

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2014

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 09/1/2015
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 01/01/2014 to 12/31/2014
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		
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. 2014	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. 2014	██████████ 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	10/24/2014	Georgetown Law School, Washington, D.C.	Participation in seminar: "Views From the Bench"	Transportation
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.		
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	E	Dividend	N	T					
2. Partners Defined Contrib. Plan	C	Dividend	M	T					
3. JP Morgan Chase Bank Accounts	A	Interest	M	T					
4. Citibank Accounts	A	Interest	N	T					
5. Citibank Account	A	Interest	M	T					
6. Citibank Account	A	Interest	K	T					
7. Keogh (Target) Plan--Plan I	E	Int./Div.	O	T					
8. Common-The Phoenix Companies		None			Sold	10/06/14	J	A	
9. Virtus Investment Partners	A	Dividend			Sold	08/27/14	J	B	
10. Phoenix Life Insurance (Whole Life)	A	Interest	K	T					
11. Defined Benefit Trust--Qualified Plan II		None							
12. Non-Deductible Contribution Plan III (Capital "C" Account)		None	N	T					
13. Capital "A" Account	E	Interest	O	T					
14. Schwab US Treasury Money Fund		None	N	T					
15. PIMCO Foreign Bond (Hedged)-D	E	Dividend	N	T	Sold (part)	01/03/14	M		
16. Metropolitan West Total Return Bond Fund	D	Dividend	N	T	Sold (part)	01/03/14	M	C	
17. Pimco High Yield, Class D	E	Dividend			Sold (part)	12/09/14	M	B	

1. Income Gain Codes:	A = \$1,000 or less (See Columns B1 and D4)	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	F = \$50,001 - \$100,000 J = \$15,000 or less (See Columns C1 and D3)	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes	N = \$250,001 - \$500,000 P3 = \$250,000.001 - \$50,000,000	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market

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	(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	12/11/14	M		
19. American Funds Capital Income Builder (2588)	D	Dividend	M	T	Sold (part)	02/05/14	N	D	
20. Ivy Municipal High Income Fund ()	E	Dividend	O	T	Sold (part)	01/03/14	M		
21.					Buy (add'l)	12/05/14	M		
22. Invesco Comstock Fund ()	C	Dividend	M	T	Sold (part)	01/03/14	L	D	
23.					Sold (part)	02/19/14	M	D	
24.					Sold (part)	10/14/14	M	E	
25. T. Rowe Price Capital Appreciation ()	E	Dividend	N	T	Sold (part)	01/03/14	M		
26. FPA Crescen ()	E	Dividend	N	T	Sold (part)	01/03/14	M	D	
27. Rydex Consumer Products ()	E	Dividend	N	T	Sold (part)	02/04/14	M		
28.					Sold (part)	01/03/14	M		
29.					Buy (add'l)	10/29/14	M		
30. American Century Equity Income Fund ()	C	Dividend	N	T	Buy	12/11/14	M		
31. Fidelity Contrafund Fund ()		None	M	T	Buy	02/21/14	M		
32.					Buy (add'l)	12/31/14	M		
33.					Sold (part)	10/15/14	M		
34. Franklin Income Fund A ()	D	Dividend			Buy	02/20/14	M		

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 = \$5,000,001 - \$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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☐ 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.					Buy (add'l)	04/25/14	M		
36.					Buy (add'l)	12/19/14	M		
37.					Sold (part)	12/05/14	M		
38.					Sold	12/11/14	M		
39. T. Rowe Price Capital Appreciation	E	Dividend	N	T	Buy (add'l)	03/19/14	K		
40.					Buy	01/03/14	M		
41.					Buy (add'l)	03/21/14	L		
42. Rydex Healthcare	C	Dividend	N	T	Buy	01/16/14	M		
43.					Buy (add'l)	01/21/14	L		
44.					Buy (add'l)	03/19/14	L		
45.					Buy (add'l)	03/21/14	L		
46.					Buy (add'l)	10/28/14	L		
47.					Sold (part)	04/08/14	L		
48. Rydex Retailing		None	M	T	Buy	01/08/14	L		
49.					Buy (add'l)	11/17/14	M		
50.					Buy (add'l)	11/26/14	M		
51.					Sold (part)	01/27/14	L		

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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52. PowerShares FTSE RAFI US 1000 Portfolio [REDACTED]	B	Dividend	M	T	Buy	09/16/14	M		
53.					Buy (add'l)	11/06/14	M		
54. SPDR Sector-Industrials [REDACTED]	B	Dividend	M	T	Buy	10/31/14	M		
55.					Buy (add'l)	11/13/14	M		
56. Vanguard Div Appreciation [REDACTED]		None	M	T	Buy	12/30/14	M		
57. iShares Cohen & Steers Realty [REDACTED]	D	Dividend	N	T	Buy	01/31/14	L		
58.					Buy (add'l)	04/11/14	M		
59. Loomis Sayles Bond [REDACTED]	D	Dividend	M	T	Buy	01/15/14	L		
60.					Buy (add'l)	01/24/14	L		
61.					Buy (add'l)	03/25/14	K		
62.					Sold (part)	12/12/14	M		
63. Schwab Government Money Fund [REDACTED]		None	N	T					
64. Rydex Consumer Products [REDACTED]		None			Buy	01/03/14	M		
65.					Sold	01/29/14	M		
66. Rydex Leisure [REDACTED]		None			Buy	01/08/14	L		
67.					Buy (add'l)	01/15/14	L		
68.					Buy (add'l)	03/21/14	K		

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69.					Sold	09/11/14	M	D	
70. American Funds New World Fund [REDACTED]		None			Buy	04/21/14	M		
71.					Sold	09/29/14	M		
72. iShares DJ US IDX Transportation [REDACTED]	B	Dividend			Buy	01/10/14	L		
73.					Buy (add'l)	01/17/14	L		
74.					Buy (add'l)	03/27/14	K		
75.					Sold (part)	10/01/14	L	D	
76.					Sold	10/15/14	M	D	
77. SPDR S&P Mid-Cap 400 Trust [REDACTED]	B	Dividend			Buy	01/10/14	L		
78.					Buy (add'l)	01/17/14	L		
79.					Buy (add'l)	03/27/14	K		
80.					Sold (part)	10/09/14	M		
81.					Sold	10/14/14	M		
82. PIMCO High Yield, Class D [REDACTED]	D	Dividend			Buy	01/03/14	M		
83.					Sold	12/04/14	M		
84. American High Income (IRA [REDACTED])	B	Dividend			Sold (part)	12/03/14	J		
85.					Sold	12/11/14	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
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86. American Century Equity Income Fund (IRA-████)	A	Dividend	K	T	Buy	12/12/14	J		
87.					Buy (add'l)	12/30/14	J		
88. Schwab U.S. Treasury Money Funds (IRA-████)		None	K	T					
89. Metropolitan West Total Return Bond Fund (IRA-████)	A	Dividend	K	T					
90. PIMCO Foreign Bond (Hedged)-D (IRA-████)	B	Dividend	K	T					
91. American Funds Capital Income Builder (IRA-████)	B	Dividend	K	T					
92. Invesco Comstock Fund (IRA-████)	A	Dividend	K	T	Sold (part)	10/14/14	J	B	
93.					Sold (part)	02/03/14	K	A	
94. T. Rowe Price Capital Appreciation (IRA-████)	C	Dividend	K	T	Sold (part)	01/06/14	K		
95. FPA Crescent (IRA-████)	B	Dividend	K	T					
96. Rydex Consumer Products (IRA-████)	B	Dividend	K	T	Buy (add'l)	10/29/14	J		
97.					Sold (part)	02/05/14	J		
98. Loomis Sayles Bond (IRA-████)	B	Dividend			Sold (part)	12/12/14	J		
99.					Sold (part)	01/06/14	K		
100.					Sold (part)	12/16/14	J		
101.					Sold	12/17/14	J	A	
102. American Funds Growth Fund of America (IRA-████)		None	J	T	Buy	02/21/14	K		

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103.					Buy (add'l)	12/31/14	J		
104.					Sold (part)	10/15/14	K		
105. DoubleLine Total Return Bond (IRA-████)	A	Dividend	K	T	Buy	12/12/14	J		
106.					Buy (add'l)	12/30/14	J		
107. Franklin Income Fund A (IRA-████)	A	Dividend			Buy	02/20/14	J		
108.					Sold	12/11/14	J		
109. T. Rowe Price Capital Appreciation (IRA-████)	C	Dividend	K	T	Buy (add'l)	03/19/14	J		
110.					Buy	01/06/14	K		
111. Cohen & Steers Realty Shares (IRA-████)	B	Dividend	K	T	Buy	01/30/14	J		
112.					Buy (add'l)	04/09/14	J		
113. ICON Industrials Fund Class S (IRA-████)		None	J	T	Buy	12/31/14	K		
114. ProFunds Industrial Ultra Sector (IRA-████)	A	Dividend	J	T	Buy	11/07/14	K		
115. Rydex Healthcare (IRA-████)	A	Dividend	K	T	Buy	01/08/14	J		
116.					Buy (add'l)	01/10/14	K		
117.					Buy (add'l)	10/29/14	J		
118.					Sold (part)	04/08/14	J	A	
119. Rydex Retailing (IRA-████)		None	K	T	Buy	11/17/14	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 \$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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BERNSTEIN, STUART M.

Date of Report

09/1/2015

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.					Buy (add'l)	11/26/14	J		
121. Guggenheim S&P 500 Equal Weight ETF (IRA [REDACTED])	A	Dividend	K	T	Buy	09/16/14	J		
122.					Buy (add'l)	11/05/14	J		
123. Schwab U.S. Bond Market ETF (IRA [REDACTED])	A	Dividend	K	T	Buy	01/10/14	J		
124.					Buy (add'l)	01/17/14	J		
125.					Sold (part)	01/15/14	J		
126. Loomis Sayles Bond (IRA [REDACTED])	B	Dividend	J	T	Buy	01/06/14	K		
127.					Sold (part)	12/24/14	J	A	
128. Schwab Government Money Fund (IRA [REDACTED])		None	L	T					
129. American Funds New World Fund F (IRA [REDACTED])		None			Buy	04/21/14	J		
130.					Sold	09/29/14	J		
131. Deutsche High Income Fund Class A (IRA [REDACTED])	B	Dividend			Buy	01/08/14	J		
132.					Buy (add'l)	01/15/14	J		
133.					Sold (part)	12/03/14	J		
134.					Sold	12/11/14	J		
135. Rydex Leisure (IRA [REDACTED])		None			Buy	01/08/14	K		
136.					Buy (add'l)	01/15/14	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 \$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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Name of Person Reporting

BERNSTEIN, STUART M.

Date of Report

09/1/2015

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	09/11/14	K	B	
138. Rydex Transportation Fund (IRA ())		None			Buy	01/08/14	J		
139.					Buy (add'l)	01/15/14	J		
140.					Sold (part)	10/01/14	J	A	
141.					Sold	10/14/14	K	A	
142. Trust # 1	A	Interest	K	T					
143. - JP MorganChase Bank Account									
144. -John Hancock Life Insurance Policy									
145.									
146. Vanguard Prime Money Market Instl (401k)	A	Dividend	M	T	Buy	12/15/14	K		
147. T. Rowe Price Personal Strat Balanced (401k)	D	Dividend	M	T	Buy	12/23/14	M		
148. Dodge & Cox Stock (401k)	A	Dividend			Sold	12/23/14	K	C	
149. Vanguard Institutional Index I (401k)	A	Dividend			Sold	12/23/14	K	C	
150. FPA Capital (401k)	B	Dividend			Sold	12/23/14	K	A	
151. American FundsEuroPacific Gr. R6 (401k)		None			Sold	12/23/14	K		
152.									
153. Vanguard Prime Money Market Instl (Defined Contribution Plan)	A	Dividend	L	T	Buy	12/23/14	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 \$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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BERNSTEIN, STUART M.

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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. T. Row Price Personal Strat Balanced (Defined Contribution Plan)	A	Dividend	L	T	Buy	12/23/14	L		
155. Dodge & Cox Stock (Defined Benefit Plan)	A	Dividend			Sold	12/23/14	J	B	
156. Vanguard Institutional Index I (Defined Contribution Plan)	A	Dividend			Sold	12/23/14	J	B	
157. FPA Capital (Defined Contribution Plan)	A	Dividend			Sold	12/23/14	J	A	
158. American Funds EuroPacific Gr R 6 (Defined Contribution Plan)		None			Sold	12/23/14	J		
159. T. Rowe Price Personal Strat Income (Defined Contribution Plan)	C	Dividend			Sold	12/23/14	K	B	
160.									
161.									
162.									
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164.									
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168.									
169.									
170.									

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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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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Name of Person Reporting

BERNSTEIN, STUART M.

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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.)

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	(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.									
172.									
173.									
174.									
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186.									
187.									

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	
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BERNSTEIN, STUART M.

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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.									
189.									
190.									
191.									
192.									
193.									
194.									
195.									
196.									
197.									
198.									
199.									
200.									
201.									

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		

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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 2014 to the 401 K (line 1) but not to the Partners Defined Contribution Plan (line 2). The assets in these plans are reported on lines 146-59.

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 9: On December 31, 2008, the Phoenix Companies distributed common stock in Virtus Investment Partners, Inc. to Phoenix shareholders. I, a Phoenix shareholder, did not take note of the Virtus stock dividend until I received a \$3.15 dividend check in 2014, at which point I inquired about the acquisition of the security. Following the inquiry I sold the Virtus as well as the Phoenix shares.

Line 11: 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 2014, but a contribution on the participant's behalf was made by the participant's firm.

Line 12: The participant did not make a contribution to the participant's Capital "C" account in 2014, but the participant's firm made a contribution on the participant's behalf.

Line 13: No contributions were made to the Capital "A" account in 2014.

Lines 14-141 Prior to 2014, I maintained two brokerage accounts with Charles Schwab, an IRA and a [REDACTED] account [REDACTED]. Each of these accounts was split in two in 2014, consistent with different investment objectives, and the new IRA and T/C accounts were initially funded with journal entry transfers from the corresponding existing accounts. The report treats the transfers as sales by the existing account to the new account. Thereafter, the four accounts engaged in separate purchases and sales as indicated on this report. The report identifies the owner of the security that is the subject of the reported transaction with a parenthetical reference to a four digit number corresponding to the last four digits of the account number.

RESPONSES TO AUGUST 7, 2015 LETTER FROM THE COMMITTEE REGARDING PART VII - 2014 REPORT

Lines 63 and 128: These entries relate to accounts established in 2014. There would not be any entries regarding these accounts in prior reports.

Line 88: The name of the fund has been corrected to "Schwab U.S. Treasury Funds." It is the same fund listed in Part VII, line 44 of the 2013 report where it was misnamed "Schwab Money Market Funds."

RESPONSES TO AUGUST 7, 2015 LETTER FROM THE COMMITTEE REGARDING PART VII - 2013 REPORT

Line 44: As noted above, the fund was misnamed the "Schwab Money Market Funds." The correct name is "Schwab U.S. Treasury Funds"

Line 66: The sale of American High Income (IRA) was reported on line 85 of the 2014 report.

Line 70: The sale of Rydex Inverse Gov't Long Bond (IRA) was reported on line 76 of the 2013 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
Administrative Office of the United States Courts
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544