

Executive Branch Personnel Public Financial Disclosure Report (OGE Form 278e)

Filer's Information

Goldberg, Beth L

District Director, SBA

Date of Appointment: 01/26/2015

Electronic Signature - I certify that the statements I have made in this form are true, complete and correct to the best of my knowledge.

[/s/ Beth Goldberg \[electronically signed by Beth Goldberg on 2018-05-14 09:51:40 in FOnline\]](#)

Agency Ethics Official's Opinion - On the basis of information contained in this report, I conclude that the filer is in compliance with applicable laws and regulations (subject to any comments below)

[/s/ Marilyn Barnes, Super Administrator \[electronically signed by Marilyn Barnes on 2018-07-13 14:37:46 in FOnline\]](#)

Other review conducted by:

U.S. Office of Government Ethics Certification

1. Filer's Positions Held Outside United States Government

#	NAME	CITY, STATE	ORG TYPE	POSITION	FROM	TO
1	Auric Ventures, Ltd.	New York, NY, US	Consulting Firm	President	01/01/1988	Present
2	EKG Realty LLC	Marlboro, NJ, US	Real Estate	Partner	01/01/2009	Present
3	KF Finance	Marlboro, NJ, US	Real Estate	Partner	12/01/2009	Present
4	Irrevocable Trust by Sheldon Spring	Riverdale, NY, US	Family Trust	Trustee	01/01/1994	Present
5	Auric Properties Inc.	New York, NY, US	Real Estate Brokerage	President	05/25/1993	Present

2. Filer's Employment Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	(J) (IRE) Condominium Manalapan, NJ, US	N /A	\$100,001 - \$250,000	Rent or Royalties	\$15,001 - \$50,000
2	(J) (Partnership) EKG Realty LLC Manalapan, NJ, US Rental Income	N /A			
2.1	(Cash)	No	\$50,001 - \$100,000	Rent or Royalties, Interest	\$15,001 - \$50,000
3	(J) (Partnership) KF Finance Marlboro, NJ, US Real Estate	N /A			
3.1	(Cash)	No	\$100,001 - \$250,000	Interest	\$201 - \$1,000
4	(Trade) Auric Ventures, Ltd (A78 and A79) New York, NY, US Consulting	N /A	\$250,001 - \$500,000	Fees	\$19,350.00
4.1	(Cash)	No	\$1,001 - \$15,000		None (or less than \$201)
4.2	(Other) Defined Contribution Plan - Merrill Lynch (see statement attached)	No	value not readily ascertainable		None (or less than \$201)
4.3	(Other) Defined Contribution Plan - Schwab (see comments)	No	value not readily ascertainable		None (or less than \$201)
4.4	(Other) Defined Contribution Plan - TD Ameritrade (2519 and 2813)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	\$1,001 - \$2,500

5	(Self EI) Auric Ventures, Ltd. consulting fees New York, NY, US	N /A	Fees	\$19,350.00
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3. Filer's Employment Agreements and Arrangements

None

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

(N/A) - Not required for this type of report

5. Spouse's Employment Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	(S) (Pension) NYC Teachers Retirement System NYC Department of Education	N /A	value not readily ascertainable		None (or less than \$201)
2	(S) (Other) Daniel A. Meyer SEP Accounts (665 and 719)	No	value not readily ascertainable		None (or less than \$201)
3	(S) (Other) Daniel Meyer SEP Accounts (5913 and 6076)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	None (or less than \$201)
4	(S) (IRA) Charles Schwab	N /A			
4.1	(Stock) NAT-Nordic American Tanker Shipping Limited	No	\$1,001 - \$15,000	Dividends	\$201 - \$1,000
					None (or less than

4.2	(Cash)	No	\$1,001 - \$15,000	Interest	\$201)
5	(S) (Other Investment Vehicle) United Federation of Teachers Tax Deferred Annuity	N /A			
5.1	(Other) owns units in Diversified Equity Fund	No	\$500,001 - \$1,000,000	Dividends, Interest, Capital Gains	None (or less than \$201)
6	(S) (Spouse EI) New York City Department of Education Staten Island, NY, US	N /A			
7	(S) (Spouse EI) Private Practice Marlboro, NJ, US	N /A			

6. Other Assets and Income

#	DESCRIPTION	EIF	VALUE	INCOME TYPE	INCOME AMOUNT
1	(J) (Stock) AMX America Movil S.A.B. De C.V.	N/A	\$1,001 - \$15,000	Dividends, Capital Gains	None (or less than \$201)
2	(J) (Stock) RBS Royal Bank Scotland Group Plc	N/A	\$1,001 - \$15,000	Capital Gains	None (or less than \$201)
3	(J) (Stock) CYCC Cyclacel Pharmaceuticals	N/A	None (or less than \$1,001)	Capital Gains	None (or less than \$201)
4	(J) (Stock) ISBC Investors Bancorp, Inc	N/A	\$15,001 - \$50,000	Dividends	\$201 - \$1,000
5	(J) (Stock) NJR New Jersey Resource Corp	N/A	\$1,001 - \$15,000	Dividends	\$201 - \$1,000
6	(J) (Cash Deposit/Savings) PNC Marlboro, NJ, US Checking accounts and money market accounts	N/A	\$250,001 - \$500,000	Interest	\$201 - \$1,000
7	(J) (Cash Deposit/Savings) Investor's Savings Bank Marlboro, NJ, US checking accounts and liquid money markets	N/A	\$250,001 - \$500,000	Interest	\$201 - \$1,000
8	(J) (Cash Deposit/Savings) Chase Manhattan Bank New York, NY, US checking and savings accounts	N/A	\$100,001 - \$250,000	Interest	\$201 - \$1,000
9	(S) (Cash Deposit/Savings) Santander Bank Marlboro, NJ, US Checking accounts and money market accounts	N/A	\$100,001 - \$250,000	Interest	\$201 - \$1,000
10	(J) (Cash Deposit/Savings) Charles Schwab Orlando, FL, US	N/A	\$15,001 - \$50,000		None (or less than \$201)

11	(J) (Mutual Fund) GOLDX Gabelli Gold Fund	Yes	\$1,001 - \$15,000		None (or less than \$201)
12	(J) (Mutual Fund) JABAX Janus Balanced Fund	Yes	\$15,001 - \$50,000		\$2,501 - \$5,000
13	(J) (Other) Beth Goldberg Meyer and Zachary G. Meyer (499)	No	value not readily ascertainable		None (or less than \$201)
14	(J) (Other) Beth Goldberg Meyer and Ilyssa R. Meyer (215)	No	value not readily ascertainable		None (or less than \$201)
15	(S) (Other) Daniel A. Meyer (780 and 000)	No	value not readily ascertainable		None (or less than \$201)
16	(Other) Beth Goldberg Meyer (782)	No	value not readily ascertainable		None (or less than \$201)
17	(J) (Other) Beth Goldberg Meyer and Marilyn Spring (122 and 557)	No	value not readily ascertainable		None (or less than \$201)
18	(J) (Other) Irrevocable Trust of Sheldon Spring (415)	No	value not readily ascertainable		None (or less than \$201)
19	(J) (Other) Beth Goldberg Meyer and Zachary G. Meyer (5905)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	\$201 - \$1,000
20	(J) (Other) Beth Goldberg Meyer and Ilyssa R. Meyer (5904)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	\$201 - \$1,000
21	(S) (Other) Daniel A. Meyer (9902 and 6099)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	\$15,001 - \$50,000
22	(Other) Beth Goldberg Meyer (9898)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	\$201 - \$1,000
23	(IRA) Merrill Lynch (786)	N/A			
23.1	(Other) Merrill Lynch Account	No	value not readily ascertainable		None (or less than \$201)
24	(IRA) Merrill Lynch (783)	N/A			
24.1	(Other) Merrill Lynch Account	No	value not readily ascertainable		None (or less than \$201)
25	(S) (IRA) Merrill Lynch (781)	N/A			
25.1	(Other) Merrill Lynch account	No	value not readily ascertainable		None (or less than \$201)
26	(IRA) TD Ameritrade (5907)	N/A			

26.1	(Cash)	No	value not readily ascertainable		None (or less than \$201)
27	(IRA) TD Ameritrade (5909)	No			
27.1	(Cash)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	None (or less than \$201)
28	(S) (IRA) TD Ameritrade (5912)	N/A			
28.1	(Cash)	No	value not readily ascertainable	Dividends, Interest, Capital Gains	None (or less than \$201)

7. Transactions

#	DESCRIPTION	TYPE	DATE	AMOUNT
1	ADSK - Autodesk Inc	purchase	11/07/2017	\$1,001 - \$15,000
2	AEP - American Electric Power Company	sale	12/04/2017	\$1,001 - \$15,000
3	AMZN - Amazon.Com Inc	purchase	12/08/2017	\$1,001 - \$15,000
4	ARBNX - The Arbitrage Fund Class I	sale	12/04/2017	\$1,001 - \$15,000
5	ARBNX - The Arbitrage Fund Class I	sale	12/04/2017	\$1,001 - \$15,000
6	AVGO - Broadcom Ltd	purchase	11/07/2017	\$1,001 - \$15,000
7	AZN - Astrazeneca Plc	purchase	04/03/2017	\$1,001 - \$15,000
8	BBT - BB&T Corp	purchase	12/04/2017	\$1,001 - \$15,000
9	BIV - Interm Term Bond ETF Vanguard	sale	12/04/2017	\$1,001 - \$15,000
10	BIV - Interm Term Bond ETF Vanguard	purchase	12/04/2017	\$1,001 - \$15,000
11	BRK.B - Berkshire Hath Hld B	purchase	01/12/2017	\$1,001 - \$15,000
12	BRK.B - Berkshire Hath Hld B	purchase	01/12/2017	\$1,001 - \$15,000
13	BSV - Short-Term Bond ETF Vanguard	sale	12/04/2017	\$1,001 - \$15,000
14	BSV - Short-Term Bond ETF Vanguard	purchase	01/23/2017	\$1,001 - \$15,000
15	C - Citigroup Inc	sale	12/04/2017	\$15,001 - \$50,000

16	Call option Met Life	purchase	01/18/2017	\$1,001 - \$15,000
17	Call option Spectra Energy Corp	purchase	01/18/2017	\$1,001 - \$15,000
18	CCCL - China Ceramics Co	purchase	12/04/2017	\$1,001 - \$15,000
19	CMCSA - Comcast Corp A	sale	12/04/2017	\$1,001 - \$15,000
20	CME - CME Group Inc	purchase	12/04/2017	\$1,001 - \$15,000
21	CME - CME Group Inc	sale	04/03/2017	\$1,001 - \$15,000
22	CME - CME Group Inc	purchase	02/22/2017	\$1,001 - \$15,000
23	COST - Costco Wholesale	purchase	11/07/2017	\$1,001 - \$15,000
24	CSCO - Cisco Systems Inc	purchase	12/04/2017	\$1,001 - \$15,000
25	D - Dominion Resources	sale	12/04/2017	\$1,001 - \$15,000
26	D - Dominion Resources	purchase	04/03/2017	\$1,001 - \$15,000
27	EFA - EAFE Index MSCI Ishares	sale	12/04/2017	\$1,001 - \$15,000
28	EFA - EAFE Index MSCI Ishares	purchase	12/04/2017	\$15,001 - \$50,000
29	EFA - EAFE Index MSCI Ishares	purchase	01/23/2017	\$1,001 - \$15,000
30	EILMX - Floating-Rate Municipal Income Fund - Class I	sale	10/11/2017	\$1,001 - \$15,000
31	EILMX - Floating-Rate Municipal Income Fund - Class I	sale	05/12/2017	\$1,001 - \$15,000
32	EMB - USD Emrg Mkts Bond Ishares	purchase	12/04/2017	\$1,001 - \$15,000
33	EMR - Emerson Electric Company	purchase	06/08/2017	\$1,001 - \$15,000
34	ENB - Enbridge Inc	sale	06/08/2017	\$1,001 - \$15,000
35	ENB - Enbridge Inc	sale	04/03/2017	\$1,001 - \$15,000
36	EWJ - Japan Index MSCI Ishares	purchase	12/04/2017	\$1,001 - \$15,000
37	FDX - Fedex Corp	sale	12/04/2017	\$1,001 - \$15,000
38	FOXA - 21st Centry Fox Class A	sale	12/18/2017	\$1,001 - \$15,000
39	FPACX - Fpa Funds Trust Fpa Crescent Portfolio Institu	purchase	01/12/2017	\$1,001 - \$15,000
40	GDX - Gold Miners ETF Market Vectors	purchase	02/27/2017	\$1,001 - \$15,000
41	GDX - Gold Miners ETF Market Vectors	purchase	02/27/2017	\$1,001 - \$15,000
42	GDX - Gold Miners ETF Market Vectors	purchase	01/31/2017	\$1,001 - \$15,000

43	GDX - Gold Miners Vaneck ETF	sale	12/04/2017	\$1,001 - \$15,000
44	GE - General Electric Company	sale	12/04/2017	\$1,001 - \$15,000
45	GM - General Motors Company	purchase	12/04/2017	\$1,001 - \$15,000
46	GOOGL - Alphabet Class A	purchase	11/07/2017	\$1,001 - \$15,000
47	GSK - Glaxosmithkline Plc	sale	12/04/2017	\$15,001 - \$50,000
48	IBB - Ishare Nasdaq Biotech ETF	purchase	12/04/2017	\$1,001 - \$15,000
49	IBM - International Business Machines	sale	12/04/2017	\$1,001 - \$15,000
50	IEMG - Core MSCI Emerging Mkts Ishares	purchase	12/04/2017	\$1,001 - \$15,000
51	IEMG - Core MSCI Emerging Mkts Ishares	purchase	01/23/2017	\$1,001 - \$15,000
52	IJJ - S&P Midcap 400 Value Ishares	sale	06/05/2017	\$1,001 - \$15,000
53	IJK - S&P Midcap 400 Growth Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
54	IJK - S&P Midcap 400 Growth Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
55	IJK - S&P Midcap 400 Growth Ishares	sale	12/04/2017	\$1,001 - \$15,000
56	IJK - S&P Smallcap 600 Value Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
57	IJS - S&P Smallcap 600 Value Index Ishares	purchase	01/31/2017	\$1,001 - \$15,000
58	IJS - S&P Smallcap 600 Value Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
59	IJS - S&P Smallcap 600 Value Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
60	IJS - S&P Smallcap 600 Value Ishares	sale	06/05/2017	\$1,001 - \$15,000
61	IJS - S&P Smallcap 600 Value Ishares	sale	04/07/2017	\$1,001 - \$15,000
62	IJS - S&P Smallcap 600 Value Ishares	sale	04/10/2017	\$1,001 - \$15,000
63	IJS - S&P Smallcap 600 Value Ishares	sale	04/10/2017	\$1,001 - \$15,000
64	IJT - S&P Smallcap 600 Growth Ishares	sale	06/05/2017	\$15,001 - \$50,000
65	IWF - Russell 1000 Growth Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
66	IWF - Russell 1000 Growth Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
67	IWF - Russell 1000 Growth Index Ishares	purchase	01/12/2017	\$1,001 - \$15,000
68	JPM - JP Morgan Chase & Co	sale	04/03/2017	\$1,001 - \$15,000
69	KIE - S&P Insurance ETF SPDR	sale	12/04/2017	\$1,001 - \$15,000

70	KO - Coca-Cola Company	purchase	04/03/2017	\$1,001 - \$15,000
71	KRE - S&P Regional Banking ETF SPDR	purchase	06/29/2017	\$1,001 - \$15,000
72	LLL - L-3 Communications Holdings	sale	11/06/2017	\$1,001 - \$15,000
73	LMT - Lockheed Martin Corp	purchase	12/04/2017	\$1,001 - \$15,000
74	LQD - Iboxx \$ Invest Grade Corp Bond Ishares	sale	12/04/2017	\$1,001 - \$15,000
75	LSWWX - Loomis Sayles Global Equity and Income Fund Clas	sale	12/04/2017	\$1,001 - \$15,000
76	LSWWX - Loomis Sayles Global Equity and Income Fund Clas	purchase	07/13/2017	\$1,001 - \$15,000
77	LSWWX - Loomis Sayles Global Equity and Income Fund Clas	purchase	06/29/2017	\$1,001 - \$15,000
78	MBB - MBS Bond Ishares	sale	12/04/2017	\$1,001 - \$15,000
79	MBB - MBS Bond Ishares	purchase	12/04/2017	\$1,001 - \$15,000
80	MBB - MBS Bond Ishares	purchase	01/23/2017	\$1,001 - \$15,000
81	MET - Metlife Inc	purchase	12/04/2017	\$1,001 - \$15,000
82	MET - Metlife Inc	sale	04/03/2017	\$1,001 - \$15,000
83	MET - Metlife Inc	sale	01/18/2017	\$1,001 - \$15,000
84	NDAQ - Nasdaq Inc	sale	11/06/2017	\$1,001 - \$15,000
85	NUE - Nucor Corp	sale	11/06/2017	\$1,001 - \$15,000
86	ORCL - Oracle Corp	sale	12/04/2017	\$1,001 - \$15,000
87	ORCL - Oracle Corp	purchase	12/11/2017	\$1,001 - \$15,000
88	OXY - Occidental Petroleum Corp	sale	06/08/2017	\$1,001 - \$15,000
89	OXY - Occidental Petroleum Corp	purchase	04/03/2017	\$1,001 - \$15,000
90	OXY - Occidental Petroleum Corp	sale	01/18/2017	\$1,001 - \$15,000
91	PCAR - Paccar Inc	purchase	04/03/2017	\$1,001 - \$15,000
92	PCAR - Paccar Inc	sale	02/10/2017	\$1,001 - \$15,000
93	PCY - Emrg Mkts Sovereign Debt Powershares	sale	12/04/2017	\$1,001 - \$15,000
94	PG - Procter & Gamble Company	purchase	04/03/2017	\$1,001 - \$15,000
95	QLEIX - Aqr Long-Short Equity Fund Class I	purchase	01/12/2017	\$1,001 - \$15,000
96	QLEIX - Aqr Long-Short Equity Fund Class I	purchase	01/12/2017	\$1,001 - \$15,000

97	QLEIX - Aqr Long-Short Equity Fund Class I	purchase	01/12/2017	\$1,001 - \$15,000
98	REGL - Proshares S&P Midcap 400 Divide	purchase	01/31/2017	\$1,001 - \$15,000
99	REGL - Proshares S&P Midcap 400 Divide	purchase	01/12/2017	\$1,001 - \$15,000
100	REGL - Proshares S&P Midcap 400 Divide	purchase	01/12/2017	\$1,001 - \$15,000
101	RSP - S&P 500 EW Guggenheim	purchase	12/04/2017	\$1,001 - \$15,000
102	RSP - S&P 500 EW Guggenheim	purchase	04/07/2017	\$1,001 - \$15,000
103	RSP - S&P 500 Index Equal Weight Guggenheim	purchase	01/31/2017	\$1,001 - \$15,000
104	RSP - S&P 500 Index Equal Weight Guggenheim	purchase	01/12/2017	\$1,001 - \$15,000
105	RSP - S&P 500 Index Equal Weight Guggenheim	purchase	01/12/2017	\$1,001 - \$15,000
106	RSP - S&P 500 Index Equal Weight Guggenheim	purchase	02/13/2017	\$1,001 - \$15,000
107	SDY - SPDR S&P Dividend	purchase	01/12/2017	\$1,001 - \$15,000
108	SDY - SPDR S&P Dividend	purchase	01/12/2017	\$1,001 - \$15,000
109	SDY - SPDR S&P Dividend	purchase	01/12/2017	\$1,001 - \$15,000
110	SGIIX - First Eagle Global Fund Class I	sale	12/01/2017	\$1,001 - \$15,000
111	SGIIX - First Eagle Global Fund Class I	purchase	12/14/2017	\$1,001 - \$15,000
112	SGIIX - First Eagle Global Fund Class I	sale	10/11/2017	\$1,001 - \$15,000
113	SGIIX - First Eagle Global Fund Class I	purchase	04/07/2017	\$1,001 - \$15,000
114	SLV - Silver Trust Ishares	sale	12/04/2017	\$1,001 - \$15,000
115	SMDV - Proshares Russell 2000 Dividend	purchase	01/12/2017	\$1,001 - \$15,000
116	SRPT - Sarepta Therapeutics	purchase	04/25/2017	\$1,001 - \$15,000
117	SRPT - Sarepta Therapeutics	purchase	01/17/2017	\$1,001 - \$15,000
118	STM - Stmicroelectronics N.V.	purchase	12/11/2017	\$1,001 - \$15,000
119	T - AT&T Inc	purchase	12/04/2017	\$1,001 - \$15,000
120	TD - Toronto Dominion Bank	purchase	02/22/2017	\$1,001 - \$15,000
121	TIP - TIPS Bond Ishares	sale	04/25/2017	\$1,001 - \$15,000
122	TIP - Tips Bond Ishares	sale	01/17/2017	\$1,001 - \$15,000
123	TRI - Thomson Reuters Corp	sale	02/22/2017	\$1,001 - \$15,000

124	TRP - Transcananda Pipelines	purchase	06/08/2017	\$1,001 - \$15,000
125	UTX - United Technologies Corp	purchase	12/04/2017	\$1,001 - \$15,000
126	VB - Smallcap ETF Vanguard	sale	08/11/2017	\$1,001 - \$15,000
127	VB - Smallcap ETF Vanguard	purchase	04/07/2017	\$1,001 - \$15,000
128	VB - Smallcap ETF Vanguard	purchase	04/10/2017	\$1,001 - \$15,000
129	VB - Smallcap ETF Vanguard	purchase	04/10/2017	\$1,001 - \$15,000
130	VBK - Smallcap Growth ETF Vanguard	purchase	12/04/2017	\$1,001 - \$15,000
131	VBR - Smallcap Value ETF Vanguard	purchase	12/04/2017	\$1,001 - \$15,000
132	VFH - Financial ETF Vanguard	sale	12/04/2017	\$1,001 - \$15,000
133	VGT - Information Technology ETF Vanguard	purchase	12/04/2017	\$1,001 - \$15,000
134	VOD - Vodafone Grp Plc Ads	purchase	12/04/2017	\$1,001 - \$15,000
135	VTV - Value ETF Vanguard	purchase	12/04/2017	\$15,001 - \$50,000
136	VUG - Growth ETF Vanguard	purchase	12/04/2017	\$1,001 - \$15,000
137	VZ - Verizon Communications Inc	purchase	04/03/2017	\$1,001 - \$15,000
138	WAGTX - Wasatch World Innovators Fund	purchase	12/27/2017	\$1,001 - \$15,000
139	WFT - Weatherford International Ltd	sale	11/06/2017	\$1,001 - \$15,000
140	WGIFX - Capital World Growth and Income Fund Class F-2 S	purchase	07/13/2017	\$1,001 - \$15,000
141	WGIFX - Capital World Growth and Income Fund Class F-2 S	purchase	07/13/2017	\$1,001 - \$15,000
142	WGIFX - Capital World Growth and Income Fund Class F-2 S	purchase	06/01/2017	\$1,001 - \$15,000
143	WGIFX - Capital World Growth and Income Fund Class F-2 S	purchase	06/01/2017	\$1,001 - \$15,000
144	WGIFX - Capital World Growth and Income Fund Class F-2 S	purchase	06/01/2017	\$1,001 - \$15,000
145	XLE - S&P 500 Energy Sector SPDR	purchase	12/04/2017	\$1,001 - \$15,000
146	XLF - S&P 500 Financials Sector SPDR	purchase	12/04/2017	\$1,001 - \$15,000
147	XLI - S&P 500 Industrial Sector SPDR	sale	01/23/2017	\$1,001 - \$15,000
148	XLP - S&P 500 Cons Staples Sector SPDR	purchase	12/04/2017	\$1,001 - \$15,000
149	XLP - S&P 500 Consumer Staples Sector SPDR	sale	01/23/2017	\$1,001 - \$15,000
150	XLV - S&P 500 Healthcare Sector SPDR	sale	12/04/2017	\$1,001 - \$15,000

8. Liabilities

#	CREDITOR NAME	TYPE OF LIABILITY	AMOUNT	YEAR INCURRED	INTEREST RATE	TERM
1	Chase Student Loans; Indianapolis, IN, US	Student Loan	\$15,001 - \$50,000	2007	2..5	25
2	Chase Student Loans; Indianapolis, IN, US	Student Loan	\$15,001 - \$50,000	2008	5.0	25
3	Chase Student Loans; Indianapolis, IN, US	Student Loan	\$15,001 - \$50,000	2009	3.25	25
4	Chase Student Loans; Indianapolis, IN, US	Student Loans	\$15,001 - \$50,000	2010	4.5	25
5	American Education Services; Harrisburg, PA, US	Student Loan	\$15,001 - \$50,000	2011	Libor + 2.25	20
6	Navient; Wilkes- Barre, PA, US	Student Loan	\$15,001 - \$50,000	2010	Libor + 2.0	8
7	Citizen's Bank; Providence, RI, US	Student Loan	\$15,001 - \$50,000	2016	Libor + 2.95	20

9. Gifts and Reimbursements

None

Endnotes

PART	#	ENDNOTE
2	1	Title is held by EKG Realy, LLC My brother and I are the partners
2	4.1	Chase Manhattan Business Banking Account
2	4.2	Merrill Lynch Account Statement attached A78 and A79
2	4.3	The underlying assets are cash value between \$25,000 and \$50,000 and Nordic American Tanker stock valued between \$1000- \$15,000
2	4.4	TD Ameritrade Statements will be attached
5	1	See Information Provided under separate cover by the NYC Teachers Retirement System
5	2	See Merril Lynch statements attached
5	3	TD Ameritrade Statements will be included
5	5.1	Statement Provided
6	6	Two accounts are held joint with my spouse, Dr. Daniel Meyer Two accounts are held joint with my brother, Alan Goldberg
6	7	Two accounts are joint with my children Two account are joint with my brother
6	8	I hold accounts by myself and jointly with my husband, my children, my brother and my aunt. In addition to the personal accounts I have two partnership accounts: EKG Realty(checking and savings) and KF Finance (checking and savings), as well as my consulting firm Auric Ventures, Ltd. (checking and savings) Also accounts have been opened in Riverdale, NY and Marlboro, NJ
6	13	See Merrill Lynch Statement Attached ending in xx499
6	14	Merrill Lynch Statement Attached xx215
6	15	See Merrill Lynch Statements Attached xx780 and xx000
6	16	Merrill Lynch Statement Attached Account # xx782
6	17	Merrill Lynch Statement Attached Account # xx122 and #xx557
6	18	Merrill Lynch statement Account # xx415
6	19	TD Ameritrade Statements will be included.
6	20	TD Ameritrade Statements will be attached.
6	21	TD Ameritrade Statement will be attached.

6	22	TD Ameritrade Statements will be attached.
6	23	Merrill Lynch Account xx786 Ethel Goldberg Inherited IRA
6	23.1	See Merrill Lynch Statement xx786
6	24	Merrill Lynch account # xx783
6	24.1	See Merrill Lynch statement Attached xx783
6	25	Merrill Lynch Account xx781
6	25.1	See Merrill Lynch statement attached account # xx781
6	26	Ethel K Goldberg Beneficiary IRA TD Ameritrade Statements will be attached
6	26.1	TD Ameritrade Statement will be attached.
6	27	TD Ameritrade statement will be attached.
6	27.1	TD Ameritrade statement will be attached.
6	28	TD Ameritrade statement will be attached.
6	28.1	TD Ameritrade statement will be attached
8	1	I am a co-signer on this loan
8	2	I am co-signer
8	3	I am co-signer
8	4	I am a co-signer
8	5	I am a co-signer
8	6	I am a co-signer.
8	7	I am the co-signer of this loan. This loan was financed on July 6, 2016

Summary of Contents

1. Filer's Positions Held Outside United States Government

Part 1 discloses positions that the filer held at any time during the reporting period (excluding positions with the United States Government). Positions are reportable even if the filer did not receive compensation. This section does not include the following: (1) positions with religious, social, fraternal, or political organizations; (2) positions solely of an honorary nature; (3) positions held as part of the filer's official duties with the United States Government; (4) mere membership in an organization; and (5) passive investment interests as a limited partner or non-managing member of a limited liability company.

2. Filer's Employment Assets and Income

Part 2 discloses the following:

- Sources of earned and other non-investment income of the filer totaling more than \$200 during the reporting period (e.g., salary, fees, partnership share, honoraria, scholarships, and prizes)
- Assets related to the filer's business, employment, or other income-generating activities that (1) ended the reporting period with a value greater than \$1,000 or (2) produced more than \$200 in income during the reporting period (e.g., equity in business or partnership, stock options, retirement plans/accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

3. Filer's Employment Agreements and Arrangements

Part 3 discloses agreements or arrangements that the filer had during the reporting period with an employer or former employer (except the United States Government), such as the following:

- Future employment
- Leave of absence
- Continuing payments from an employer, including severance and payments not yet received for previous work (excluding ordinary salary from a current employer)
- Continuing participation in an employee welfare, retirement, or other benefit plan, such as pensions or a deferred compensation plan
- Retention or disposition of employer-awarded equity, sharing in profits or carried interests (e.g., vested and unvested stock options, restricted stock, future share of a company's profits, etc.)

4. Filer's Sources of Compensation Exceeding \$5,000 in a Year

Part 4 discloses sources (except the United States Government) that paid more than \$5,000 in a calendar year for the filer's services during any year of the reporting period. The filer discloses payments both from employers and from any clients to whom the filer personally provided services. The filer discloses a source even if the source made its payment to the filer's employer and not to the filer. The filer does not disclose a client's payment to the filer's employer if the filer did not provide the services for which the client is paying.

5. Spouse's Employment Assets and Income

Part 5 discloses the following:

- Sources of earned income (excluding honoraria) for the filer's spouse totaling more than \$1,000 during the reporting period (e.g., salary, consulting fees, and partnership share)
- Sources of honoraria for the filer's spouse greater than \$200 during the reporting period
- Assets related to the filer's spouse's employment, business activities, other income-generating activities that (1) ended the reporting period with a value greater than \$1,000 or (2) produced more than \$200 in income during the reporting period (e.g., equity in business or partnership, stock options, retirement plans /accounts and their underlying holdings as appropriate, deferred compensation, and intellectual property, such as book deals and patents)

This section does not include assets or income from United States Government employment or assets that were acquired separately from the filer's spouse's business, employment, or other income-generating activities (e.g., assets purchased through a brokerage account). Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF). Amounts of income are not required for a spouse's earned income (excluding honoraria).

6. Other Assets and Income

Part 6 discloses each asset, not already reported, that (1) ended the reporting period with a value greater than \$1,000 or (2) produced more than \$200 in investment income during the reporting period. For purposes of the value and income thresholds, the filer aggregates the filer's interests with those of the filer's spouse and dependent children. This section does not include the following types of assets: (1) a personal residence (unless it was rented out during the reporting period); (2) income or retirement benefits associated with United States Government employment (e.g., Thrift Savings Plan); and (3) cash accounts (e.g., checking, savings, money market accounts) at a single financial institution with a value of \$5,000 or less (unless more than \$200 of income was produced). Additional exceptions apply. Note: The type of income is not required if the amount of income is \$0 - \$200 or if the asset qualifies as an excepted investment fund (EIF).

7. Transactions

Part 7 discloses purchases, sales, or exchanges of real property or securities in excess of \$1,000 made on behalf of the filer, the filer's spouse or dependent child during reporting period. This section does not include transactions that concern the following: (1) a personal residence, unless rented out; (2) cash accounts (e.g., checking, savings, CDs, money market accounts) and money market mutual funds; (3) Treasury bills, bonds, and notes; and (4) holdings within a federal Thrift Savings Plan account. Additional exceptions apply.

8. Liabilities

Part 8 discloses liabilities over \$10,000 that the filer, the filer's spouse or dependent child owed at any time during the reporting period. This section does not include the following types of liabilities: (1) mortgages on a personal residence, unless rented out (limitations apply for PAS filers); (2) loans secured by a personal motor vehicle, household furniture, or appliances, unless the loan exceeds the item's purchase price; and (3) revolving charge accounts, such as credit card balances, if the outstanding liability did not exceed \$10,000 at the end of the reporting period. Additional exceptions apply.

9. Gifts and Travel Reimbursements

This section discloses:

- Gifts totaling more than \$375 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.
- Travel reimbursements totaling more than \$375 that the filer, the filer's spouse, and dependent children received from any one source during the reporting period.

For purposes of this section, the filer need not aggregate any gift or travel reimbursement with a value of \$150 or less. Regardless of the value, this section does not include the following items: (1) anything received from relatives; (2) anything received from the United States Government or from the District of Columbia, state, or local governments; (3) bequests and other forms of inheritance; (4) gifts and travel reimbursements given to the filer's agency in connection with the filer's official travel; (5)

gifts of hospitality (food, lodging, entertainment) at the donor's residence or personal premises; and (6) anything received by the filer's spouse or dependent children totally independent of their relationship to the filer. Additional exceptions apply.

Privacy Act Statement

Title I of the Ethics in Government Act of 1978, as amended (the Act), 5 U.S.C. app. § 101 et seq., as amended by the Stop Trading on Congressional Knowledge Act of 2012 (Pub. L. 112-105) (STOCK Act), and 5 C.F.R. Part 2634 of the U. S. Office of Government Ethics regulations require the reporting of this information. The primary use of the information on this report is for review by Government officials to determine compliance with applicable Federal laws and regulations. This report may also be disclosed upon request to any requesting person in accordance with sections 105 and 402(b)(1) of the Act or as otherwise authorized by law. You may inspect applications for public access of your own form upon request. Additional disclosures of the information on this report may be made: (1) to any requesting person, subject to the limitation contained in section 208(d)(1) of title 18, any determination granting an exemption pursuant to sections 208(b)(1) and 208(b)(3) of title 18; (2) to a Federal, State, or local law enforcement agency if the disclosing agency becomes aware of violations or potential violations of law or regulation; (3) to another Federal agency, court or party in a court or Federal administrative proceeding when the Government is a party or in order to comply with a judge-issued subpoena; (4) to a source when necessary to obtain information relevant to a conflict of interest investigation or determination; (5) to the National Archives and Records Administration or the General Services Administration in records management inspections; (6) to the Office of Management and Budget during legislative coordination on private relief legislation; (7) to the Department of Justice or in certain legal proceedings when the disclosing agency, an employee of the disclosing agency, or the United States is a party to litigation or has an interest in the litigation and the use of such records is deemed relevant and necessary to the litigation; (8) to reviewing officials in a new office, department or agency when an employee transfers or is detailed from one covered position to another; (9) to a Member of Congress or a congressional office in response to an inquiry made on behalf of an individual who is the subject of the record; (10) to contractors and other non-Government employees working on a contract, service or assignment for the Federal Government when necessary to accomplish a function related to an OGE Government-wide system of records; and (11) on the OGE Website and to any person, department or agency, any written ethics agreement filed with OGE by an individual nominated by the President to a position requiring Senate confirmation. See also the OGE/GOVT-1 executive branch-wide Privacy Act system of records.

Public Burden Information

This collection of information is estimated to take an average of three hours per response, including time for reviewing the instructions, gathering the data needed, and completing the form. Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the Program Counsel, U.S. Office of Government Ethics (OGE), Suite 500, 1201 New York Avenue, NW., Washington, DC 20005-3917.

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