Annual, 2025

Financial Disclosure Report (AO Form 10)

Filer's Information
Ray, William M.
U.S. District Court - Georgia Northern
District Judge

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

/s/ Ray, William M. [electronically signed on Jun 8, 2026 12:55pm by Ray, William M. in JEFS]
/s/ Ray, William M. [electronically signed on May 6, 2026 11:28am by Ray, William M. in JEFS]

I. Positions

I do not have any Positions to report
No entries in this section

II. Agreements

	EMPLOYER OR PARTY NAME	TERMS	AGREEMENT START MONTH	AGREEMENT START YEAR
1.	I am vested in the state retirement system for appellate judges of	I am vested in the state retirement system for appellate judges of the State of Georgia. I will draw a monthly pension when I turn 65. Pension is 75% of pay of an active judge.	January	2002

III A. Filer Non-Investment Income

I do not have any Filer Non-Investment Income to report
No entries in this section

III B. Spouse Non-Investment Income

	SOURCE	DESCRIPTION	HONORARIUM	HONORARIUM AMOUNT	HONORARIUM DATE
1.	Self-employment income from private practice as a psychologist	psychologist		$0.00	

IV. Reimbursements

SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED

	SOURCE OF REIMBURSEMENT	FROM DATE	TO DATE	LOCATION	PURPOSE	ITEMS PAID OR PROVIDED
1.	George Mason School of Law	Feb 13, 2025	Feb 14, 2025	Arlington, VA	Attend Scalia Forum Seminar	Airfare, Hotel and Dinner
2.	University of Geogia School of Law	Apr 7, 2025	Jan 8, 2025	School of Law, University of Georgia, Athens, Georgia 30602	To speak to student group, UGS Chapter of the Federalist Society	Hotel, Dinner with Dean, and Lunch with Students

V. Gifts

I do not have any Gifts to report
No entries in this section

VI. Liabilities

	CREDITOR NAME	TYPE OF LIABILITY	VALUE
1.	Chase Southwest VISA Card	Other: Revolving credict card	$15,001 - $50,000
2.	American Express	Other: Revolving credit card	$15,001 - $50,000

VII. Investments and Trusts

	DESCRIPTION	INCOME AMOUNT	INCOME TYPE	GROSS VALUE	VALUE METHOD
1.	**Fidelty IRA (FCNTX)**	$1,001 - $2,500	Dividend	$15,001 - $50,000	Cash/Market
2.	**Vanguard 500 Index Admiral Fund (VFIAX)**	$1,000 or less	Dividend	$50,001 - $100,000	Cash/Market
3.	**(H) T. Rowe Price IRA**				
3-A.	-T. Rowe Price Equity Income Fund (PRFDX)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
3-B.	-T Rowe Price Growth Stock Fund (PRGFX)	$1,000 or less	Dividend	$15,001 - $50,000	Cash/Market
4.	**TruistFinancial, fka Suntrust, Checking and Savings**	$1,000 or less	Interest	$15,001 - $50,000	Cash/Market

VIII. Additional Information or Explanations

	ADDITIONAL INFORMATION OR EXPLANATION
1.	1. I am vested in the State of Georgia retirement plan (ERS) for appellate judges. Given that I am now retired from service to the State of Georgia, at the age of 65, I will begin to draw a pension that will be 75% of the salary that active judges on the Court of Appeals of Georgia receive each month. The current salary of judges of the Court of Appeals of Georgia is $212,230.00