

1 A I did.
 2 Q Did you get paid on the insurance?
 3 A No, I did not.
 4 Q Why not?
 5 A Because it was -- the insurance
 6 company, which was USAA, I had it in storage
 7 insurance. And storage insurance had been, for
 8 my submission of that, had been turned over to
 9 regular insurance. That's when I started to
 10 drive the car.
 11 USAA has a policy that you have to
 12 notify USAA if you're taking out of storage. It
 13 doesn't automatically come out of storage
 14 insurance. Because the fire happened and I
 15 didn't notify them, I didn't know that, they
 16 wouldn't cover it on the insurance.
 17 Q So you were never paid any --
 18 A Never paid any insurance money.
 19 That's correct.
 20 Q Do you own a 2018 Patriot?
 21 A I do not own a Patriot. My daughter
 22 owns that car.
 23 Q Who bought that car, if you know?
 24 A My dad put in money and she put in
 25 money also.

1 Q What about a -- your daughter, which
 2 daughter is this?
 3 A The Jeep Patriot, that's [REDACTED], my
 4 middle daughter at UConn.
 5 Q What about a 2003 Subaru Forester?
 6 A That's my oldest daughter's,
 7 [REDACTED]. She uses it to go to school. She
 8 purchased that --
 9 Q And your dad is Mario Rossi?
 10 A That's correct.
 11 Q Let's take a look at Joint Exhibit 9,
 12 please. Before we get there -- and I want to
 13 point out -- let's go to Joint Exhibit 4.
 14 During the SEC investigation of this
 15 matter, you were given an opportunity to
 16 testify before the SEC and you declined to do
 17 so, correct?
 18 A By the advice of my attorney, yes.
 19 Q You asserted your right under the
 20 Fifth Amendment to remain silent?
 21 A That's correct; on the advice of my
 22 attorney, yes.
 23 Q Exhibit 4 is your declaration
 24 reserving the Fifth Amendment rights?
 25 A Correct.

1 Q Let's go to Joint Exhibit 9.
 2 If you wouldn't mind turning to page
 3 91; just really the second page of the exhibit.
 4 It shows that your assets -- it's got
 5 your net worth, income, expenses on that
 6 summary page, correct?
 7 A Mm-hmm.
 8 Q Just so the court reporter can take
 9 down everything you say --
 10 A Yes. I apologize.
 11 Q Use yes, no. I'll try to remind you.
 12 A Thank you.
 13 Q You signed this financial disclosure
 14 under oath, correct?
 15 A That's correct.
 16 Q Under penalty of perjury?
 17 A Yes.
 18 Q Now, your assets are listed as
 19 \$3,335.03?
 20 A That's correct. As of -- I believe
 21 that was as of May 31st.
 22 Q 2019?
 23 A 2019, yes.
 24 Q You just testified you do own an
 25 automobile that's worth \$15,000.00.

1 A That also has a debt on it. That's
 2 twenty -- there's a loan due on it, I believe,
 3 of 23,000.
 4 Q Well, you include the loan on the
 5 liability side, correct?
 6 A Yes, I do.
 7 Q In your disclosure. But you don't
 8 include the asset -- you don't include the
 9 value of the asset on your asset disclosure.
 10 A You're correct. That's my fault.
 11 That's correct. That's my --
 12 MR. ROSSI: Your Honor, that's
 13 absolutely correct.
 14 Q That car should be listed there,
 15 correct?
 16 A Correct. I have -- you have in the
 17 supplemental list, the Kelley Blue Book value
 18 of that car, at 15,000.
 19 Q All right. Now, you also have a life
 20 insurance policy, correct?
 21 A That's correct.
 22 Q Why don't we take a look at Joint
 23 Exhibit -- we're going to come back to Joint
 24 Exhibit 9. If you can take a look at Joint
 25 Exhibit 20, please. Joint Exhibit 20.

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1 A No.
2 Q -- bonds?
3 A No.
4 Q Never?
5 A I probably owned a bond back in 2006
6 or '07. Somewhere around there. Couple
7 hundred or so of -- \$100.00 worth or \$200.00
8 worth of bonds, maybe a little bit more; which
9 I didn't cash in.
10 Q During the period that you were
11 running SJL Capital, you were using your
12 investors' or clients' money to buy and sell
13 securities?
14 A That's correct.
15 Q But you, yourself, didn't own any
16 stocks?
17 A That's correct. I did not.
18 Q Let's stay with Joint Exhibit 9 for a
19 second, page 94.
20 You have listed there as -- and it's
21 on the liability side -- accrued real estate of
22 900 -- of taxes of \$944.20.
23 Do you see that?
24 A I do.
25 Q Okay. Do you own any real estate?

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1 A No, I do not.
2 Q So what does that accrued real estate
3 taxes figure represent?
4 A Thank you for asking.
5 It represents vehicle taxes due, as
6 well as sewer taxes due on the property that I
7 rent.
8 Q So if we take a look at Joint Exhibit
9 29 --
10 A Okay.
11 Q Joint Exhibit 29 appears to be a
12 motor vehicle tax bill, 2019?
13 A That's correct.
14 Q And a second ago, you referenced
15 vehicle taxes.
16 Was Joint Exhibit 29 what you were
17 referring to?
18 A Yes, it was.
19 Q In Joint Exhibit 29, it shows two
20 cars there that you're paying taxes on?
21 A That's correct.
22 Q One is a Hyundai Santa Fe.
23 Do you see that?
24 A Yes, I do.
25 Q And that has an assessed value of

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1 \$19,810.00?
2 A That's correct.
3 Q Okay. And then the second car is the
4 Saturn Sky Red Line.
5 It shows an assessed value of
6 \$5,010.00?
7 A That's correct.
8 Q So you're paying -- and it shows the
9 tax there, in the middle of the page, for these
10 two vehicles. \$530.72 of tax on the Hyundai
11 Santa Fe?
12 A That's correct.
13 Q How frequently do you have to pay
14 that tax?
15 A Every six months.
16 Q So is it \$530.72 every six months or
17 is that for the year?
18 A That's for the year.
19 Q And the same with the Saturn Sky,
20 that's \$134.22 every year, correct?
21 A Yes, that's correct.
22 Q Why were you paying -- you said the
23 Saturn Sky has no value?
24 A Correct.
25 Q Why are you paying taxes on it?

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1 A Because the assessment on this is
2 usually in arrears. It's probably a 2018, even
3 though it's 2019. So it's on the grand list.
4 On Exhibit 29, it says, "Grand list as of
5 October 1, 2018."
6 So the car fire happened, I believe,
7 right after that or during that time. So it
8 didn't come off of it.
9 Q You're going to stop paying taxes --
10 A That's correct, on the car.
11 Q All expenses related to that car,
12 you're going to stop --
13 A Except the loan that I have still, I
14 have to pay against that.
15 Q But that's not much. The loan for
16 that --
17 A It's down to \$1,000.00.
18 Q It's about \$1,000.00?
19 A Yes, correct.
20 Q What is -- if you go back to Joint
21 Exhibit 9, on the liabilities side of page 94,
22 number ten, Ocon Oil?
23 A Ocon Oil is an oil company that
24 provides, or did provide, oil to myself and my
25 kids at the address at [REDACTED].

1 Q They no longer do that?
 2 A No, I had to switch companies.
 3 Q Okay.
 4 A They have a collection amount in that
 5 amount with regards to oil that they say they
 6 delivered. Which I'm arguing that they didn't
 7 deliver that amount. But I'm potentially
 8 liable.
 9 Q The home at [REDACTED]; is that
 10 right?
 11 A That's correct.
 12 Q You don't own that?
 13 A No, I don't.
 14 Q You rent that?
 15 A That's correct.
 16 Q I want to talk a little bit about
 17 these other loans, notes or accounts payable.
 18 Which is line item number seven on the
 19 liability side of page 94 of Joint Exhibit 9.
 20 A Mm-hmm.
 21 Q Do you see that?
 22 A I do.
 23 Q What -- that \$60,658.50, what
 24 comprises those loans?
 25 A Loans to my father of 32,067. A loan

1 that's left to Lisa Stiegler of 2,207. A loan
 2 to Susan Kmec at a value, at that point, was
 3 \$21,330.00.
 4 Q All right. So these are three loans
 5 made to you by your father, your former
 6 girlfriend --
 7 A And a friend.
 8 Q And a friend?
 9 A That's correct.
 10 Q Do you have any documentation
 11 evidencing the terms of those loans?
 12 A There are no -- well, one I do; with
 13 Susan Kmec. We've come to an agreement. I
 14 believe I submitted that. I have to find which
 15 one it's in. To pay her \$100.00 a week until
 16 the debt amount is paid off.
 17 Q We'll -- we are going to take a look
 18 at that document in a second.
 19 A Okay.
 20 Q So let's just go to Joint Exhibit 10
 21 for a second.
 22 And Joint Exhibit 10, as I understand
 23 your testimony, is a document that lists your
 24 income and expenses over the past 12 months,
 25 ending May 31, 2019?

1 A That's correct.
 2 Q In the first page is a summary page?
 3 A That's correct.
 4 Q And the rest of it is kind of the
 5 itemized detail behind it?
 6 A That's correct.
 7 Q Who created Joint Exhibit 10?
 8 A I did.
 9 Q So this is not a business record of
 10 some company. This is a document that you
 11 prepared yourself?
 12 A That's correct. And the reason why
 13 is because it reflects the financial affidavit
 14 and the details toward that \$60,000.00.
 15 Q So this was a document you prepared
 16 to support your form EA?
 17 A That's correct.
 18 Q Which is Joint Exhibit 9?
 19 A That's correct.
 20 Q Let's take a look at the first page
 21 of Joint Exhibit 10, which is that summary
 22 page.
 23 The first entry, line four, is the
 24 loan from your father, Mario Rossi, of 33,567.
 25 Do you see that?

1 A That's correct.
 2 Q When was that loan made?
 3 A That loan was made through multiple
 4 payments or loan amounts to me from January
 5 12th of 2017, all the way through recently, May
 6 2nd of 2019.
 7 Q In your -- how do we know those
 8 weren't gifts?
 9 A How do I know that they weren't
 10 gifts?
 11 Q How do I -- how do we, the Court,
 12 know that they weren't gifts from your father?
 13 There's no loan documentation for it, right?
 14 A No, there's no loan documentation for
 15 it. No.
 16 Q The summary page says you're not
 17 paying anything for those loans, correct?
 18 A Currently, correct. Though I had
 19 paid \$3,000.00 of it back.
 20 Q There's no interest rate for those --
 21 for the loan, correct?
 22 A That's correct.
 23 Q There's no collateral or security
 24 provided for the loan, correct?
 25 A It's non-collateralized, that's

1 A This was a gift certificate purchase
2 for a worker at my office.
3 Q And then if you go to the very end,
4 1534, May 28, 2019. Hand and stone massage,
5 \$259.90.
6 A These are for my -- my daughter.
7 That's Brookfield, Connecticut. And that's one
8 of my daughters.
9 Q Do your daughters use -- have access
10 to a card that you get charged for?
11 A Yes.
12 Q So your daughters' expenses may
13 appear on here?
14 A A couple of them, they might. This
15 was -- I gave her that card, I remember, and
16 she went up there and had that. That's --
17 that's --
18 Q Just above that, at 1532, there's
19 some restaurants. It looks like Quattro Pazzi,
20 Fairfield, Connecticut, \$292.00.
21 A Yes. That was for my daughter's
22 birthday. Her birthday is May 26th.
23 Q That's a restaurant?
24 A That's a restaurant, correct.
25 Q Why don't we go back a few pages.

1 Let's go to line 1317 through, approximately --
2 certainly through the end of 1353 on the next
3 page.
4 These look to all be purchases at or
5 around Disney World?
6 A That's correct. I was down at the
7 U.S. National Swimming. It was a YMCA National
8 down in Orlando.
9 Q And you were doing that, why?
10 A Because I still compete nationally.
11 And I'm trying -- again, as I stated to the
12 Court prior to this, it helps me stay in shape,
13 to do a cancer raising event called "Swim
14 Across the Sound." Which we raise money from
15 swimming 15 and a half miles from Port Chester,
16 New York to --
17 Q You were staying at the Sheraton
18 Dolphin Disneyland Resort?
19 A That's correct.
20 Q And I should clarify, because I think
21 a couple of these entries don't relate to -- a
22 few of them probably don't relate to Disney
23 World. 1324 and 1325 are more online gambling
24 entries?
25 A That's correct.

1 Q Then if we go to the next page,
2 starting at 1367 through 1372, more online
3 gambling?
4 A That's correct. That's an eight-day
5 span.
6 JUDGE GRIMES: Sorry. That's a --
7 MR. ROSSI: That was an eight-day
8 span.
9 JUDGE GRIMES: Eight-day span. Thank
10 you.
11 Q If you could go to the next page,
12 line 14 -- or line 1399 and line 1400.
13 A Yes.
14 Q Those are --
15 A Loan repayments.
16 Q Loan payments. At least the second
17 one, line 1400, is a loan payment to Ms.
18 Stiegler?
19 A That's correct.
20 Q That's your former -- your
21 ex-girlfriend?
22 A That's correct.
23 Q Then line 1405, purchase Jarvis &
24 McArthur, it looks like, in Vermont, \$750.00.
25 What's that for?

1 A Because it's Vermont, most likely for
2 my oldest daughter, [REDACTED]. I don't recall
3 what that specifically is for.
4 It has to be her using it because on
5 that same day, there's Fairfield commuter
6 parking that I paid \$24.00 for. And there's a
7 restaurant back in New York that I paid \$10.00
8 for.
9 Q If you go to line 1499, I think it's
10 second -- towards the end of the exhibit, line
11 1499; more online gambling?
12 A Yes. There was one on that day,
13 5/20, yes.
14 Q I think we are going to look at some
15 more, when we get to the credit card
16 statements.
17 A It will be the same ones that were on
18 here. They'll have identical dates.
19 Q If I went through that list, Exhibit
20 10, and added up all the times it says
21 restaurants on there, I can come to a total
22 tally of the amount of money that you spent on
23 eating at restaurants.
24 A Yes, you should be able to. Based on
25 my categorization that my bank puts on it. That

1 information which we would see in, I guess,
 2 column H?
 3 THE WITNESS: That's correct. Putting
 4 notes in here. That's correct. But nothing
 5 else in terms of what the banks' identified it
 6 to be. Whether it's a pay or general
 7 merchandise or anything else.
 8 JUDGE GRIMES: The thing you said was
 9 an ATM withdrawal, your testimony is that's how
 10 the bank identified that?
 11 THE WITNESS: That's correct.
 12 JUDGE GRIMES: All right. Are you a
 13 veteran?
 14 THE WITNESS: No, I'm not. My father
 15 is.
 16 JUDGE GRIMES: So that's how you have
 17 access to the USAA?
 18 THE WITNESS: Yes.
 19 JUDGE GRIMES: Okay. Can you --
 20 let's see. So there was a question about Ms.
 21 Stiegler's name on your checks. I think that
 22 was Joint Exhibit -- is it 32, possibly? I
 23 can't read my handwriting.
 24 MR. HAYES: Yes, it is.
 25 JUDGE GRIMES: So 32. Page eight of

1 32; you can see her name on your check.
 2 So it's my understanding for USAA,
 3 you have to meet the membership requirements,
 4 which you meet because your dad is a veteran.
 5 So -- and I don't know how this works when you
 6 add someone to your account. Did she have to
 7 meet the membership requirements?
 8 THE WITNESS: Not on a name-based
 9 account basis, no. She, actually, was able to
 10 qualify for her own USAA account.
 11 JUDGE GRIMES: Independently?
 12 THE WITNESS: Yes. As does my
 13 ex-wife and all my kids.
 14 JUDGE GRIMES: Okay. I want to
 15 clarify the cars.
 16 Did you say one of your daughters
 17 drives the Hyundai? However you say that.
 18 THE WITNESS: No. My oldest daughter
 19 drives a Subaru.
 20 JUDGE GRIMES: Which one do you
 21 drive?
 22 THE WITNESS: I drive the Hyundai.
 23 JUDGE GRIMES: What happened to the
 24 Mercedes?
 25 THE WITNESS: It was sold. It was

1 bought and sold. So I entered into -- on this
 2 supplemental exhibit that I provided, there's a
 3 contract in here. It is item number four; it's
 4 eight pages. So it's a contract that I entered
 5 into with this company called HS Dragon.
 6 JUDGE GRIMES: How do you spell
 7 Dragon?
 8 THE WITNESS: D-R-A-G-O-N.
 9 What they do is they find people to
 10 purchase cars on their behalf and then you sell
 11 it back to them at the same price you purchased
 12 it for and they pay you commission for it.
 13 That's all that was.
 14 JUDGE GRIMES: All right. Some of
 15 the expenses that Mr. Hayes asked you about
 16 concerned annual food expenses.
 17 You have two children who are in
 18 college. So how do the food expenses correlate
 19 with the fact that their board is paid for in
 20 some way, if they're in a dorm, I suppose?
 21 THE WITNESS: So my oldest one was in
 22 college during that time; from '17 to '18. The
 23 youngest one -- middle one, just went to
 24 University of Connecticut. She was at Rhode
 25 Island for only a partial semester and she

1 left. So she's been home with me.
 2 So basically, I had two at home until
 3 just this past fall semester, when she attended
 4 University of Connecticut.
 5 JUDGE GRIMES: Okay. Let's go -- I'm
 6 sorry I'm bouncing around here. I have a few
 7 notes.
 8 If we go back to Joint Exhibit 10,
 9 there were some questions about, I think you
 10 said you went to the U.S. Swimming Nationals in
 11 Orlando?
 12 THE WITNESS: That's correct.
 13 JUDGE GRIMES: Did you take any of
 14 your children with you?
 15 THE WITNESS: I took my daughter with
 16 me, my youngest daughter, [REDACTED]. The other
 17 two were at school and she couldn't stay with
 18 her mother.
 19 JUDGE GRIMES: Mr. Hayes pretty much
 20 asked a lot of the questions that I wanted to
 21 ask. But there is one issue though, I don't
 22 see, maybe I missed it.
 23 How did you get there?
 24 THE WITNESS: I flew down.
 25 JUDGE GRIMES: Is that expense -- or

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