

## LEGISLATOR'S FINANCIAL DISCLOSURE STATEMENT FOR CALENDAR YEAR 2004

NOTE: Before completing this Disclosure Statement, please carefully read the enclosed instructions. If additional space is needed, please duplicate this form as necessary and staple all pages together. An original signature is required on page 4; a facsimile, photocopy or stamp signature is not acceptable. Questions should be directed to Legislative Counsel at (609) 292-4625. The completed disclosure form is due May 15, 2005 and should be sent to: Joint Legislative Committee on Ethical Standards, 2nd Floor, State House Annex, Room 210, PO Box 068, Trenton, New Jersey 08625-0068.

Louis D. Greenwald  
PRINT NAME

CHECK APPROPRIATE HOUSE:       Senate       General Assembly

Provide the following information for yourself, your spouse and minor children (unless otherwise indicated) for calendar year 2004. For each entry, check [✓] the box of the appropriate recipient. When an amount is requested, use the following numerical code: 1=less than \$10,000; 2=\$10,000 - \$24,999.99; 3=\$25,000 - \$49,999.99; 4=\$50,000 or more.

I. **EARNED INCOME:** List the name, address and amount for each source of earned income. (Earned income includes salaries, bonuses, royalties, commissions, profit sharing and fees.)

	Name	Address	Circle Amount Code				Self	Spouse	Child
			1	2	3	4			
1)	<u>Remington + Vernick</u>	<u>232 Kings Highway East Haddonfield</u>	1	2	3	④	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)	<u>Spezial: Greenwald et al</u>	<u>1081 Winslow Rd Williamstown NJ</u>	①	2	3	4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)	<u>Louis D. Greenwald, Esq.</u>	<u>2 Shelbourne Ct Voorhees</u>	①	2	3	4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

II. **UNEARNED INCOME:** List the name, address and amount for each source of unearned income. (Unearned income includes rents, dividends and income from investments, trusts and estates.)

A. **RENTS**

	Property Address	Tenant Name	Circle Amount Code				Self	Spouse	Child
			1	2	3	4			
1)	<u>N/A</u>	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)	_____	_____	1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LEGISLATIVE COUNSEL

When an amount is requested, use the following numerical code: 1=less than \$10,000; 2=\$10,000 - \$24,999.99; 3=\$25,000 - \$49,999.99; 4=\$50,000 or more.

**B. DIVIDENDS**

	Name	Address	Circle Amount Code				Self	Spouse	Child
1)	See Attached		1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**C. INCOME from investments, trusts and estates (including capital gains).**

	Name	Address	Circle Amount Code				Self	Spouse	Child
1)	See Attached		1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**III. HONORARIA and FEES:** List the name, address, nature and amount for each source of honorarium or fee received by you or your spouse for personal appearances, speeches or writings.

	Name & Nature of Honorarium or Fee	Address	Circle Amount Code				Self	Spouse
1)	N/A		1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
2)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
3)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
4)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>

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 OFFICE OF  
 LEGISLATIVE  
 SERVICES

**IV. REIMBURSEMENTS or PREPAID EXPENSES for TRAVEL, LODGING or SUBSISTENCE:** List the name, address, nature and amount for each source of reimbursement or prepaid expense and circle whether the source is a profit (P), nonprofit (N), or governmental (G) entity.

	Name & Nature of Reimbursement or Prepaid Expense	Address	Circle Amount Code				Self	Spouse	Child	Circle P, N, or G		
1)	Remington + vernick (work related)	Same as above	①	2	3	4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Ⓟ	N	G
2)	EFO Louis J. Greenwald Sen Assembly (Political expenses)	2240-15 RT 70 Cherry Hill	①	2	3	4	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	P	Ⓝ	G <sup>not tax exempt</sup>
3)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	P	N	G
4)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	P	N	G

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V. GIFTS: List the name, address, nature and amount for each source of gift in excess of \$250.

	Name & Nature of Gift	Address	Circle Amount Code				Self	Spouse	Child
1)	N/A		1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

VI. LIABILITIES: List the name and address of each creditor for you or your spouse and the nature and amount of each liability except for liabilities which are: (a) less than \$15,000 and owed to a relative; (b) less than \$3,000 and owed to any other person; (c) loans secured by a personal motor vehicle or household furniture or appliances; or (d) revolving charge accounts.

	Name and Nature of Liability	Address	Circle Amount Code				Self	Spouse
1)	GMAC mortgage/mortgage on home	2 Shelbourne Ct. Voorhees	1	2	3	4	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
2)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
3)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
4)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>

VII. FORGIVEN LIABILITIES: List the name and address of each former creditor for you or your spouse and the nature and amount of each forgiven liability which would have been required to be reported pursuant to VI above had it not been forgiven.

	Name and Nature of Forgiven Liability	Address	Circle Amount Code				Self	Spouse
1)	N/A		1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
2)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
3)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>
4)			1	2	3	4	<input type="checkbox"/>	<input type="checkbox"/>

SECTION 5  
 LIABILITIES  
 RELATIVE OF

VIII. BUSINESS ORGANIZATIONS: List the name and address of all business organizations in which you or your spouse held an interest.

	Name	Address	Self	Spouse
1)	N/A		<input type="checkbox"/>	<input type="checkbox"/>
2)			<input type="checkbox"/>	<input type="checkbox"/>
3)			<input type="checkbox"/>	<input type="checkbox"/>
4)			<input type="checkbox"/>	<input type="checkbox"/>

IX. OFFICES, TRUSTEESHIPS, OR DIRECTORSHIPS: List the title of each position held by you or your spouse in any firm, corporation, association, partnership or business and the name and address of the entity in which the position was held.

	Position Held	Name and Address of Entity	Self	Spouse
1)	N/A		<input type="checkbox"/>	<input type="checkbox"/>
2)			<input type="checkbox"/>	<input type="checkbox"/>
3)			<input type="checkbox"/>	<input type="checkbox"/>
4)			<input type="checkbox"/>	<input type="checkbox"/>

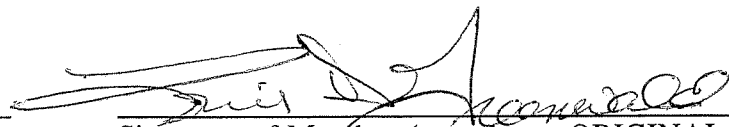
X. REAL ESTATE: Provide the address and a brief description for all real property in New Jersey in which you, your spouse, or minor child held an interest.

	Property Address	Description of Property	Self	Spouse	Child
1)	2 Shelbourne Ct. Voorhees	Primary Residence	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
2)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4)			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

I certify that the above information is correct and complete to the best of my knowledge.

5/2/05

Date



Signature of Member (must be an ORIGINAL signature, not a facsimile, stamp or photocopy)

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 5/2/05  
 RELATIVE  
 5/2/05

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Capital Gains

INVESTMENT COMPANY	ADDRESS	FUND NAME	SYMBOL	SELF	SPOUSE	JOINT	CHILD	INCOME
Aim Investments	11 Greenway Plaza, Suite 800 Houston, TX 77046 800-347-1919	Conservative Allocation CI A	ACNAX	X				1
American Funds	5300 Robin Hood Road Norfolk, VA 23513-2407 800-421-0180	Washington Mut Investors F	WSHFX			X		1
Franklin Templeton Investors	1 Franklin Parkway San Mateo, CA 94403 800-632-2350	Templeton Foreign Class A	TEMFX			X		1
Heartland Advisors	789 N. Water Street, Suite 500 Milwaukee, WI 53202 800-432-7856	Heartland Value Heartland Value Plus Fund	HRTVX HRVIX			X X		1
Lord Abbett Funds	90 Hudson Street Jersey City, NJ 07302-3973 800-821-5129	Mid-Cap Value A	LAVLX			X		1
MFS Fund Distributors	500 Boylston Street Boston, MA 02116 800-343-2829	Intl New Discovery A	MIDAX			X		1
Principal Mutual Funds	711 High Street Des Moines, IA 50392-2080 800-247-4123	Mid-Cap A Large Cap Blend Class A	PEMGX PLRAX			X X		1
Royce Funds	PO Box 219012 Kansas City, MO 64121-6012 800-841-1180	Low-Priced Stock Fund	RYLPX			X		1

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Dividends

<u>INVESTMENT COMPANY</u>	<u>ADDRESS</u>	<u>FUND NAME</u>	<u>SYMBOL</u>	<u>SELF</u>	<u>SPOUSE</u>	<u>JOINT</u>	<u>CHILD</u>	<u>INCOME</u>
Aim Investments	11 Greenway Plaza, Ste 800 Houston, TX 77046 (800) 347-1919	Conservative Allocation A	ACNAX	X				1
Alliance Bernstein Funds	8000 IH 10 West, 4th Floor San Antonio, TX 78230 (888) 324-5057	CBF Aggressive Growth CBF Aggressive Growth Capital Reserve Fund	1611 1610 ACR				X X	1
American Funds	5300 Robin Hood Road Norfolk, VA 23513-2407 (800) 421-0180	EuroPacific Growth F Washington Mut Investors F New Perspective Class A	AEGFX WSHFX ANWPX			X X		1
Franklin Templeton Investments	1 Franklin Parkway San Mateo, CA 94403 (800) 632-2350	Templeton Foreign Fund A	TEMTX			X		1
Heartland Advisors	789 N. Water Street, Ste 500 Milwaukee, WI 53202 (800) 432-7856	Heartland Value Heartland Value Plus Fund	HRTVX HRVIX			X X		1
Lord Abbett Funds	90 Hudson Street Jersey City, NJ 07302-3973 (800) 821-5129	Mid-Cap Value A	LAVLX			X		1
MFS Funds	500 Boylston Street Boston, MA 02116 (800) 343-2829	Intl New Discovery A	MIDAX			X		1
<u>INVESTMENT COMPANY</u>	<u>ADDRESS</u>	<u>FUND NAME</u>	<u>SYMBOL</u>	<u>SELF</u>	<u>SPOUSE</u>	<u>JOINT</u>	<u>CHILD</u>	
Oppenheimer Funds	10200 East Girard Ave, Bldg D	Main Street A	MSIGX			X		1

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Dividends

	Denver, CO 80231	Developing Markets C	ODVCX					
	(800) 255-2750							
Principal Mutual Funds	711 High Street	Mid-Cap A	PEMGX			X		1
	Des Moines, IA 50392-2080	Large Cap Blend Class A	PLRAX			X		
	(800) 247-4123	Intl Small Cap Class A	PRSAX			X		
Royce Funds	PO Box 219012	Low-Priced Stock Fund	RYLPX			X		1
	Kansas City, MO 64121-6012							
	800-841-1180							
Van Kampen Investments	Harborside Financial Center	Comstock A	ACSTX			X		1
	Plaza Two, 2nd Floor							
	Jersey City, NJ 07311-3977							
	(800) 421-4666							

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Interest

<u>INVESTMENT COMPANY</u>	<u>ADDRESS</u>	<u>FUND NAME</u>	<u>SYMBOL</u>	<u>SELF</u>	<u>SPOUSE</u>	<u>JOINT</u>	<u>CHILD</u>	<u>INCOME</u>
AIG American General	205 East 10th Street	Set Rate SPDA		X				1
	Amarillo, TX 79101	Set Rate SPDA		X				
	(800) 424-4990							
Allianz Life Insurance Company	5701 Golden Hills Drive	Classic IRA		X				1
	Minneapolis, MN 55416	Classic IRA		X				
	(800) 950-5872							
Fort Dearborn Life Insurance Co.	12170 Abrams Road	Future Fortifier III SPDA		X				1
	Dallas, TX 75243							
	(800) 778-2281							
Franklin Templeton Investors	1 Franklin Parkway	New Jersey Tax Free C	FNIX			X		1
	San Mateo, CA 94403							
	(800) 632-2350							
Great American Life Insurance Co	PO Box 5420	Landmark		X				1
	Cincinnati, OH 45201-5420							
	(800) 854-3649							
John Hancock	Annuity Post-Issue Services	GPA Choice		X				1
	PO Box 772	GPA Choice		X				
	Boston, MA 02117	VUL		X				
	(800) 824-0335							
MFS Fund Distributors	500 Boylston Street	Muni Lmted-Maturity B	MTLBX			X		1
	Boston, MA 02116							
	(800) 343-2829							



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Interest

<u>INVESTMENT COMPANY</u>	<u>ADDRESS</u>	<u>FUND NAME</u>	<u>SYMBOL</u>	<u>SELF</u>	<u>SPOUSE</u>	<u>JOINT</u>	<u>CHILD</u>	
Transamerica Insurance Group	1100 Walnut Street, Suite 2300	Mach 6 SPDA		X				1
	Kansas City, MO 64016	Mach 10 SPDA		X				
	(800) 821-9090							