AO 10
Rev. 3/2023

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2024

Report Required by the Ethics in Government Act of 1978 (5 U.S.C. app. §§ 13101-13111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Kiel, Edward S.	U.S. District Court for the District of New Jersey	08/15/2025
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	**5a. Report Type (check appropriate type)**	**6. Reporting Period**
U.S. District Judge (Active)	☐ Nomination Date ☐ Initial ☑ Annual ☐ Final	01/01/2024 **to** 12/31/2024
	5b. ☐ Amended Report	
7. Chambers or Office Address		
Mitchell H. Cohen Building and U.S. Courthouse 4th & Cooper Streets Camden, NJ 08101		

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 Guide to Judiciary Policy, Volume 2D, Ch. 3, § 345 Trustees, Executors, Administrators, and Custodians; § 350 Power of Attorney; § 355 Outside Positions.)*

☑ NONE *(No reportable positions.)*

	POSITION	NAME OF ORGANIZATION/ENTITY
1.		
2.		
3.		
4.		
5.		

II. AGREEMENTS. *(Reporting individual only; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 340 Agreements and Arrangements.)*

☑ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 320 Income; § 360 Spouses and Dependent Children.)*

A. Filer's Non-Investment Income

☑ NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (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.)*

	DATE	SOURCE
1.	2024	Advanced Eye Care Center (salary)
2.		
3.		
4.		

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

(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)

☑ NONE *(No reportable reimbursements.)*

	SOURCE	DATES	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.					
2.					
3.					
4.					
5.					

V. GIFTS. *(Includes those to spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 330 Gifts and Reimbursements; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable gifts.)*

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

VI. LIABILITIES. *(Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 335 Liabilities; § 360 Spouses and Dependent Children.)*

☑ NONE *(No reportable liabilities.)*

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

Name of Person Reporting	Date of Report
Kiel, Edward S.	08/15/2025

VII. INVESTMENTS and TRUSTS *-- income, value, transactions (Includes those of spouse and dependent children; see Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

☐ 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 (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
1.	INDIVIDUAL ASSETS (H)									
2.	CHASE BANK (cash)	A	Interest	L	T					
3.	BANK OF AMERICA (cash)		None	K	T					
4.	METLIFE PERMANENT (WHOLE) LIFE INSURANCE POLICY	A	Dividend	M	T					
5.	NORTHWESTERN MUTUAL (WHOLE) LIFE INSURANCE POLICY	C	Dividend	M	T					
6.	NEW YORK LIFE CUSTOM WHOLE LIFE INSURANCE POLICY	D	Dividend	N	T					
7.	ACCOUNT #1 (H)									
8.	JPMORGAN DEPOSIT ACCOUNT (cash)	A	Interest	K	T					
9.	FIDELITY SALEM STR TR FIDELITY 500 (FXAIX)	D	Dividend	O	T	Buy (add'l)	02/20/24	J		
10.						Sold (part)	10/01/24	K	D	
11.						Buy (add'l)	11/22/24	K		
12.	FIDELITY SALEM STR TR INTL INDEX (FSPSX)	C	Dividend	O	T	Buy (add'l)	01/09/24	J		
13.	ISHARES CORE S&P MID CAP ETF (IJH) (Y)									
14.	ISHARES MSCI JAPAN ETF EST (EWJ)	A	Dividend	K	T	Sold (part)	11/22/24	J	A	
15.	ISHARES MSCI CANADA ETF (EWC)	A	Dividend	K	T	Sold (part)	05/29/24	J	B	
16.	ISHARES MSCI PACIFIC EX (EPP)	A	Dividend	K	T	Sold (part)	07/12/24	J	A	
17.	ISHARES CORE MSCI PACIFIC ETF (IPAC)	A	Dividend			Buy	01/09/24	J		

1. Income Gain Codes: (See Columns B1 and D4) — 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; 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 (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; 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 (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; U =Book Value; V =Other; W =Estimated

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18.						Sold	07/12/24	J	A	
19.	ISHARES CORE MSCI INTRNTNL DEVELOPED MARKETS ETF (IDEV)	A	Dividend			Buy	05/29/24	J		
20.						Sold	07/12/24	J	A	
21.	VANGUARD INTL EQUITY (VGK)	C	Dividend	L	T	Buy (add'l)	01/09/24	J		
22.						Buy (add'l)	02/20/24	J		
23.						Sold (part)	07/12/24	J	C	
24.						Sold (part)	11/22/24	J	A	
25.	BLACKROCK FUNDS V HIGH YIELD BOND PORTFOLIO K (BRHYX)	B	Dividend	K	T	Buy (add'l)	01/22/24	J		
26.						Buy (add'l)	07/16/24	J		
27.	ISHARES MBS ETF EST YIELD (MBB)		None			Sold	01/22/24	J		
28.	ISHARES U S TREASURY BOND (GOVT) (Y)									
29.	ISHARES CORP BOND ETF (USHY)	A	Dividend			Buy	07/16/24	J		
30.						Sold	11/22/24	J	A	
31.	PGIM HIGH YIELD FUND (PHYQX)	B	Dividend	K	T	Buy (add'l)	07/16/24	J		
32.						Sold (part)	11/22/24	J		
33.	VANGUARD BOND INDEX FD (VBTLX)	B	Dividend	K	T	Sold (part)	02/20/24	J		
34.	VANGUARD EMERGING MARKETS GOV BOND ETF (VWOB)	A	Dividend	J	T	Buy	01/22/24	J		

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	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		
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35.					Sold (part)	11/22/24	J	A	
36. VANGUARD INTERMEDIATE TERM CORP BOND ETF (VCIT) (X)	B	Dividend	K	T	Sold (part)	05/08/24	J		
37. VANGUARD SCOTTSDALE FUNDS LT TRES ETF (VGLT)	A	Dividend			Buy	01/22/24	K		
38.					Buy (add'l)	02/20/24	J		
39.					Sold	11/22/24	J		
40. VANGUARD SCOTTSDALE MORTGAGE BACKED SECURITIES ETF (VMBS)	A	Dividend	K	T	Buy	11/22/24	K		
41. VANGUARD TOTAL BOND MARKET ETF (BND)	A	Dividend	J	T	Buy (add'l)	01/09/24	J		
42.					Sold (part)	01/22/24	J		
43.					Sold	02/20/24	K		
44.					Buy	10/02/24	J		
45. VANGUARD TOTAL INTL BOND (BNDX)	D	Dividend	M	T	Buy (add'l)	01/09/24	J		
46.					Sold (part)	01/22/24	J		
47.					Sold (part)	02/20/24	J		
48.					Buy (add'l)	05/08/24	J		
49.					Buy (add'l)	10/02/24	J		
50. ACCOUNT #2 (H)									

1. Income Gain Codes: (See Columns B1 and D4)
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; 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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51. FIDELITY GOVERNMENT MONEY MARKET (SPAXX) (cash eq.)	A	Dividend	J	T	Sold (part)	02/28/24	K		
52.					Buy (add'l)	04/30/24	J		
53.					Sold (part)	05/10/24	J		
54.					Sold (part)	07/24/24	J		
55.					Sold (part)	08/12/24	J		
56.					Sold	09/18/24	J		
57.					Buy	12/20/24	J		
58. CONSTELLATION ENERGY CORP COM (CEG)	A	Dividend	J	T	Buy	09/18/24	J		
59. AMPLIFY ETF TR BLOCKCHAIN LDR (BLOK)	A	Dividend	J	T					
60. FIRST TR EXCHANGE TRADED FD DOW JONES (FDN)	A	Dividend	J	T	Buy	05/10/24	J		
61. FIRST TR EXCHANGE TRADED FD II NASDQ CLN (GRID)	A	Dividend	J	T	Buy	05/10/24	J		
62. FIRST TRUST WATER ETF (FIW)	A	Dividend	J	T					
63. GLOBAL X FDS US INFR ETF (PAVE)	A	Dividend	J	T	Buy	02/28/24	J		
64. ISHARES CORE S&P 500 ETF (IVV)	A	Dividend	J	T	Sold (part)	01/09/24	J	A	
65.					Buy (add'l)	02/28/24	J		
66. ISHARES MSCI MEXICO ETF (EWW) (X)	A	Dividend			Sold	11/07/24	J		
67. ISHARES TR US INSURANCE ETF (IAK)	A	Dividend	J	T	Buy	04/30/24	J		

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68.	ISHARES TRUST ISHARES MSCI INDIA ETF USD (INDA)	A	Dividend	J	T					
69.	ISHARES TRUST D J US FINANCIAL (IYF)	A	Dividend	J	T	Buy	02/28/24	J		
70.	SPDR SER TR S&P METALS MNG (XME)		None	J	T	Buy	02/28/24	J		
71.	VANGUARD MATERIALS INDEX FUND (VAW)	A	Dividend			Sold	02/27/24	J		
72.	VANGUARD SMALL CAP VALUE ETF (VBR)	A	Dividend			Sold (part)	04/23/24	J		
73.						Sold	04/30/24	J		
74.	VANGUARD MID-CAP INDEX FUND (VO)	A	Dividend	J	T	Buy	11/07/24	J		
75.	VANGUARD SMALL-CAP INDEX FUND (VB)	A	Dividend			Buy	07/26/24	J		
76.						Sold	12/20/24	J	A	
77.	VANGUARD WHITEHALL FDS HIGH DIV YLD (VYM)	A	Dividend	J	T	Buy	01/09/24	J		
78.						Buy (add'l)	04/23/24	J		
79.						Buy (add'l)	05/10/24	J		
80.	VANGUARD WORLD FD INF TECH ETF (VGT)	A	Dividend	J	T	Buy	02/27/24	J		
81.						Buy (add'l)	02/28/24	J		
82.						Sold (part)	07/26/24	J	A	
83.						Buy (add'l)	08/12/24	J		
84.	ISHARES CORE US AGGREGATE BOND ETF (AGG)	A	Dividend	J	T	Buy (add'l)	02/28/24	J		

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85.					Buy (add'l)	07/24/24	J		
86. ISHARES TR 10-20 YR TRS ETF (TLH)	A	Dividend			Buy (add'l)	02/28/24	J		
87.					Sold (part)	04/30/24	J		
88.					Sold	12/20/24	J		
89. ISHARES SILVER TR ISHARES (SLV)		None	J	T					
90. SPDR GOLD TR GOLD SHS (GLD)		None	J	T					
91. ACCOUNT #3 (H)									
92. SCHWAB S&P 500 INDEX FUND (SWPPX)	A	Dividend	K	T					
93. ACCOUNT #4 (H)									
94. AMERICAN FUNDS BALANCED FUND (ABALX)	A	Dividend	J	T					
95. SCHWAB S&P 500 INDEX FUND (SWPPX)	A	Dividend	K	T					
96. ACCOUNT #5 (H)									
97. CHARLES SCHWAB BANK (cash) (y)									
98. SCHWAB S&P 500 INDEX (SWPPX)	A	Dividend	K	T	Buy (add'l)	01/02/24	J		
99.					Buy (add'l)	03/04/24	J		
100.					Buy (add'l)	04/05/24	J		
101.									

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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 (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
102. VANGUARD EQUITY INCOME (VEIPX)	F	Dividend	O	T					
103. VANGUARD GROWTH INDEX FD (VIGAX)	A	Dividend	M	T	Buy (add'l)	01/02/24	J		
104.					Buy (add'l)	02/02/24	J		
105.					Buy (add'l)	03/18/24	J		
106.					Buy (add'l)	04/24/24	J		
107.					Buy (add'l)	05/01/24	J		
108. VANGUARD TARGET (VTTVX)	D	Dividend	L	T					
109. ACCOUNT #6 (H)									
110. CHARLES SCHWAB BANK DEPOSIT ACCOUNT (cash)	A	Interest	M	T					
111. GABELLI SMALL CAP GROWTH (GABSX)	C	Dividend	K	T					
112. SCHWAB S&P 500 INDEX FD (SWPPX)	A	Dividend	K	T	Buy (add'l)	01/02/24	J		
113.					Buy (add'l)	03/02/24	J		
114. ACCOUNT #7 (H)									
115. FIDELITY GOVERNMENT MONEY MARKET (SPAXX) (cash eq.)	A	Dividend	J	T	Buy (add'l)	10/01/24	J		
116. DFA INTERNATIONAL SMALL COMPANY PORTFOLIO (DFISX)	A	Dividend	J	T					
117. DIMENSIONAL EMERGING MARKETS VALUE (DFEVX)	A	Dividend	J	T					
118. DIMENSIONAL ETF TRUST INTERNATNAL VAL (DFIV)	A	Dividend	K	T					

1. Income Gain Codes: (See Columns B1 and D4) — 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; 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 (See Columns C1 and D3) — J =$15,000 or less; K =$15,001 - $50,000; L =$50,001 - $100,000; M =$100,001 - $250,000; 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 (See Column C2) — Q =Appraisal; R =Cost (Real Estate Only); S =Assessment; T =Cash Market; 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 Guide to Judiciary Policy, Volume 2D, Ch. 3, § 310 Reporting Thresholds for Assets; § 312 Types of Reportable Property; § 315 Interests in Property; § 320 Income; § 325 Purchases, Sales, and Exchanges; § 360 Spouses and Dependent Children; § 365 Trusts, Estates, and Investment Funds.)*

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119. DIMENSIONAL ETF TRUST US EQUITY (DFUS)	A	Dividend	L	T					
120. DIMENSIONAL ETF TRUST US SMALL CAP ETF (DFAS)	A	Dividend	K	T	Sold (part)	10/24/24	J	B	
121. EA SERIES TRUST EA BRIDGEWAY OMN (BSVO)	A	Dividend	K	T					
122. DIMENSIONAL ETF TRUST SHORT DURATION F (DFSD)	A	Dividend	J	T					
123. VANGUARD SCOTTSDALE FDS INTER TERM TREAS (VGIT)	A	Dividend	K	T					
124. VANGUARD SHT-TERM INFLATION-PROTECTED (VTIP)	A	Dividend	J	T					
125. ACCOUNT #8 (H)									
126. FIDELITY GOVERNMENT MONEY MARKET (cash eq.) (SPAXX)	B	Interest	J	T	Sold (part)	02/28/24	K		
127.					Sold (part)	04/30/24	J		
128.					Sold (part)	05/10/24	K		
129.					Sold (part)	07/24/24	J		
130.					Sold (part)	09/18/24	J		
131.					Buy (add'l)	12/20/24	J		
132. CONSTELLATION ENERGY CORP COM (CEG)	A	Dividend	J	T	Buy	09/18/24	J		
133. FIRST TR EXCHANGE TRADED FUND DOW JONES (FDN)		None	J	T					
134. FIRST TR EXCHANGE TRADED FD II NASDQ CLN (GRID)	A	Dividend	J	T	Buy	05/10/24	J		
135. FIRST TRUST WATER ETF (FIW)	A	Dividend	J	T					

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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 (1) Amount Code 1 (A-H)	B. (2) Type (e.g., div., rent, or int.)	C. Gross value at end of reporting period (1) Value Code 2 (J-P)	C. (2) Value Method Code 3 (Q-W)	D. Transactions during reporting period (1) Type (e.g., buy, sell, redemption)	D. (2) Date mm/dd/yy	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	
136. GLOBAL X FDS US INFR DEV ETF (PAVE)	A	Dividend	J	T	Buy	01/09/24	J		
137.					Buy (add'l)	02/28/24	J		
138. ISHARES MSCI MEXICO ETF (EWW)	A	Dividend			Buy (add'l)	05/10/24	J		
139.					Sold	11/07/24	J		
140. ISHARES TR NASDAQ BIOTECH (IBB)	A	Dividend	J	T					
141. ISHARES TR U.S. INSRNCE ETF (IAK)	A	Dividend	J	T	Buy	04/30/24	J		
142. ISHARES TRUST DJ US FINANCIAL (IYF)	A	Dividend	J	T	Buy	02/28/24	J		
143. ISHARES TRUST ISHARES MSCI INDIA ETF USD (INDA)	A	Dividend	J	T	Buy (add'l)	02/28/24	J		
144. SPDR S&P500 ETF TRUST TRUST UNIT (SPY)	A	Dividend	K	T					
145. VANGUARD SMALL CAP VALUE ETF (VBR)	A	Dividend			Sold (part)	04/23/24	J		
146.					Sold	04/30/24	J		
147. VANGUARD MID-CAP INDEX FUND (VO)	A	Dividend	J	T	Buy	11/07/24	J		
148. VANGUARD WHITEHALL FDS HIGH DIVIDEND (VYM)	A	Dividend	K	T	Buy (add'l)	04/23/24	J		
149. VANGUARD WORLD FD INF TECH ETF (VGT)	A	Dividend	J	T	Buy	05/10/24	J		
150. ISHARES CORE US AGGREGATE BOND ETF (AGG)	A	Dividend	K	T	Buy (add'l)	02/28/24	J		
151.					Buy (add'l)	07/24/24	J		
152. ISHARES TR 10-20 YR TRS ETF (TLH)	A	Dividend			Sold (part)	01/09/24	J		

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153.					Sold (part)	04/30/24	J		
154.					Sold	12/20/24	J		
155. ISHARES SILVER TR ISHARES (SLV)		None	J	T					
156. SPDR GOLD TR GOLD SHS (GLD)		None	J	T					
157. ACCOUNT #9 (H)									
158. FRANKLIN GROWTH ALLOCATION AGE 19+ 529 PORTFOLIO - DIRECT CLASS (Y)									
159. ACCOUNT #10 (H)									
160. FRANKLIN CONSERVATIVE ALLOCATION AGE 19+ 529 PORTFOLIO - DIRECT (Y)									
161. ACCOUNT #11 (H)									
162. NJ TREASURY MANAGED TRUST (Y)									

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

Part VII, Column B: Lines reflecting no income are so reported because none was attributed to those particular holdings during the reporting period, whether taxable, tax exempt, or tax deferred, or because the investments do not allocate income to individual holdings, but instead are credited only in unit value.

NJ Treasury-Managed Trust E is the name of the holding. It does not have underlying assets.

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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. § 13141 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Edward S. Kiel

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. § 13106)

Committee on Financial Disclosure
Administrative Office of the United States Courts
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