

FINANCIAL DISCLOSURE REPORT

FINAL FILING

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 05/03/2021
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 1/1/2020 to 2/26/2021
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	Fordham Law 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.	

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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. 2020	Defined Benefit Plan
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.)*

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.		

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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. 401K Plan									
2. -- Vanguard Prime Money Market Instl (401k)	D	Dividend	N	T					
3. -- T. Rowe Price Personal Strat Balanced (401k)		None			Sold	01/31/20	N		
4. -- T. Rowe Price Spectrum Moderate Allocation	B	Dividend			Buy	01/31/20	N		
5.					Sold	07/31/20	N	E	
6. -- Vanguard Target Ret 2015	E	Dividend	N	T	Buy	08/03/20	M		
7. JP Morgan Chase Bank Accounts	A	Interest	O	T					
8. Citibank Accounts	A	Interest	O	T					
9. Citibank Account	A	Interest	M	T					
10. Citibank Account		None			Merged (with line 8)	06/08/20	J		
11. Keogh (Target) Plan--Plan I	E	Int./Div.	O	T	Distributed (part)	02/26/21	L		
12. Nassau Life Insurance (Whole Life)	B	Dividend	L	T					
13. Capital "A" Account		None			Distributed	02/26/21	M		
14. Jensen Quality Growth ()		None			Sold (part)	02/26/20	M	A	
15.					Buy (add'l)	02/10/20	M		
16.					Sold	02/28/20	N		
17. Cash ()	A	Interest	M	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)					

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. T. Rowe Price Capital Appreciation ()	C	Dividend	N	T	Buy (add'l)	12/14/20	J		
19.					Buy (add'l)	05/06/20	M		
20.					Sold (part)	02/28/20	N	E	
21.					Sold (part)	03/20/20	M		
22.					Sold (part)	12/09/20	L	D	
23. SPDR S&P 500 Index ()	D	Dividend	N	T	Buy (add'l)	05/20/20	N		
24.					Sold (part)	02/26/20	M	D	
25.					Sold (part)	12/09/20	L	E	
26. Nuveen High Yield Muni Bond Fund C1 A ()	E	Dividend	N	T	Buy (add'l)	05/27/20	N		
27.					Sold (part)	03/13/20	M		
28. IShares Russell 1000 Value ()		None			Sold	02/14/20	M	E	
29. Ishares Core S&P Small ()		None	M	T	Buy	02/10/21	M		
30. Ishares Russell 1000 ()	B	Dividend			Buy	06/08/20	N		
31.					Sold	08/25/20	N	E	
32. Ishares Russell 3000 ()	C	Dividend	N	T	Buy	06/03/20	N		
33.					Sold (part)	12/09/20	L	D	
34. Ishares Tr Russell ()		None			Buy (add'l)	02/14/20	M		

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

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35.					Sold (part)	02/25/20	M	D	
36.					Sold	02/27/20	N		
37. Pacer Trendpilot US ()		None			Sold	03/20/20	N		
38. SPDR Barclays High Yield ()	E	Dividend			Sold (part)	03/11/20	N		
39.					Sold (part)	01/04/21	M	D	
40.					Sold	02/10/21	M	D	
41. Vanguard FTSE All-World ex-US ()		None			Sold	02/24/20	M		
42. American Century Equity ()		None			Sold	02/10/20	N	E	
43. Agr Large Cap Defensive ()		None			Buy	02/10/20	M		
44.					Sold	03/09/20	N		
45. Prudential High Yield	D	Dividend			Sold	03/12/20	N		
46. Schwab US L Cap Growth ()		None			Buy	08/25/20	N		
47.					Sold	09/11/20	N		
48. VanEck Vectors Fallen Angel HiYld ()	D	Dividend	N	T	Buy	11/05/20	N		
49. Vanguard Small Cap ()	B	Dividend	N	T	Buy	11/11/20	N		
50.					Sold (part)	12/09/20	L	D	
51. BTS Tactical Fixed Income	B	Dividend			Buy	04/22/20	N		

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	

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52.					Sold	10/27/20	N		
53. Calamos Market Neutral Income ()	B	Dividend	N	T	Buy	04/29/20	N		
54. JHancock Intl Growth ()		None	N	T	Buy	01/14/21	M		
55.					Buy (add'l)	01/16/21	M		
56. Parnassus Core Equity Fund ()	B	Dividend	N	T	Buy	06/17/20	N		
57.					Sold (part)	12/09/20	L	D	
58. Rydex Inverse S&P ()		None			Buy	03/12/20	N		
59.					Sold	03/20/20	N	D	
60. Schwab Value Fund ()	C	Dividend			Buy	03/03/20	P1		
61.					Buy (add'l)	02/25/20	P1		
62.					Sold (part)	04/22/20	N		
63.					Sold (part)	04/29/20	N		
64.					Sold (part)	05/06/20	N		
65.					Sold (part)	05/20/20	N		
66.					Sold (part)	05/27/20	O		
67.					Sold (part)	06/03/20	N		
68.					Sold	06/08/20	O		

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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69. T. Rowe Price Capital Appreciation ()	C	Dividend	N	T	Buy (add'l)	12/14/20	J		
70.					Sold (part)	02/19/20	M	E	
71. Jensen Quality Growth (\$)	C	Dividend	N	T	Buy (add'l)	08/05/20	M		
72.					Sold (part)	02/19/20	M	D	
73.					Sold (part)	03/18/20	M		
74. Schwab Value Advantage ()	B	Dividend			Buy	03/26/20	P1		
75.					Sold (part)	05/19/20	M		
76.					Sold (part)	06/02/20	O		
77.					Sold	06/12/20	N		
78. Cash ()	A	Interest	K	T					
79. Guggenheim S&P 500 Equal ()	B	Dividend			Buy (add'l)	06/04/20	N		
80.					Sold (part)	02/26/20	N	D	
81.					Sold	08/05/20	N	D	
82. Ishares Gold ()		None			Sold	03/19/20	M		
83. Ishares Msci Emerging Mkt. Fund ()		None			Sold	02/24/20	M		
84. Ishares Russell 1000 Value ()		None			Sold	02/11/20	M	D	
85. Ishares Tr Russell ()	B	Dividend	O	T	Buy	11/09/20	N		

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(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	
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86.					Buy (add'l)	12/03/20	M		
87.					Sold (part)	01/22/21	K	D	
88. PowerShares S&P 500 Low Volatility (████)	B	Dividend			Buy (add'l)	01/16/20	K		
89.					Sold	03/11/20	N		
90. PowerShares Qqq Trust (████)	A	Dividend			Buy (add'l)	04/29/20	M		
91.					Buy (add'l)	04/17/20	M		
92.					Buy	02/11/20	M		
93.					Sold (part)	02/25/20	M	D	
94.					Sold (part)	02/27/20	M		
95.					Sold	09/21/20	N	F	
96. Schwab US Broad Mkt (████)		None			Sold	02/28/20	N		
97. SPDR S&P 500 (████)	C	Dividend	N	T	Buy (add'l)	01/16/20	K		
98.					Buy (add'l)	06/10/20	N		
99.					Sold (part)	02/28/20	M		
100. Vanguard Growth (████)	B	Dividend	N	T	Buy (add'l)	08/05/20	N		
101.					Sold (part)	03/09/20	N		
102. JPMorgan Emerging Mkts (████)		None	N	T	Buy	01/07/21	M		

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103.					Buy (add'l)	01/20/21	M		
104. Rydex Health Care Fund ()		None			Buy	04/28/20	M		
105.					Buy (add'l)	05/19/20	M		
106.					Sold	08/24/20	N	E	
107. Ishares Core S&P Small ()	B	Dividend			Buy	06/02/20	N		
108.					Sold (part)	08/13/20	M	E	
109.					Sold	09/24/20	M	B	
110. Proshares Short S&P ()		None			Buy	10/30/20	N		
111.					Sold	11/05/20	N		
112. SPDR S&P Homebuilders ()	A	Dividend	M	T	Buy	08/24/20	M		
113. Akre Focus Fund Inst ()		None	M	T	Buy	05/05/20	N		
114.					Sold (part)	01/08/21	M	E	
115. Hartford Core Equity ()	B	Dividend	M	T	Buy	08/13/20	M		
116. Rydex Internet Fund ()		None	N	T	Buy	02/19/20	N		
117.					Buy (add'l)	05/19/20	M		
118.					Buy (add'l)	06/16/20	M		
119.					Sold (part)	03/09/20	M		

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
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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)	(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)
120. Rydex Inverse Russell 2000 Strategy ()		None			Buy	03/12/20	M		
121.					Buy (add'l)	06/12/20	N		
122.					Buy (add'l)	07/09/20	M		
123.					Sold (part)	04/14/20	M		
124.					Sold (part)	06/16/20	N		
125.					Sold	08/11/20	M		
126. Rydex Inverse S&P ()		None			Buy	02/28/20	N		
127.					Sold (part)	03/04/20	M		
128.					Sold	04/23/20	M		
129. Rydex Transportation ()		None	M	T	Buy	08/24/20	M		
130. Schwab Value Advantage ()	A	Dividend			Sold (part)	04/22/20	K		
131.					Buy (add'l)	03/03/20	M		
132.					Buy (add'l)	03/25/20	M		
133.					Sold (part)	04/28/20	K		
134.					Sold (part)	05/06/20	K		
135.					Sold (part)	05/20/20	L		
136.					Sold (part)	05/27/20	L		

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

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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)
137.					Sold (part)	06/03/20	K		
138.					Sold	06/08/20	L		
139. Cash (████████)	A	Interest	J	T					
140. T. Rowe Price Capital Appreciation (████████)	A	Dividend	K	T	Buy (add'l)	05/06/20	K		
141.					Buy (add'l)	12/14/20	J		
142.					Sold (part)	02/28/20	K	B	
143.					Sold (part)	03/20/20	K		
144. Ishares Edge Msci Min (████████)	A	Dividend			Buy	11/17/20	K		
145.					Sold (part)	01/14/21	K	A	
146.					Sold	02/11/21	K	A	
147. Ishares Iboxx High Yield (████████)	B	Dividend	K	T	Buy (add'l)	06/03/20	K		
148.					Sold (part)	03/11/20	K		
149. Ishares Russell 1000 Value (████████)		None			Sold	02/13/20	K	B	
150. Ishares Tr Russell (████████)		None			Buy (add'l)	02/13/20	K		
151.					Sold (part)	02/25/20	K	A	
152.					Sold	02/27/20	K		
153. Spdr S&P 500 (████████)	A	Dividend			Sold	02/26/20	K	A	

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)
154. American Century Equity ()		None			Sold	01/24/20	K	B	
155. American Fund High Income ()	A	Dividend			Sold	03/12/20	K		
156. Aqr Large Cap Defensive ()		None			Buy (add'l)	01/24/20	J		
157.					Sold	03/09/20	K		
158. Doubleline Total Return ()	A	Dividend			Buy (add'l)	05/27/20	K		
159.					Sold (part)	03/19/20	K		
160.					Sold	12/17/20	K	A	
161. Jensen Quality Growth Fund ()	A	Dividend			Buy (add'l)	01/24/20	J		
162.					Sold (part)	02/26/20	K		
163.					Sold (part)	03/17/20	J		
164.					Sold	03/20/20	K		
165. Jhancock International Growth ()		None	K	T	Buy (add'l)	01/14/21	K		
166.					Buy (add'l)	01/26/21	K		
167.					Sold (part)	03/09/20	K		
168. Parnassus Core Equity Fund ()	A	Dividend	K	T	Buy (add'l)	06/17/20	K		
169.					Sold (part)	02/26/20	K	B	
170.					Sold (part)	02/28/20	K		

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)
171. Ishares Russell 3000 ()	A	Dividend	K	T	Buy	06/08/20	K		
172. Schwab US Lcap Growth ()		None			Buy	08/06/20	K		
173.					Sold	09/11/20	K		
174. SPDR S&P MidCap 400 ()	A	Dividend	K	T	Buy	06/03/20	K		
175. VanEck Vectors Fallen Angel High Yield Bond ()	A	Dividend	K	T	Buy	12/17/20	K		
176. VanEck Vectors Morninbgstar Wide Moat ()		None			Buy	05/20/20	K		
177.					Sold	08/06/20	K	C	
178. Calamos Market Neutral Income ()	A	Dividend	K	T	Buy	04/28/20	K		
179. Harford Core Equity ()	A	Dividend	K	T	Buy	11/11/20	K		
180. RiverPark Short Term High Yield ()	A	Dividend			Buy	04/22/20	K		
181.					Sold	11/17/20	K	A	
182. Royce Pennsylvania Mutual Investment ()		None	K	T	Buy	02/11/21	K		
183. Rydex Inverse S&P ()		None			Buy	03/12/20	K		
184.					Sold	03/20/20	K	B	
185. T. Rowe Price Capital Appreciation ()	A	Dividend	K	T	Buy (add'l)	12/14/20	J		
186.					Sold (part)	02/18/20	K	C	
187. Jensen Quality Growth ()	A	Dividend	K	T	Sold (part)	02/18/20	K		

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)
188. Guggenheim S&P 500 Equal (██████████)	A	Dividend			Sold (part)	02/26/20	K	B	
189.					Buy (add'l)	06/04/20	K		
190.					Sold	08/05/20	K	A	
191. Ishares Gold (██████████)		None			Sold	03/19/20	K		
192. Schwab Value Advantage (██████████)	A	Dividend			Buy	03/26/20	M		
193.					Sold (part)	05/19/20	K		
194.					Sold (part)	06/02/20	L		
195.					Sold	06/12/20	K		
196. Cash (██████████)	A	Interest	J	T					
197. PowerShares S&P 500 Low Volatility (██████████)	A	Dividend			Sold	03/11/20	K		
198. Schwab US Broad Market (██████████)	A	Dividend			Sold	02/28/20	K	A	
199. Spdr S&P 500 (██████████)	A	Dividend	K	T	Buy (add'l)	06/10/20	K		
200.					Sold (part)	02/28/20	K		
201. Vanguard Growth (██████████)	A	Dividend	K	T	Buy (add'l)	08/05/20	K		
202.					Sold (part)	03/09/20	K		
203. Invesco Comstock Y (██████████)		None			Sold	02/12/20	K	A	
204. JPMorgan Emerging Markets Equity (██████████)		None	K	T	Buy (add'l)	01/07/21	K		

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 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
2 Value Codes (See Columns C1 and D3)					
3 Value Method Codes (See Column C2)	Q =Appraisal U =Book Value				

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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)
205.					Buy (add'l)	01/22/21	K		
206.					Sold (part)	03/12/20	J		
207. Rydex Nova Fund [REDACTED]		None			Buy (add'l)	02/12/20	K		
208.					Sold (part)	02/25/20	K	A	
209.					Sold	02/27/20	K		
210. Ishares Tr Russell [REDACTED]	A	Dividend	L	T	Buy	06/02/20	K		
211.					Buy (add'l)	11/09/20	K		
212.					Buy (add'l)	12/03/20	K		
213.					Sold (part)	08/13/20	K	B	
214.					Sold (part)	09/24/20	K	A	
215.					Sold (part)	01/22/21	J	A	
216. SPDR S&P Homebuilders [REDACTED]	A	Dividend	K	T	Buy	08/24/20	K		
217. Akre Focus Fund [REDACTED]		None	K	T	Buy	05/05/20	K		
218.					Sold (part)	01/22/21	K	C	
219. Hartford Core Equity [REDACTED]	A	Dividend	K	T	Buy	08/13/20	K		
220. Rydex Internet Fund [REDACTED]		None	K	T	Buy	02/18/20	K		
221.					Buy (add'l)	05/19/20	K		

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 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
2 Value Codes (See Columns C1 and D3)	Q =Appraisal U =Book Value				
3 Value Method Codes (See Column C2)					

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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)	(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)
222.					Buy (add'l)	06/16/20	K		
223.					Sold (part)	03/09/20	K		
224. Rydex Transportation ()		None	K	T	Buy	08/24/20	K		
225. Powershares Qqq Trust ()	A	Dividend			Buy	04/20/20	K		
226.					Buy (add'l)	04/29/20	K		
227.					Sold	09/21/20	K	D	
228. Proshares Short S&P ()		None			Buy	10/30/20	K		
229.					Sold	11/05/20	K		
230. Rydex Health Care Fund ()		None			Buy	05/19/20	K		
231.					Buy (add'l)	08/05/20	K		
232.					Sold	08/24/20	K	A	
233. Rydex Inverse Russell 2000 Strategy ()		None			Buy	06/12/20	K		
234.					Sold	06/16/20	K		
235. Rydex Inverse S&P ()		None			Buy	02/28/20	K		
236.					Buy (add'l)	03/12/20	J		
237.					Sold (part)	04/14/20	J		
238.					Sold	04/23/20	K		

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)
239. Trust # 1									
240. - JP MorganChase Bank Account	A	Interest	J	T					
241. -John Hancock Life Insurance Policy	D	Interest	M	U					
242.									
243.									
244.									
245.									
246.									
247.									
248.									
249.									
250.									
251.									
252.									
253.									
254.									
255.									

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)
256.									
257.									
258.									
259.									
260.									
261.									
262.									
263.									
264.									
265.									
266.									
267.									
268.									
269.									
270.									
271.									
272.									

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)
273.									
274.									
275.									
276.									
277.									
278.									
279.									
280.									
281.									
282.									
283.									
284.									
285.									

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

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Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

05/03/2021

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

All information and explanations relate to Part VII:

This is a final report. The Reporting Period means 1/1/20-2/26/21

Line 10: The balance in the Citibank account was transferred to one of the other Citibank accounts maintained by my [REDACTED] and me.

Lines 11: As a retiree, my [REDACTED] receives monthly distributions from the Keogh (Target) Plan. The aggregate amount of the monthly distributions during the Reporting Period is listed in column "D(3)" as having been made on February 26, 2021.

Line 13: No contributions were made to the Capital "A" account during the Reporting Period, and the balance in the account was distributed during the Reporting Period. The aggregate amount of the monthly distributions during the Reporting Period is listed in column "D(3)" as having been made on February 26, 2021.

Lines 14-238: I maintain two IRA brokerage accounts and my [REDACTED] and I maintain two brokerage accounts held as tenants in common with Charles Schwab. The report identifies the security that is the subject of the reported transaction with a parenthetical reference that identifies the last four digits of the account number and whether the account is an IRA account. Where multiple purchases or sales were made during the Reporting Period, the aggregate amount of the income, if any, and the value of the asset (if held at the end of the Reporting Period) are reported on the first line on which the asset is listed.

line 241: The John Hancock Life Insurance Policy is a Flexible Premium Survivorship Universal Life ("Second to Die") policy that my [REDACTED] and I maintain for the benefit of our [REDACTED]. I am not aware of any investment options and have never directed any investments. In addition, the value listed in column c(2) is the gross value and does not reflect the substantial "surrender charge" in the event that the policy is cancelled.

FINANCIAL DISCLOSURE REPORT

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Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

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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/ 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
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