

FINANCIAL DISCLOSURE REPORT

Calendar Year 2003

Report Required by the Ethics
in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (Last name, First name, Middle initial) Ripple, Kenneth F	2. Court or Organization Court of Appeals - 7th Circuit	3. Date of Report 5/13/2004
4. Title (Article III Judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. Circuit Judge - Active	5. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final	6. Reporting Period 1/1/2003 to 12/31/2003
7. Chambers or Office Address United States Courthouse 204 S. Main, Room 208 South Bend, IN 46601	8. On the basis of the information contained in this Report and any modifications pertaining thereto, it is, in my opinion, in compliance with applicable laws and regulations. Reviewing Officer _____ Date _____	

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. Sign on last page.

I. POSITIONS. (Reporting individual only; see pp. 9-13 of filing instructions)

☐ NONE - (No reportable positions.)

POSITION

NAME OF ORGANIZATION/ENTITY

1. See Section VIII, Part I

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

☐ NONE - (No reportable agreements.)

DATE

PARTIES AND TERMS

1. See Section VIII, Part II

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FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Ripple, Kenneth F

Date of Report

5/13/2004

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>GROSS INCOME</u> (yours, not spouse's)
1.	2003	Part-time teaching-University of Notre Dame	19,436

B. Spouse's Non-Investment Income (If you were married during any portion of the reporting year, please 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.	2003	Erica's Craft & Sewing Center-part time employment, sales and teaching

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

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

☐ **NONE** - (No such reportable reimbursements.)

	<u>SOURCE</u>	<u>DESCRIPTION</u>
1.	Pepperdine University, Malibu, CA	1/1-5/03 - Judicial Clerkship Institute Speaker (transportation, food and lodging)
2.	University of Southern California, Los Angeles, CA	2/27-3/6/03 - Moot Court Competition (transportation, food and lodging)
3.	University of Alabama, Tuscaloosa, AL	3/18-24/03 Campbell Moot Court Competition (transportation, food and lodging)
4.	Chicago Humanities Festival, Chicago, IL	11/8/03 (transportation, food and lodging)

FINANCIAL DISCLOSURE REPORT

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

☐ **NONE** - (No such reportable gifts.)

SOURCE

DESCRIPTION

VALUE

1.

See Section VIII, Part V

VI. LIABILITIES. (Includes those of spouse and dependent children. See pp. 32-34 of instructions.)

☒ **NONE** - (No reportable liabilities.)

CREDITOR

DESCRIPTION

VALUE CODE

1.

FINANCIAL DISCLOSURE REPORT

Page 1 of 8

Name of Person Reporting
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VII. INVESTMENTS and TRUSTS — income, value, transactions (includes those of the spouse and dependent children. See pp. 34-57 of filing instructions.)

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, merger, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
☐ NONE (No reportable income, assets, or transactions)									
1. Key Bank, So. Bend, IN, savings & checking acct. combined	A	Interest	N	T					
2. Key Bank, So. Bend, IN IRA - CD	A	Interest	J	T					
3. Key Bank, So. Bend, IN - IRA-CD	A	Interest	J	T					
4. Dreyfus Fund - IRA (Dreyfus Liquid Assets, Inc.)	A	Dividend	K	T					
5. Notre Dame FCU, Notre Dame, IN savings & checking account	A	Interest	J	T					
6. U.S. Savings Bonds		None	J	T					
7. UND TIAA/CREF Retirement Fund	D	Dividend	N	T					
8. Dreyfus Intermediate Municipal Bond Fund	B	Dividend	L	T					
9. Vanguard Municipal Bond Fund Intermediate	A	Dividend	J	T					
10. Loan to John Driscoll to assist in paying mortgage		None	J	T					
11. TIAA/CREF Growth Equity Fund	A	Dividend	J	T					
12. TIAA/CREF Managed Allocation Fund	A	Dividend	J	T					
13. Key Bank, South Bend, IN - CD's	A	Interest	L	W	Redeemed		L		See Note Part VIII
14. Key Bank, South Bend, IN checking	A	Interest	J	T					
15. Rental Property, South Bend, IN	A	Rent	M	W					
16. Prudential Insurance Policy #1	A	Dividend	J	T					
17. Prudential Insurance Policy #2	A	Dividend	K	T					
18. Consecro Whole Life Insurance Policy #1		None	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		

FINANCIAL DISCLOSURE REPORT

Page 2 of 8

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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, mover, redemption)	If not exempt from disclosure			
						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
19. Consaco Whole Life Insurance Policy #2		None	J	T					
20. Traveler's Life Insurance Policy		None	J	T					
21. Trust #1 (RRFT XK) (X)	F	Dividend							
22. - AT&T Corp. Stock - T					From T#2	11/03	J		
23. - AT&T Corp. Stock - T					Sell	12/03	J	A	
24. - AT&T Wireless Services, Inc. Stock - AWE					From T#2	11/03	J		
25. - AT&T Wireless Services, Inc. Stock - AWE					Sell	12/03	J	A	
26. - KT Diversified Equity Fund - KTDE					From T#2	11/03	L		
27. - KT Diversified Equity Fund - KTDE					Sell	12/03	K	A	
28. - Comcast Corp. Stock - COM CL A, CMCSA					From T#2	11/03	J		
29. - Comcast Corp. Stock - COM CL A, CMCSA					Sell	12/03	J	A	
30. - Dow Chemical Stock - DOW					From T#2	11/03	J		
31. - Dow Chemical Stock - DOW					Sell	12/03	J	A	
32. - Exxon Mobil Corp. Stock - XOM					From T#2	11/03	K		
33. - Exxon Mobil Corp. Stock - XOM					Sell	12/03	J	D	
34. - General Electric Co. Stock - GE					From T#2	11/03	K		
35. - General Electric Co. Stock - GE					Sell	12/03	K	E	
36. - International Business Machines Stock - IBM					From T#2	11/03	L		

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(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$1,000,000	H1 = \$1,000,001-\$5,000,000	H2 = 1 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 = \$50,000,001-\$100,000,000		
3. Value Method Codes:	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
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FINANCIAL DISCLOSURE REPORT

Page 3 of 8

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	(1) Amount Code 1 (A-H)	(2) Type (e.g. div, rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g. buy, sell, margin, redemption)	(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
37. - International Business Machines Stock - IBM					Sell	12/03	L	F	
38. - Procter & Gamble Co. Stock - PG					From T#2	11/03	K		
39. - Procter & Gamble Co. Stock - PG					Sell	12/03	K	E	
40. - SBC Communications, Inc. Stock - SBC					From T#2	11/03	K		
41. - SBC Communications, Inc. Stock - SBC					Sell	12/03	J	A	
42. - Vanguard 500 Index Fund - Open-End Fund, VFINX					From T#2	11/03	K		
43. - Vanguard 500 Index Fund - Open-End Fund, VFINX					Sell	12/03	J	A	
44. - KT Convertible Securities Fund - KTCONV					From T#2	11/03	K		
45. - KT Convertible Securities Fund - KTCONV					Sell	12/03	K	A	
46. - United States Treasury NTS Bond					From T#2	11/03	J		
47. - United States Treasury NTS Bond					Sell	12/03	J	A	
48. - KT Tax-Free Fund - KTTAXEX					From T#2	11/03	M		
49. - KT Tax-Free Fund - KTTAXEX					Sell	12/03	L	A	
50. - KT Inter-term Tax Free Fund - KTINTTX					From T#2	11/03	M		
51. - KT Inter-term Tax Free Fund - KTINTTX					Sell	12/03	L	A	
52. - Key Trust Tax Free Money Market Fund - TXMMP					From T#2	11/03	K		
53. - Key Trust Tax Free Money Market Fund - TXMMP					Closed	12/03	K	A	
54. - Key Trust Tax Free Money Market Fund - TXMMP					From T#2	11/03	K		

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(See Column B: 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	
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	P3 = \$25,000,001-\$50,000,000		P4 = Shares less than \$50,000,000		
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Page 4 of 8

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						(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
55. - Key Trust Tax Free Money Market Fund - TXMMF					Closed	12/03	K	A	
56. Trust #2 (RRFT) (X)	F	Dividend							
57. - AT&T Corp. Stock - T						7/03	J		
58. - AT&T Corp. Stock - T					To T#1	11/03	J		
59. - AT&T Wireless Services, Inc. Stock - AWE						7/03	J		
60. - A&T Wireless Services, Inc. - AWE					To T#1	11/03	J		
61. - KT Diversified Equity Fund - KTDE						7/03	L		
62. - KT Diversified Equity Fund - KTDE					To T#1	11/03	L		
63. - Comcast Corp. Stock - COM CL A, CMCSA						7/03	J		
64. - Comcast Corp. Stock - COM CL A, CMCSA					To T#1	11/03	J		
65. - Dow Chemical Stock - DOW						7/03	J		
66. - Dow Chemical Stock - DOW					To T#1	11/03	J		
67. - Exxon Mobil Corp. - XOM						7/03	K		
68. - Exxon Mobil Corp. - XOM					To T#1	11/03	K		
69. - General Electric Co. Stock - GE						7/03	K		
70. - General Electric Co. Stock - GE					To T#1	11/03	K		
71. - International Business Machines - IBM						7/03	L		
72. - International Business Machines - IBM					To T#1	11/03	L		

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2. Value Codes:	J = \$15,000 or less	K = \$15,001-\$50,000	L = \$50,001-\$100,000	M = \$100,001-\$250,000	
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3. Value Method Codes:	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Cash/Market	
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FINANCIAL DISCLOSURE REPORT

Page 5 of 8

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73. - Procter & Gamble Co. Stock - PG						7/03	K		
74. - Procter & Gamble Co. Stock - PG					To T#1	11/03	K		
75. - SBC Communications, Inc. Stock - SBC						7/03	K		
76. - SBC Communications, Inc. Stock - SBC					To T#1	11/03	K		
77. - Vanguard 500 Index Fund - VFINX						7/03	K		
78. - Vanguard 500 Index Fund - VFINX					To T#1	11/03	K		
79. - KT Convertible Securities Fund - KTCONV						7/03	K		
80. - KT Convertible Securities Fund - KTCONV					To T#1	11/03	K		
81. - United States Treasury NTS Bond						7/03	J		
82. - United States Treasury NTS Bond					To T#1	11/03	J		
83. - KT Tax-Free Fund - KTTAXEX						7/03	M		
84. - KT Tax-Free Fund - KTTAXEX					To T#1	11/03	M		
85. - KT Inter-term Tax-Free Fund - KTINTTX						7/03	M		
86. - KT Inter-term Tax-Free Fund - KTINTTX					To T#1	11/03	M		
87. - Key Trust Tax Free Money Market Fund - TXMMF						7/03	K		
88. - Key Trust Tax Free Money Market Fund - TXMMF					To T#1	11/03	K		
89. Trust #3 (VRFT MK) (X)	B	Dividend	N	T					
90. - AT&T Corp. Stock - T					From T#4	11/03	J		

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	
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FINANCIAL DISCLOSURE REPORT

Page 6 of 8

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91. - AT&T Corp. Stock - T					Sell	12/03	J	A	
92. - AT&T Wireless Services, Inc. Stock - AWE					From T#4	11/03	J		
93. - AT&T Wireless Services, Inc. Stock - AWE					Sell	12/03	J	A	
94. - Comcast Corp. Stock - COM CL A, CMCSA					From T#4	11/03	J		
95. - Comcast Corp. Stock - COM CL A, CMCSA					Sell	12/03	J	A	
96. - Dow Chemical Stock - DOW					From T#4	11/03	J		
97. - Dow Chemical Stock - DOW					Sell	12/03	J	A	
98. - General Electric Co. Stock - GE					From T#4	11/03	K		
99. - General Electric Co. Stock - GE					Sell	12/03	K	A	
100. - Procter & Gamble Co. Stock - PG					From T#4	11/03	K		
101. - Procter & Gamble Co. Stock - PG					Sell	12/03	K	B	
102. - SBC Communications, Inc. Stock - SBC					From T#4	11/03	J		
103. - SBC Communications, Inc. Stock - SBC					Sell	12/03	J	A	
104. - KT Fixed Income Fund - KTFIXED					From T#4	11/03	L		
105. - KT Fixed Income Fund - KTFIXED					Sell	12/03	L	A	
106. - KT Inter-term Tax-Free Fund - KTINTTX					From T#4	11/03	K		
107. - KT Inter-term Tax Free Fund - KTINTTX					Sell	12/03	K	A	
108. - KT Government Mortgage Fund					From T#4	11/03	K		

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(See Columns B1 and D4)	F = \$50,001-\$100,000	G = \$100,001-\$250,000	H1 = \$100,001-\$500,000	H2 = More than \$500,000	
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Page 7 of 8

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	(1)	(2)	(1)	(2)	(1)	If not exempt from disclosure			
	Amount Code 1 (A-E)	Type (e.g. div. rent. or int.)	Value Code 2 (J-P)	Value Method Code 3 (Q-W)	Type (e.g. buy, sell, matur., redemption)	(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
109. -KT Government Mortgage Fund					Sell	12/03	K	A	
110. -United States Treasury NTS Bond					From T#4	11/03	K		
111. -United States Treasury NTS Bond					Sell	12/03	K	A	
112. -Key Trust Tax Free Money Market Fund - TXMMF					From T#4	11/03	K		
113. -Key Trust Tax Free Money Market Fund - TXMMF					From T#4	11/03	J		
114. Trust #4 (VRFT) (X)	E	Dividend							
115. -AT&T Corp. Stock - T						7/03	J		
116. -AT&T Corp. Stock - T					To T#3	11/03	J		
117. -AT&T Wireless Services, Inc. Stock - AWE						7/03	J		
118. -AT&T Wireless Services, Inc. - Stock - AWE					To T#3	11/03	J		
119. -Comcast Corp. Stock - COM CL A, CMCSA						7/03	J		
120. -Comcast Corp. Stock - COM CL A, CMCSA					To T#3	11/03	J		
121. -Dow Chemical Stock - DOW						7/03	J		
122. -Dow Chemical Stock - DOW					To T#3	11/03	J		
123. -General Electric Co. Stock - GE						7/03	K		
124. -General Electric Co. Stock - GE					To T#3	11/03	K		
125. -Procter & Gamble Co. Stock - PG						7/03	K		
126. -Procter & Gamble Co. Stock - PG					To T#3	11/03	K		

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 B4)	F = \$50,001-\$100,000	G = \$100,001-\$500,000	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 C2)	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 = \$50,000,001-\$100,000,000		
3. Value Method Codes:	Q = Appraisal	R = Cost (Real Estate Only)	S = Assessment	T = Car/Mariner	
(See Column C3)	U = Book Value	V = Other	W = Estimated		

FINANCIAL DISCLOSURE REPORT

Page 8 of 8

Name of Person Reporting

Ripple, Kenneth F

Date of Report

5/13/2004

VII. INVESTMENTS and TRUSTS – income, value, transactions (includes those of the spouse and dependent children. See pp. 34-37 of filing instructions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Cross 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, merger, redemption)	(2) Date: Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
127. - SBC Communications, Inc. Stock - SBC						7/03	J		
128. - SBC Communications, Inc. Stock - SBC					To T#3	11/03	J		
129. - KT Fixed Income Fund - KTFIXED						7/03	L		
130. - KT Fixed Income Fund - KTFIXED					To T#3	11/03	L		
131. - KT Inter-term Tax-Free Fund - KTINTTX						7/03	K		
132. - K Inter-term Tax-Free Fund - KTINTTX					To T#3	11/03	K		
133. - KT Government Mortgage Fund						7/03	K		
134. - KT Government Mortgage Fund					To T#3	11/03	K		
135. - United States Treasury NTS Bond						7/03	K		
136. - United States Treasury NTS Bond					To T#3	11/03	K		
137. - Key Trust Tax Free Money Market Fund - TXMMF						7/03	K		
138. - Key Trust Tax Free Money Market Fund - TXMMF					To T#3	11/03	K		
139. - Key Trust Tax Free Money Market Fund - TXMMF						7/03	J		
140. - Key Trust Tax Free Money Market Fund - TXMMF					To T#3	11/03	J		
141. Key Advantage Money Market checking (X)	A	Interest	J	T					
142. Key Advantage Money Market (X)	A	Interest	L	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-\$30,000	L = \$30,001-\$100,000	M = \$100,001-\$250,000	
(See Columns C1 and D2)	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	
	PS = \$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 = Cost/Market	
(See Column C2)	U = Book Value	V = Other	X = Estimated		

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Ripple, Kenneth F

Date of Report

5/13/2004

VII. ADDITIONAL INFORMATION OR EXPLANATIONS (Indicate part of Report.)

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS

I. Positions

Part-time Professor of Law, University of Notre Dame (joined faculty in 1977; part-time since appointment to Judiciary).

As a faculty member, Judge Ripple is entitled to purchase tickets to athletic events at a discount, to receive a twenty percent discount at the University bookstore on some items and a ten percent discount on others, and to use other University facilities such as the library and athletic facilities. He is also a member of the University Club and pays the dues required of any member of the faculty. The Law School provides Judge Ripple with Westlaw and Lexis services for his academic needs.

II. Agreement

1. TIAA/CREF Pension Fund - Prior to his appointment, Judge Ripple was a full-time employee of the University of Notre Dame. Both he and the University contributed on his behalf to this nation-wide pension fund for university teachers during those years (1977-1985). The fund is administered by a board of trustees. Although Judge Ripple now teaches on a part-time basis at the University, neither he nor the University contributes to the fund as a part of this arrangement.

2. Part-time professor, University of Notre Dame - With the approval of the Chief Judge, Judge Ripple taught one course in the Spring semester of 2003 and one course in the Fall semester. Details are set forth above in Section VIII, I.

V. Other Gifts

Union League Club of Chicago - The Club has extended signing privileges which permit Judge Ripple to use the Club facilities at the same cost as charged to members. This privilege is accorded all Article III federal judges who sit in Chicago. The Union League Club charges a fee of \$55.00 per month for use of these privileges. Regular non-resident dues are \$186.00 per quarter.

Various bar associations and similar legal groups have extended honorary memberships to Judge Ripple. He did not use these memberships during the reporting period. Details are therefore omitted in accordance with the instructions.

West Publishing Company supplies Judge Ripple with a sample set of the Federal Reporter and miscellaneous legal material for use in his chambers. The company makes these books available to all federal judges. The estimated value is \$2,382. These materials are used for the performance of official duties.

Judge Ripple received sample text books from law school book publishers for the courses that he teaches at the University of Notre Dame. These books were received under established programs through which publishers send such books to all professors and asks the professors to consider the books for publication. Judge Ripple received these books under the same conditions as all other professors. Books were received from the following publishers. (The value shown is estimated from the published retail price of the book.)

Aspen Publishers - \$81.95
Lexis Nexis - Matthew Bender Publishers - \$202.00
Thomson West Publishers - \$122.50

VII. Investments and Trusts

Item No. 7. In previous years, the yield on this retirement plan has been termed "interest." It appears that "dividend" is technically more appropriate; accordingly, that nomenclature has been used this year. There has been no substantive change in the nature of the investment or in its yield.

Item No. 13. (Reported as Item #14 last year) As noted in last year's report, these CDs were the property of a non-dependent child. [redacted] name appears on the certificates in order to permit her to transact business at [redacted] direction. No money of Judge or of [redacted] is included. In February 2003, [redacted] redeemed these CDs. [redacted] placed the funds in Items 141 and 142. Values are estimated because Judge [redacted] have only partial documentation.

Item No. 14. (Reported as Item #16 last year) This checking account is in the name of [redacted] and is used exclusively for the deposit of rents and the payment of bills from rental property owned by these individuals and reported as Item #15 (reported as Item #17 last year).

Item Nos. 18, 19 & 20. As noted last year, although it is not entirely clear, it appears that the current version of the instructions requires the reporting of these policies. No dividends or interest are attributable to any individual policy of this type. Each policy does have a cash value; that value is noted.

Item No. 21. Judge Ripple received a bequest upon the death of [redacted]. The trust referred to as Trust #1 was created to hold Judge Ripple's portion of Trust #2 referenced in line item 56. Trust #1 was liquidated and the proceeds transferred to line item 1.

Item No. 56. Judge Ripple received a bequest upon the death of [redacted]. The trust referred to as Trust #2 included funds to be shared with [redacted] of Judge Ripple. Judge Ripple's portion of the trust was transferred to the trust reported in line item 21 referred to as Trust #1.

Item No. 89. Judge Ripple received a bequest upon the death of [redacted]. The trust referred to as Trust #3 was created to hold Judge Ripple's portion of Trust #4 referenced in line item 114. The securities in Trust #3 were liquidated and the proceeds from these sales were all invested in a money market fund held within this trust. Upon resolution of the state related to this trust, the funds will be paid to Judge Ripple.

Item No. 114. Judge Ripple received a bequest upon the death of [redacted]. The trust referred to as Trust #4 included funds to be shared with [redacted] of Judge Ripple. Judge Ripple's portion from this trust was transferred to the trust reported in line item 89 referred to as Trust #3.

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Ripple, Kenneth F

Date of Report

5/13/2004

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS (Indicate part of Report.)

Item Nos. 141 & 142 (X). The money in these accounts belong to a non-dependent child. He has placed [REDACTED] on the accounts solely so that she can make transactions at his direction. No money of Judge [REDACTED] is included in these accounts.

FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Ripple, Kenneth F

Date of Report

5/13/2004

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. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature

Date

13 May 04

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

FILING INSTRUCTIONS

Mail signed original and 3 additional copies to:

Committee on Financial Disclosure
Administrative Office of the United States Courts
Suite 2-301
One Columbus Circle, N.E.
Washington, D.C. 20544