.					Buy (add'l)	10/17/12	K		
28. Permanent Portfolio	D	Dividend	O	T	Buy	02/01/12	M		
29.					Buy (add'l)	08/27/12	M		
30.					Buy (add'l)	11/13/12	L		
31. Ivy Municipal High Income Fund	D	Dividend	O	T	Buy	04/23/12	N		
32.					Buy (add'l)	11/13/12	K		
33. American High Income (IRA)	D	Dividend	M	T	Buy (add'l)	01/20/12	K		
34.					Buy (add'l)	02/01/12	K		

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		

FINANCIAL DISCLOSURE REPORT

Page 6 of 12

Name of Person Reporting

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☐ 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. Bond Fund of America (IRA)	B	Dividend	L	T					
36. Schwab Money Market Funds (IRA)	A	Int./Div.	J	T					
37. Dodge & Cox Income Fund (IRA)	B	Dividend	L	T					
38. Metropolitan West Total Return Bond Fund (IRA)	C	Dividend	L	T					
39. PIMCO Total Return-D (IRA)	C	Dividend	L	T					
40. PIMCO Foreign Bond (Hedged)-D (IRA)	C	Dividend	L	T					
41. American Funds Capital Builder (IRA)	B	Dividend	L	T	Buy	02/17/12	K		
42.					Buy (add'l)	03/23/12	J		
43. Permanent Portfolio (IRA)	A	Dividend	K	T	Buy	02/01/12	K		
44.					Buy (add'l)	09/06/12	K		
45. DoubleLine Total Return Bond (IRA)	B	Dividend	K	T	Buy	04/20/12	K		
46. Trust # 1	A	Interest	K	T					
47. - JP MorganChase Bank Account									
48. -John Hancock Life Insurance Policy									
49.									
50.									
51.									

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	
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FINANCIAL DISCLOSURE REPORT

Page 7 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

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FINANCIAL DISCLOSURE REPORT

Page 8 of 12

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FINANCIAL DISCLOSURE REPORT

Page 9 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

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FINANCIAL DISCLOSURE REPORT

Page 10 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

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103.									
104.									
105.									

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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FINANCIAL DISCLOSURE REPORT

Page 11 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

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

All information and explanations relate to Part VII:

GENERAL COMMENTS

1. Where the asset was purchased, sold or held in an IRA, "IRA" is noted parenthetically in the "Description of Assets."
2. Where multiple purchases or sales of an asset were made during the year, the aggregate amount of income, if any, and value (if still held at the end of the reporting period) are reported on the first line on which the asset is listed.

SPECIFIC COMMENTS

Lines 1 and 2: These are pension plans. Contributions were made during 2012 to the 401 K (line 1) but not to the Partners Defined Contribution Plan (line 2).

Line 7: The participant in this Keogh account makes annual contributions, but there is no specific account in the participant's name. The value and income reflected on Part VII represent the participant's allocable share of the value and income of the Keogh account. There are also sale transactions in the Keogh account that generate gains and/or losses. These gains and/or losses are reflected in the value of the participant's allocable portion.

Line 10: This entry relates to a Defined Benefit Trust-Qualified Plan II. Upon vesting, there will be a right to an annuity, but the value of that annuity is not presently calculable. The participant did not make a contribution during 2012, but a contribution on the participant's behalf was made by the participant's firm.

Line 11: The participant did not make a contribution to the participant's Capital "C" account in 2012, but the participant's firm made a contribution on the participant's behalf.

Line 12: No contributions were made to the Capital "A" account in 2012.

FINANCIAL DISCLOSURE REPORT

Page 12 of 12

Name of Person Reporting

BERNSTEIN, STUART M.

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05/10/2013

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
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544