

**FINANCIAL DISCLOSURE REPORT  
FOR CALENDAR YEAR 2005**

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

<b>1. Person Reporting (last name, first, middle initial)</b>  Ripple, Kenneth F	<b>2. Court or Organization</b>  Court of Appeals - 7th Circuit	<b>3. Date of Report</b>  05/11/06
<b>4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)</b>  U.S. Circuit Judge - Active	<b>5a. Report Type (check appropriate type)</b> <input type="checkbox"/> Nomination,                      Date <input type="checkbox"/> Initial <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Final	<b>6. Reporting Period</b> 01/01/2005 to 12/31/2005
<b>7. Chambers or Office Address</b>  United States Courthouse 204 S. Main, Room 208 South Bend, IN 46601-2122	<b>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.</b>  Reviewing Officer _____ Date _____	
<p align="center"><b>IMPORTANT NOTES:</b> 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.</p>		

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

NONE (No reportable positions.)

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. See Section VIII, Part I	
2. See Section VIII, Part I	
3.	
4.	
5.	

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

NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1.	See Section VIII, Part II
2.	
3.	

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**III. NON-INVESTMENT INCOME.** *(Reporting individual and spouse; see pp. 17-24 of 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. 2005	Part-time teaching-University of Notre Dame	\$ 20,619
2.		
3.		
4.		
5.		

**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. 2005	Erica's Craft & Sewing Center-part time employment, sales and teaching
2.	
3.	
4.	
5.	

**IV. REIMBURSEMENTS** *-- transportation, lodging, food, entertainment.**(Includes those to spouse and dependent children. See pp. 25-27 of instructions.)* NONE *(No reportable reimbursements.)*

<u>SOURCE</u>	<u>DESCRIPTION</u>
1.	
2.	
3.	
4.	
5.	

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

NONE *(No reportable gifts.)*

<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1. See Section VIII, Part V		\$ 0.0
2.		
3.		
4.		
5.		

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

NONE *(No reportable liabilities.)*

<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.		
2.		
3.		
4.		
5.		

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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)

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, 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)
1. Key Bank, So. Bend, IN IRA - CD	A	Interest	J	T					
2. Key Bank, So. Bend, IN IRA - CD	A	Interest	J	T					
3. Dreyfus Fund - IRA (Dreyfus Liquid Assets, Inc.)	A	Dividend	K	T					
4. Notre Dame FCU, Notre Dame, IN savings & checking account	A	Interest	J	T					
5. U.S. Savings Bonds		None	J	T					
6. UND TIAA/CREF Retirement Fund	E	Interest	N	T					
7. Dreyfus Intermediate Municipal Bond Fund	B	Dividend	L	T					
8. Loan to John Driscoll to assist in paying mortgage		None	J	T					
9. Prudential Insurance Policy #1	A	Interest	K	T					
10. Prudential Insurance Policy #2	A	Interest	J	T					
11. Conseco Whole Life Insurance Policy #1		None	J	T					
12. Conseco Whole Life Insurance Policy #2		None	J	T					
13. Traveler's Life Insurance Policy		None	J	T					
14. Key Advantage Money Market Checking		None			Closed				
15. Key Advantage Money Market		None			Closed				
16. Trust #5	D	Dividend	N	T					
17. - Goldman Sachs Fsq Tax Free Money Market Fund Capital									

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	K =\$15,001 - \$50,000 O =\$500,001 - \$1,000,000	L =\$50,001 - \$100,000 P1 =\$1,000,001 - \$5,000,000	M =\$100,001 - \$250,000 P2 =\$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	P3 =\$25,000,001 - \$50,000,000 Q =Appraisal U =Book Value	R =Cost (Real Estate Only) V =Other	P4 =More than \$50,000,000 S =Assessment W =Estimated	T =Cash Market	

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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)

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, merger, redemption)	If not exempt from disclosure			
						(2) Date Month - Day	(3) Value Code 2 (I-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
18. - Units in Tax Exempt Fund of 1st Source Bank									
19. - Units in Intermediate Tax Exempt Fund of 1st Source Bank									
20. - Aegis Value Fund Inc.									
21. - Fidelity Contra Fund #022									
22. - Dodge & Cox Stock Fund									
23. - Morgan Stanley Instl Intl Eq-A									
24. - Units in Income Equity Fund of 1st Source Bank									
25. - Morgan Stanly Instl Intl Eq-A					Purchased	3/16	J		
26. - J P Morgan Premier Tax Free Money					Purchased	3/31	J		
27. - Goldman Sachs Fsq Tax Free Money					Purchased	3/31	J		
28. - Dodge & Cox Stock Fund					Sold	3/16	J	A	
29. - J P Morgan Premier Tax Free Money					Sold	3/31	J		
30. - Dodge & Cox Stock Fund					Sold	3/31	J	A	
31. - Goldman Sachs Fsq Tax Free Money					Sold	3/31	J		
32. - Units in Tax Exempt Fund of 1st Source Bank					Purchased	4/6	K		
33. - Fidelity Contra Fund #022					Purchased	5/4	L		
34. - Goldman Sachs Fsq Tax Free Money					Purchased	6/30	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	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	P3 = \$25,000,001 - \$50,000,000 Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	P4 = More than \$50,000,000 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) 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)
35. - Units in Income Equity Fund of 1st Source Bank					Sold	4/6	J	A	
36. - Units in Intermediate Tax Exempt Fund of 1st Source					Sold	4/6	K	A	
37. - AMCAP Fund A #02					Sold	5/4	L	B	
38. - Goldman Sachs Fsq Tax Free Money					Sold	6/30	J		
39. - Dodge & Cox Stock Fund					Purchased	9/30	J		
40. - Goldman Sachs Fsq Tax Free Money					Purchased	9/30	J		
41. - Goldman Sachs Fsq Tax Free Money					Sold	9/30	J		
42. - Goldman Sachs Fsq Tax Free Money					Purchased	12/31	J		
43. - Aegis Value Fund Inc					Sold	12/27	J	B	
44. - Fidelity Contra Fund #022					Sold	12/27	J	B	
45. - Morgan Stanley Instl Intl Eq-A					Sold	12/27	J	B	
46. - Dodge & Cox Stock Fund					Sold	12/30	J	A	
47. Trust #6	D	Dividend	N	T					
48. - Goldman Sachs Fsq Tax Free Money Market Fund Capital									
49. - Units in Tax Exempt Fund of 1st Source Bank									
50. - Units in Intermediate Tax Exempt Fund of 1st Source									
51. - Aegis Value Fund Inc									

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	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	P3 = \$25,000,001 - \$50,000,000 Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	P4 = More than \$50,000,000 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) 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)
52. - Fidelity Contra Fund #022									
53. - Dodge & Cox Stock Fund									
54. - Morgan Stanley Instl Intl Eq-A									
55. - Units in Income Equity Fund of 1st Source Bank									
56. - Aegis Value Fund Inc.					Purchased	1/4	J		
57. - AMCAP Fund A #02					Purchased	1/4	K		
58. - Dodge & Cox Stock Fund					Purchased	1/4	J		
59. - Morgan Stanley Instl Intl Eq-A					Purchased	1/4	J		
60. - Units in Income Equity Fund of 1st Source Bank					Purchased	2/4	J		
61. - Units in Tax Exempt Fund of 1st Source Bank					Purchased	2/4	K		
62. - Units in Intermediate Tax Exempt Fund of 1st Source					Purchased	2/4	K		
63. - Morgan Stanley Instl Intl Eq-A					Purchased	3/16	J		
64. - J P Morgan Premier Tax Free Money					Purchased	3/31	J		
65. - Goldman Sachs Fsq Tax Free Money					Purchased	3/31	L		
66. - Dodge & Cox Stock Fund					Sold	3/16	J		
67. - J P Morgan Premier Tax Free Money Market Fund #92					Sold	3/31	L		
68. - Dodge & Cox Stock Fund					Sold	3/31	J	A	

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000 J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000 K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000 R = Cost (Real Estate Only) V = Other	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000 L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000 S = Assessment W = Estimated	D = \$5,001 - \$15,000 H2 = More than \$5,000,000 M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000 T = Cash Market	E = \$15,001 - \$50,000
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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)
69. - Goldman Sachs Fsq Tax Free Money					Sold	3/31	L		
70. - Units In Tax Exempt Fund of 1st Source Bank					Purchased	4/6	K		
71. - Fidelity Contra Fund #022					Purchased	5/4	L		
72. - Goldman Sachs Fsq Tax Free Money					Purchased	6/30	J		
73. - Units in Income Equity Fund Of 1st Source Bank					Sold	4/6	J	A	
74. - Units in Intermediate Tax Exempt Fund of 1st Source Bank					Sold	4/6	K	A	
75. - AMCAP Fund A #02					Sold	5/4	L	B	
76. - Goldman Sachs Fsq Tax Free Money					Sold	6/30	J		
77. - Goldman Sachs Fsq Tax Free Money					Purchased	9/30	J		
78. - Goldman Sachs Fsq Tax Free Money					Sold	9/30	J		
79. - Goldman Sachs Fsq Tax Free Money					Purchased	12/31	J		
80. - Aegis Value Fund Inc.					Sold	12/27	J	B	
81. - Fidelity Contra Fund #022					Sold	12/27	J	B	
82. - Morgan Stanley Instl intl Eq-A					Sold	12/27	J	B	
83. - Dodge & Cox Stock Fund					Sold	12/30	J	A	
84. 1st Source Bank - Checking	A	Interest	J	T					
85. Michiana Credit Union	A	Interest	J	T					

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000 J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000 K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000 R = Cost (Real Estate Only) V = Other	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000 L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000 S = Assessment W = Estimated	D = \$5,001 - \$15,000 H2 = More than \$5,000,000 M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000 T = Cash Market	E = \$15,001 - \$50,000
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## VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of Report.)*

### VIII. ADDITIONAL INFORMATION OR EXPLANATIONS

#### I. Positions

Item No. 1. 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.

Judge Ripple continues to teach in the present calendar year.

Item No. 2. Judge Ripple is a member of the visiting committees of the Divinity School of the University of Chicago and of the School of Law of the University of Chicago. Members of the visiting committees simply give advice to the administration and faculty of the University. They have no authority in matters of University governance.

#### 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 2005 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 to all Article III federal judges who sit in Chicago. The Union League Club charges a fee of \$60.00 per month for use of these privileges. Regular non-resident dues are \$195.00 per quarter.

The American Judicature Society gives all federal judges a complimentary membership. Annual dues are \$60.00. Judge Ripple receives their publication.

The Federal Bar Association gives all federal judges an honorary membership. There are no dues for such members. Regular annual dues are \$155.00

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 \$2,273.20. 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.)

Foundation Press - \$9.00

Thomson West Publishers - \$25.50

#### VII. Investments and Trusts

Item Nos. 11, 12 & 13. (Reported as Items 17, 18, & 19 last year) 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 Nos. 17 - 46. These are all of the holdings, purchase, and sale transactions within Trust No. 5 (Item 16)

Item Nos. 48 - 83. These are all of the holdings, purchase, and sale transactions within Trust No. 6 (Item 47)

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

Signature



Date

11 May 06

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