

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2019

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) Goldgar, A. Benjamin	2. Court or Organization Bankruptcy Court, N.D. Ill.	3. Date of Report 04/12/2020
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) United States Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2019 to 12/31/2019
7. Chambers or Office Address Suite 638 219 South Dearborn Street Chicago, IL 60604		
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. Trustee	Family Trust No. 1
2. Director	Federal Bar Association -- Chicago Chapter
3.	
4.	
5.	

II. AGREEMENTS. (Reporting individual only; see pp. 14-16 of filing instructions)

☒ NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1.	
2.	
3.	

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III. NON-INVESTMENT INCOME. (Reporting individual and spouse; see pp. 17-24 of filing instructions)

A. Filer's Non-Investment Income



NONE (No reportable non-investment income.)

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> (yours, not spouse's)
1.		
2.		
3.		
4.		

B. Spouse's Non-Investment Income - If you were married during any portion of the reporting year, complete this section.

(Dollar amount not required except for honoraria.)



NONE (No reportable non-investment income.)

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1.	
2.	
3.	
4.	

IV. REIMBURSEMENTS -- transportation, lodging, food, entertainment.

(Includes those to spouse and dependent children; see pp. 25-27 of filing instructions.)



NONE (No reportable reimbursements.)

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1.				
2.				
3.				
4.				
5.				

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V. GIFTS. (Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)

☒ NONE (No reportable gifts.)

SOURCE	DESCRIPTION	VALUE
1.		
2.		
3.		
4.		
5.		

VI. LIABILITIES. (Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)

☒ NONE (No reportable liabilities.)

CREDITOR	DESCRIPTION	VALUE CODE
1.		
2.		
3.		
4.		
5.		

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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e g , div , rent, or int)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e g , buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. Fidelity Government Cash Reserves Money Market Fund	A	Dividend	J	T	Sold (part)	02/27/19	J		
2.					Sold (part)	07/30/19	J		
3. IRA No. 1 (H)									
4. - Fidelity Strategic Advisors Small-Mid Cap Fund	A	Dividend	K	T	Sold (part)	01/30/19	J	B	
5. - Fidelity Strategic Advisors Value Fund	A	Dividend	K	T	Sold (part)	03/08/19	J	A	
6.					Sold (part)	05/30/19	J	A	
7.					Sold (part)	09/26/19	J		
8.					Sold (part)	12/06/19	J	A	
9. - Fidelity Strategic Advisors International Fund	B	Dividend	L	T	Buy (add'l)	08/14/19	J		
10. - Fidelity Strategic Advisors Core Income Fund	C	Dividend	M	T	Buy (add'l)	01/30/19	J		
11.					Buy (add'l)	03/08/19	J		
12.					Buy (add'l)	04/03/19	J		
13.					Sold (part)	05/30/19	J	A	
14.					Buy (add'l)	06/27/19	J		
15.					Buy (add'l)	09/26/19	J		
16.					Buy (add'l)	12/06/19	J		
17. - Fidelity Strategic Advisors Core Fund	B	Dividend	L	T	Buy (add'l)	05/30/19	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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NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
18.					Sold (part)	06/27/19	J	B	
19.					Buy (add'l)	09/26/19	J		
20. - Fidelity Strategic Advisors Growth Fund	A	Dividend	K	T	Sold (part)	03/08/19	J	A	
21.					Sold (part)	05/30/19	J	A	
22.					Sold (part)	09/26/19	J	A	
23.					Sold (part)	12/06/19	J	A	
24. - Fidelity Strategic Advisors Emerging Markets	A	Dividend	K	T					
25. - Fidelity Strategic Advisors Income Opportunity Fund	A	Dividend	J	T					
26. - FIMM Money Market Port Inst CL	A	Dividend	J	T	Buy (add'l)	03/08/19	J		
27.					Buy (add'l)	12/06/19	J		
28. - Fidelity Strategic Advisors Short Duration Fund	A	Dividend	J	T	Sold (part)	03/08/19	J	A	
29.					Buy (add'l)	04/03/19	J		
30. - Fidelity SAI US Large Cap Index	A	Dividend	J	T	Sold (part)	03/08/19	J	A	
31. - Fidelity SAI International Index	A	Dividend	J	T	Sold (part)	01/30/19	J	A	
32.					Sold (part)	06/27/19	J	A	
33. - Fidelity SAI Emerging Markets Index	A	Dividend	J	T	Sold (part)	08/14/19	J	A	
34. - AQR Managed Futures Fund CL N	A	Dividend	J	T					

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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	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
35. - Eaton Vance GL Macro Absolute Return Adv 1	A	Dividend			Sold	04/03/19	J		
36. - Pimco Commodity Real Return Inst	A	Dividend	J	T					
37. - AQR Multistrgy Alternative Class N		None			Sold	04/03/19	J		
38. - Eaton Vance GL Macro Absolute Return Advt A	A	Dividend	J	T	Buy	03/03/19	J		
39. IRA No. 2 (H)									
40. - Fidelity Strategic Advisors Small-Mid Cap Fund	A	Dividend	J	T					
41. - Fidelity Strategic Advisors International Fund	A	Dividend	K	T					
42. - Fidelity Strategic Advisors Value Fund	A	Dividend	J	T					
43. - Fidelity Strategic Advisors Core Fund	A	Dividend	K	T	Buy (add'l)	05/30/19	J		
44. - Fidelity Strategic Advisors Growth Fund	A	Dividend	J	T					
45. - Fidelity Strategic Advisors Emerging Markets	A	Dividend	J	T					
46. - Fidelity Strategic Advisors Core Income Fund	B	Dividend	L	T	Buy (add'l)	01/30/19	J		
47.					Buy (add'l)	03/08/19	J		
48.					Sold (part)	05/30/19	J	A	
49.					Buy (add'l)	06/27/19	J		
50.					Buy (add'l)	12/06/19	J		
51. - Fidelity Strategic Advisors Income Opportunity Fund	A	Dividend	J	T					

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000	E =\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	
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52. - FIMM Money Market Port Inst CL	A	Dividend	J	T					
53. - Fidelity Strategic Advisors Short Duration Fund	A	Dividend	J	T	Sold (part)	03/08/19	J	A	
54. - Fidelity SAI US Large Cap Index	A	Dividend	J	T					
55. -Fidelity SAI Emerging Markets Index	A	Dividend	J	T					
56. - AQR Managed Futures Fund CL N	A	Dividend	J	T					
57. - AQR Multistrategy Alternative Class N		None			Sold	04/03/19	J		
58. - Pimco Commodity Real Return Inst	A	Dividend	J	T					
59. - SAI International Index	A	Dividend	J	T					
60. - Eaton Vance GL Macro Absolute Retn Adv 1		None			Sold	04/03/19	J		
61. - Eaton Vance GL Macro Absolute Retn Advt A	A	Dividend	J	T	Buy	04/03/19	J		
62. IRA No. 3 (H)									
63. - Fidelity Strategic Advisors Small-Mid Cap Fund	A	Dividend	L	T	Sold (part)	01/30/19	J	B	
64.					Sold (part)	04/03/19	J	A	
65. - Fidelity Strategic Advisors International Fund	C	Dividend	M	T	Sold (part)	03/08/19	J	A	
66.					Buy (add'l)	08/14/19	J		
67. - Fidelity Strategic Advisors Value Fund	B	Dividend	L	T	Sold (part)	01/30/19	J	A	
68.					Sold (part)	03/08/19	J	A	

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000	E =\$15,001 - \$50,000
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69.					Sold (part)	05/30/19	J	A	
70.					Sold (part)	09/26/19	J		
71.					Sold (part)	12/06/19	J	B	
72. - Fidelity Strategic Advisors Core Fund	C	Dividend	M	T	Sold (part)	04/03/19	J	A	
73.					Buy (add'l)	05/30/19	J		
74.					Sold (part)	06/27/19	J	B	
75.					Buy (add'l)	09/26/19	J		
76. - Fidelity Strategic Advisors Growth Fund	A	Dividend	L	T	Sold (part)	03/08/19	J	B	
77.					Sold (part)	04/03/19	J	A	
78.					Sold (part)	05/30/19	J	B	
79.					Sold (part)	09/26/19	J		
80.					Sold (part)	12/06/19	J	A	
81. - Fidelity Strategic Advisors Emerging Markets	A	Dividend	K	T	Buy (add'l)	05/30/19	J		
82. - Fidelity Strategic Advisors Income Opportunity Fund	A	Dividend	J	T	Sold (part)	04/03/19	J	B	
83.					Sold (part)	09/26/19	J		
84. - Fidelity Strategic Advisors Core Income Fund	D	Dividend	N	T	Buy (add'l)	01/30/19	J		
85.					Buy (add'l)	03/08/19	K		

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000	E =\$15,001 - \$50,000
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86.					Buy (add'l)	04/03/19	J		
87.					Sold (part)	05/30/19	J	A	
88.					Buy (add'l)	06/27/19	J		
89.					Buy (add'l)	09/26/19	J		
90.					Buy (add'l)	12/06/19	J		
91. - Fidelity Strategic Advisors Short Duration Fund	A	Dividend	K	T	Sold (part)	03/08/19	J	A	
92.					Buy (add'l)	04/03/19	J		
93. - Fidelity SAI US Large Cap Index	A	Dividend	K	T	Sold (part)	03/08/19	J	A	
94.					Buy (add'l)	06/27/19	J		
95. - Fidelity SAI Emerging Markets Index	A	Dividend	J	T	Sold (part)	08/14/19	J	A	
96. - AQR Multi Strategy Alternative Class N		None			Sold	04/03/19	J		
97. - AQR Managed Futures Fund CL N	A	Dividend	J	T					
98. - Pimco Commodity Real Return Inst	A	Dividend	J	T	Sold (part)	09/26/19	J		
99.					Sold (part)	12/06/19	J		
100. - FIMM Government Portfolio: Instl Cl	A	Dividend	J	T	Sold (part)	02/11/19	J		
101.					Buy (add'l)	03/08/19	J		
102.					Sold (part)	05/13/19	J		

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103.					Buy (add'l)	05/30/19	J		
104.					Sold (part)	08/08/19	J		
105.					Buy (add'l)	09/26/19	J		
106.					Sold (part)	11/18/19	J		
107.					Buy (add'l)	12/06/19	J		
108. - Fidelity SAI Int'l Index	A	Dividend	J	T	Sold (part)	01/30/19	J	A	
109.					Sold (part)	06/27/19	J	A	
110. - Eaton Vance GL Macro Absolute Rtrn Adv 1	A	Dividend			Sold	04/03/19	J		
111. - Eaton Vance GL Macro Absolute Return Advt A	A	Dividend	J	T	Buy	04/03/19	J		
112. IRA No. 5 (H)									
113. - Fidelity Total Bond	B	Dividend	M	T	Buy	06/10/19	M		
114. - Fidelity LT Treasury Bond Index Fund	B	Dividend	L	T	Buy	06/10/19	L		
115. - Fidelity Government MM	A	Dividend	J	T	Buy	06/28/19	J		
116. 401(k) (H)									
117. - Vanguard Institutional Index Fund Plus	A	Dividend	L	T					
118. Adirondack Trust Co. stock	D	Dividend	N	T					
119. Bank of America Growth Money Market Savings	A	Interest	J	T					

1 Income Gain Codes: (See Columns B1 and D4)	A =\$1,000 or less F =\$50,001 - \$100,000	B =\$1,001 - \$2,500 G =\$100,001 - \$1,000,000	C =\$2,501 - \$5,000 H1 =\$1,000,001 - \$5,000,000	D =\$5,001 - \$15,000 H2 =More than \$5,000,000	E =\$15,001 - \$50,000
2 Value Codes (See Columns C1 and D3)	J =\$15,000 or less N =\$250,001 - \$500,000 P3 =\$25,000,001 - \$50,000,000	K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000 P4 =More than \$50,000,000	M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	
3 Value Method Codes (See Column C2)	Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	S =Assessment W =Estimated	T =Cash Market	

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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐

NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e g , div , rent, or int)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e g , buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
120. Deferred Annuity (H)									
121. - Fidelity VIP Investment Grade Bond Fund		None	N	T					
122. - Fidelity VIP Strategic Income Fund		None	M	T					
123. IRA No. 4 (H)									
124. - Vanguard Total Bond Market Index Fund	E	Dividend	P1	T					
125. - Vanguard Total International Stock Index Fund	C	Dividend	M	T					
126. - Vanguard Total Stock Market Index Fund	E	Dividend	P1	T					
127. - Vanguard Prime Money Market Fund	B	Dividend	J	T	Sold (part)	05/31/19	M		
128. - Vanguard Target Retirement 2020	A	Dividend	J	T					
129. Family Trust No. 1 (H)									
130. - Fidelity Advisor Growth Opp CL 1		None	J	T					
131. - Fidelity Diversified International	A	Dividend	K	T					
132. - Fidelity International Cap Appreciation Fund	A	Dividend	J	T					
133. - Causeway International Value Investor	A	Dividend	J	T	Sold (part)	04/09/19	J	A	
134.					Sold (part)	06/24/19	J	A	
135. - Harbor Capital Appreciation Adm CL	A	Dividend	J	T					
136. - Oakmark Fund Investor CL	A	Dividend	K	T					

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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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
137. - Oakmark International Investor CL 1	A	Dividend	J	T					
138. - Hotchkiss & Wiley Midcap Value CL A	A	Dividend	J	T					
139. - Janus Henderson Enterprise T	A	Dividend	K	T					
140. - Lazard Emerging Markets Equity Open CL Shares	A	Dividend	K	T					
141. - MFS International Intrinsic Value CL A	A	Dividend	J	T					
142. - MFS International Diversification FD A	A	Dividend	K	T					
143. - Invesco Oppenheimer Developing Markets R6	A	Dividend	J	T					
144. - T Rowe Price International Discovery Fund 1 CL	A	Dividend	J	T	Sold (part)	07/26/19	J	A	
145. - T Rowe Price Overseas Stock 1 CL	A	Dividend	J	T					
146. - T Rowe Price Emerging Markets Stock Fund 1	A	Dividend	J	T					
147. - T Rowe Price International Stk 1	A	Dividend	J	T					
148. - Wells Fargo Special Midcap Adm		None			Sold	06/24/19	J	A	
149. - Fidelity Municipal Income	B	Dividend	K	T					
150. - Fidelity Tax-free Bond	A	Dividend	K	T					
151. - Strategic Adv Tax Sensitive Short Duration	B	Dividend	L	T	Buy (add'l)	07/26/19	J		
152. - Western Asset Managed Muni CL A	B	Dividend	L	T	Buy (add'l)	02/08/19	J		
153.					Buy (add'l)	04/09/19	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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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐

NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
154.					Buy (add'l)	06/24/19	J		
155. - Vanguard Long Term Tax Exempt Admiral	A	Dividend	J	T	Buy (add'l)	07/26/19	J		
156. - DWS Managed Muni Bond FD S	A	Dividend	K	T					
157. - Oppenheimer International Bond Fund CL 1	A	Dividend			Sold	06/24/19	J	B	
158. - T Rowe Price Tax Free High Yield Adv	B	Dividend	K	T	Buy (add'l)	02/08/19	J		
159. - T Rowe Price Tax Free Income Adv CL	B	Dividend	L	T					
160. - Templeton Global Bond Class A	A	Dividend			Sold	06/24/19	J	A	
161. - Fidelity Govt Cash Reserves	A	Dividend	K	T					
162. - IShares S&P 100 ETF	A	Dividend	K	T					
163. - IShares MSCI EAFE ETF	A	Dividend			Sold	06/25/19	J	A	
164. - IShares TR Russell Midcap ETF	A	Dividend	J	T					
165. - IShares Russell 1000 Value ETF	A	Dividend	J	T	Sold (part)	02/11/19	J	A	
166. - IShares Russell 1000 Growth ETF	A	Dividend	L	T					
167. - IShares Russell 1000 ETF	A	Dividend	K	T					
168. - IShares Russell 2000 ETF	A	Dividend	J	T					
169. - IShares S&P Small Cap 600 Value	A	Dividend	J	T					
170. - IShares Inc Core MSCI Emerging Markets	A	Dividend	J	T					

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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☐

NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
171. - Vanguard Index FDS Vanguard Value	B	Dividend	K	T					
172. - Mainstay Mackay Tax Free Bond Class A (see note)	A	Dividend	J	T					
173. - Spdr Index Shs FDS S&P Global NAT RES	A	Dividend			Sold (part)	04/10/19	J	A	
174.					Sold	06/25/19	J	A	
175. - Flexshares Trust Morningstar Global Upstream NAT RES IDX	A	Dividend	J	T	Buy (add'l)	10/10/19	J		
176. - IShares TR US Treas Bd ETF	A	Dividend	K	T	Buy	06/25/19	K		
177. Family Trust No. 2 (H)									
178. - Fidelity Diversified International	A	Dividend	J	T					
179. - Fidelity International Cap Appreciation Fund	A	Dividend	J	T					
180. - Fidelity Value Discovery		None			Sold	01/31/19	J	A	
181. - Causeway International Value Investor	A	Dividend	J	T					
182. - Harbor Capital Appreciation Adm CL	A	Dividend	J	T					
183. - Oakmark Fund Investor Class	A	Dividend	K	T					
184. - Oakmark International CL 1		None			Sold	04/08/19	J	A	
185. - Hotchkiss & Wiley Midcap Value CL A	A	Dividend	J	T					
186. - Janus Henderson Enterprise T	A	Dividend	J	T					
187. - Lazard Emerging Markets Equity Open CL Shares	A	Dividend	J	T					

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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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
188. - MFS International Intrinsic Value CL A	A	Dividend	J	T					
189. - MFS International Diversification FD A	A	Dividend	J	T					
190. - T Rowe Price New Era	A	Dividend	J	T					
191. - T Rowe Price Overseas Stock 1 CL		None			Sold	06/26/19	J	A	
192. - T Rowe Price International Stk 1	A	Dividend	J	T					
193. - Fidelity Municipal Income	A	Dividend	J	T					
194. - Fidelity Tax-free Bond	A	Dividend	K	T					
195. - Strategic Adv Tax Sensitive Short Duration	A	Dividend	K	T	Buy (add'l)	12/20/19	J		
196. - Blackrock National Muni Fund CL A	A	Dividend	J	T	Buy (add'l)	03/06/19	J		
197.					Buy (add'l)	12/20/19	J		
198. - Mainstay Mackay High Yield Muni Bd CL A	A	Dividend	J	T					
199. - Templeton Global Bond Class A	A	Dividend			Sold	06/26/19	J		
200. - Wells Fargo Muni Bond FD - Admin CL	A	Distribution	J	T	Buy (add'l)	01/31/19	J		
201. - DWS Managed Muni Bond FD S	A	Dividend	J	T	Buy (add'l)	06/26/19	J		
202. - Franklin Federal Tax Free Class A	A	Dividend	K	T					
203. - Invesco Oppenheimer International Bond R6	A	Dividend			Sold	06/26/19	J	A	
204. - T Rowe Price Tax Free High Yield Adv	A	Dividend	J	T					

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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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e g , div , rent, or int)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e g , buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
205. - T Rowe Price Tax Free Income Adv CL	A	Dividend	K	T					
206. - Fidelity Govt Cash Reserves	A	Dividend	J	T					
207. - Flexshares Trust Morningstar Global	A	Dividend			Sold (part)	06/27/19	J	A	
208.					Sold	07/30/19	J	A	
209. - IShares S&P 100 ETF	A	Dividend	K	T					
210. - IShares TR Russell Midcap ETF	A	Dividend	J	T					
211. - IShares Russell 1000 Growth ETF	A	Dividend	K	T					
212. - IShares Russell 1000 ETF	A	Dividend	J	T					
213. - IShares Russell 2000 ETF	A	Dividend	J	T					
214. - IShares S&P Small Cap 600 Value	A	Dividend	J	T					
215. - IShares TR S&P Small Cap 600 Growth ETF	A	Dividend			Sold	06/27/19	J	A	
216. - IShares Edge MSCI USA Value Factor ETF		None			Sold	03/07/19	J	A	
217. - IShares Trust Core MSCI EAFE ETF	A	Dividend	J	T	Sold (part)	06/27/19	J	A	
218. - IShares Inc Core MSCI Emerging Markets	A	Dividend	J	T					
219. - Sector Spdr Tr Shares Ben Int Financial	A	Dividend	J	T					
220. - Vanguard Index FDS Vanguard Value	A	Dividend	K	T					
221. - Mainstay Mackay Tax Free Bond Class A	A	Dividend	J	T					

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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VII. INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B Income during reporting period		C Gross value at end of reporting period		D Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	(2)	(3)	(4)	(5)
	Amount Code 1 (A-H)	Type (e g , div , rent, or int)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e g , buy, sell, redemption)	Date mm/dd/yy	Value Code 2 (J-P)	Gain Code 1 (A-H)	Identity of buyer/seller (if private transaction)
222. - IShares TR US Treas Bd ETF	A	Dividend	J	T	Buy	06/27/19	J		
223. Inherited IRA No. 1 (H)									
224. - T. Rowe Price Dividend Growth	A	Dividend	K	T	Redeemed (part)	12/02/19	J		
225. - T. Rowe Price Spectrum Income	A	Dividend	K	T	Redeemed (part)	12/02/19	J		
226. Inherited IRA No. 2 (H)									
227. - TIAA Traditional (see note)	C	Interest	L	T	Sold (part)	02/19/19	J		
228.					Sold (part)	08/19/19	J		
229. - CREF Stock (see note)			N	T	Sold (part)	02/19/19	J		
230.					Sold (part)	08/19/19	J		
231. - CREF Global Equities (see note)			L	T	Sold (part)	02/19/19	J		
232.					Sold (part)	08/19/19	J		
233. - TIAA Real Estate (see note)			K	T	Sold (part)	02/19/19	J		
234.					Sold (part)	08/19/19	J		
235. - CREF Bond Market (see note)			K	T					
236. - CREF Inflation Linked Bond (see note)			K	T					
237. Bank of America checking (cash equivalent)	A	Interest	J	T					
238. Bank of America checking (cash equivalent) (4)	A	Interest	J	T					

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

Lines 141, 188. The name of this fund changed during 2019. On last year's report, the fund appeared on lines 182 and 265 as MFS International Value Fund CL A.

Lines 143, 203. The name of this fund changed during 2019. On last year's report, the fund appeared on lines 185 and 294 as Oppenheimer Dev Markets Class 1.

Line 249 of last year's report listed Spdr Series Trust Bloomberg BRC CNVRT as "sold part" on 1/10/18. That was an error. The investment should have been listed as "sold." The rest of the information was correct. Because the investment was sold, it does not appear on this year's report.

Lines 227-36. This is an inherited IRA. Except for line 228, Column B is not completed because it cannot be. The TIAA-CREF statements disclose no information about income (other than for the "TIAA Traditional" fund), and TIAA-CREF personnel have told me that the information is unavailable because the investments are "annuity-based." Similarly, information about gain or loss from "sales" (the distributions I am required to take) is not reported in Column D for any portion of the IRA because TIAA-CREF personnel have told me that information about gains or losses is unavailable.

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Goldgar, A. Benjamin

Date of Report

04/12/2020

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/ **A. Benjamin Goldgar**

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