Statement of Financial Interests for 2024



CONTACT INFORMATION	
Last Name:	First Name and Middle initial:
Howe	Janice W
Work Phone Number:	Other Phone:
(617) 788-8130	Redacted
Work Email:	Other Email:
janice.howe@jud.state.ma.us	Redacted
Primary Residence Address:	
Redacted	
Contact mailling address	
Redacted	
You indicated that you did have a spouse residing in your household durin	g 2024.
You indicated that you had no dependent child(ren) residing in your house	hold at any time during 2024.
Contact mailling address Redacted You indicated that you did have a spouse residing in your household during	

Candidacy and Public Service

1. If you are a candidate for public office, please indicate the public office you are seeking.

Filer reported none.

Original Page 1 of 63

2. Identify the position you now hold, or have held, which requires you to file a Statement of Financial Interests and provide the required information for that position. If you held more than one public position which requires you to file, identify each position.

Agency Name	Address	Position	Date	Amount of Income	
Administrative Office of the Trial Court (AOTC)	3 Pemberton Square, Boston, MA, 02108, US	Associate Justice of the Superior Court	01/31/2018	\$100,001 or more	
Administrative Office of the Trial Court (AOTC)	three pemberton square, boston, MA, 02108, US	Associate Justice of the Superior Court	01/29/2018	\$100,001 or more	
Administrative Office of the Trial Court (AOTC)	three pemberton square, boston, MA, 02108, US	Associate Justice of the Superior Court	01/31/2018	\$100,001 or more	
Administrative Office of the Trial Court (AOTC)	3 Pemberton Square, Boston, MA, 02108, US	Associate Justice of the Superior Court	01/31/2018	\$100,001 or more	
Administrative Office of the Trial Court (AOTC)	three pemberton square, boston, MA, 02108, US	Associate Justice of the Superior Court	01/29/2018	\$100,001 or more	
Administrative Office of the Trial Court (AOTC)	three pemberton square, boston, MA, 02108, US	Associate Justice of the Superior Court	01/31/2018	\$100,001 or more	
Administrative Office of the Trial Court (AOTC)	three pemberton square, boston, MA, 02108, US	Justice of the Superior Court	01/31/2018	\$100,001 or more	
Administrative Office of the Trial Court (AOTC)	three pemberton square, boston, MA, 02108, US	Recall Justice of the Superior Court	01/31/2018	\$100,001 or more	
Administrative Office of the Irial Court (AOTC)	three pemberton square, boston, MA, 02108, US	Recall Justice of the Superior Court	01/31/2018	\$100,001 or more	

Original Page 2 of 63

3. Other than the position(s) identified in Question 2, identify every public position you held, and every public agency to which you provided services, at any time during 2024, whether compensated or not, and whether full- or part-time.	
Filer reported none.	
4. Identify every public position your spouse and/or any dependent child(ren) residing in your household held, and every public agency to which your spouse and/or any dependent child(ren) residing in your household provided services, at any time during 2024, whether compensated or not, and whether full- or part-time.	
Filer reported none.	
Private Employment and Leaves of Absence	
5. Identify every Business for which you worked as an employee, manager, consultant, or independent contractor at any time during 2024, whether compensated or not, and whether full- or part-time, and provide the required information for each.	
Filer reported none.	
6. Identify any Business from which you were on a leave of absence at any time during 2024, and provide its address.	
Filer reported none.	
7. Identify every Business for which your spouse and/or any dependent child(ren) residing in your household worked as an employee, manager, consultant, or independent contractor at any time during 2024, whether compensated or not, and whether full- or part-time, and provide the required information for each.	
Filer reported none.	

Original Page 3 of 63

Business Ownership and Transfers
8. Identify each Business of which you were, in whole or in part, an owner, partner, or proprietor, or in which you owned more than 1% of any class of the outstanding stock or similar ownership interest, at any time during 2024, and provide the required information for each.
Filer reported none.
9. Identify each Business of which your spouse and/or any dependent child(ren) residing in your household was, in whole or in part, an owner, partner, or proprietor, or in which your spouse and/or any dependent child(ren) residing in your household owned more than 1% of any class of the outstanding stock or similar ownership interest, at any time during 2024, and provide the required information for each.
Filer reported none.
10. Identify any stock or similar ownership interest in a Business which you transferred to your spouse and/or any dependent child(ren) residing in your household during 2024, and provide the required information for each. Filer reported none.
Service as an Officer, Director, or Trustee
11. Identify any Business in which you served as an officer, director, or trustee, at any time during 2024, whether compensated or not, and whether full- or part-time, and provide the required information for each.
Filer reported none.
12. Identify any Business in which your spouse and/or any dependent child(ren) residing in your household served as an officer, director, or trustee, at any time during 2024, whether compensated or not, and whether full- or part-time, and provide the required information for each.
Filer reported none.

Original Page 4 of 63

<u>NOTE</u>: If the Filer answered "YES" to a Question in the following section, one or more columns in the Table for that Question may be blank in the following situations: If the Filer indicated that the name of the person and/or the trust was a family member's name or address, the Filer was not required to provide that name. If the Filer indicated that an address was a family member's address, the Filer was not required to provide that address.

Real Estate

13. Identify all Real Estate in Massachusetts which you owned directly or through a Business as of December 31, 2024, and which had an assessed value greater than \$1,000, and provide the required information for each Real Estate holding.

Ownership Legend:
Filer = F
Spouse/Child(ren) = S/C
Trust = T

Property Address	Owner	Transferred? Transferred?	ansferor Name	Transferor Address	Assessed Value
Redacted	F, S/C	No			\$100,001 or more
Redacted	F, S/C	No			\$100,001 or more
Redacted	F, S/C	No	2 6		\$100,001 or more
Redacted	F, S/C	No		R	

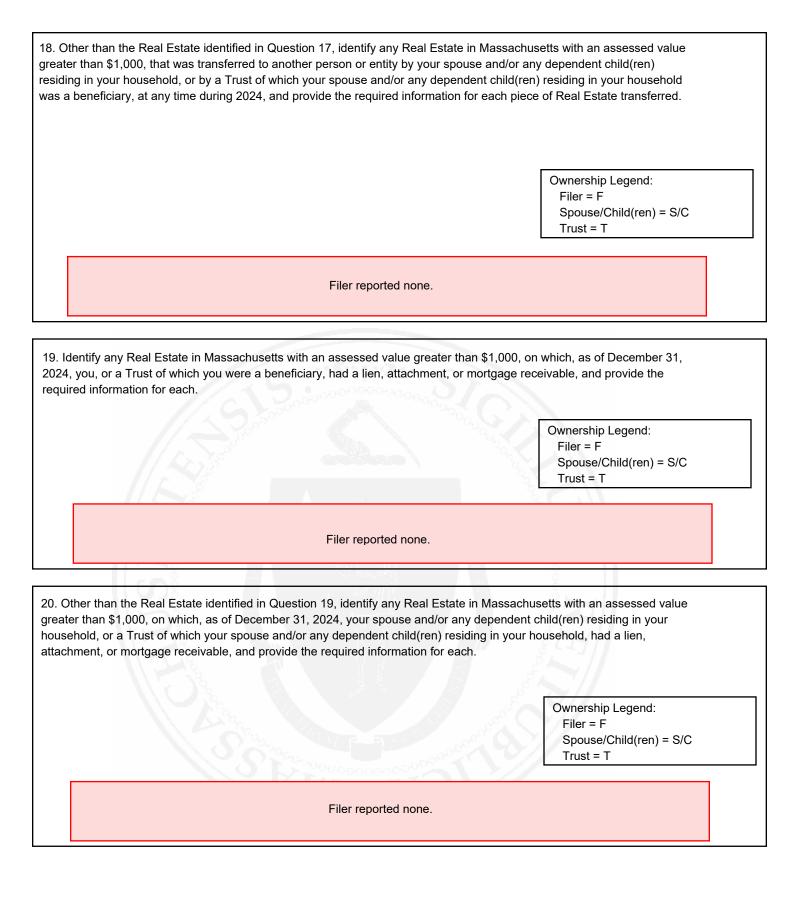
14. Other than the Real Estate identified in Question 13, identify all Real Estate in Massachusetts which your spouse and/or any dependent child(ren) residing in your household owned directly or through a Business as of December 31, 2024, and which had an assessed value greater than \$1,000, and provide the required information for each Real Estate holding.

Filer reported none.

Original Page 5 of 63

15. Identify any Trust of which you were a beneficiary, and which owned Real Esta 2024, with an assessed value greater than \$1,000, and provide the required informholding.	
	Beneficiary Legend: Filer = F Spouse/Child(ren) = S/C Trust = T
Filer reported none.	
16. Other than the Real Estate identified in Question 15, identify any Trust of which child(ren) residing in your household was a beneficiary, and which owned Real Est 31, 2024, with an assessed value greater than \$1,000, and provide the required in Estate holding. Filer reported none.	tate in Massachusetts as of December
	8 ()
17. Identify any Real Estate in Massachusetts with an assessed value greater tha person or entity by you, or by a Trust of which you were a beneficiary, at any time information for each Real Estate holding.	
	Ownership Legend: Filer = F Spouse/Child(ren) = S/C Trust = T
Filer reported none.	
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Original Page 6 of 63



Original Page 7 of 63

NOTE: If the Filer answered "YES" to a Question in the following section, one or more columns in the Table for that Question may be blank in the following situations: If the Filer indicated that the name of the person and/or the trust was a family member's name or address, the Filer was not required to provide that name. If the Filer indicated that an address was a family member's address, the Filer was not required to provide that address.

Financial Investments

21. Identify every bond or other security issued by the Commonwealth of Massachusetts or its political subdivisions, agencies, and authorities, which you owned directly or through a Business, as of December 31, 2024, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each such investment.

Ownership Legend: Filer = F Spouse/Child(ren) = S/C Trust = T

Filer reported none.

22. Other than the bonds or other securities identified in Question 21, identify every bond or other security issued by the Commonwealth of Massachusetts or its political subdivisions, agencies, and authorities, which your spouse and/or any dependent child(ren) residing in your household owned directly or through a Business, as of December 31, 2024, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each such investment.

Filer reported none.

23. Identify every bond or other security issued by the Commonwealth of Massachusetts or its political subdivisions, agencies, and authorities, which was owned as of December 31, 2024, by a Trust of which you were a beneficiary, whether directly or through a Business, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each such investment.

Beneficiary Legend:
Filer = F
Spouse/Child(ren) = S/C
Trust = T

Filer reported none.

Original Page 8 of 63

24. Identify every bond or other security issued by the Commonwealth of Massachusetts or its political subdivisions, agencies, and authorities, which was owned as of December 31, 2024, by a Trust of which your spouse and/or any dependent child(ren) residing in your household was a beneficiary, whether directly or through a Business, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each such investment.

Filer reported none.



Original Page 9 of 63

25. Identify every Financial Investment that you owned directly or through a Business as of December 31, 2024, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each.

Ownership Legend: Filer = F Spouse/Child(ren) = S/C Trust = T

Name of Issuer	Owner	Description of Investment	Principal Place of Business or State of Incorporation	Address
Accenture plc. Class A Ordinary Shares (Ireland) (ACN)	F			
Adobe Systems Incorporated - Common Stock(ADBE)	F	S		
Apple Inc Common Stock(AAPL)	F			
Berkshire Hathaway Inc. New Common Stock(BRK.B)	F			
Cincinnati Financial Corporation - Common Stock(CINF)	F			
Cisco Systems, Inc Common Stock(CSCO)	F			

Original Page 10 of 63

Crown Castle International Corp. (REIT) Common Stock(CCI)	F
Diageo plc Common Stock(DEO)	F
Dominion Resources, Inc. Common Stock(D)	F
Fidelity National Information Services, Inc. Common Stock(FIS)	F
Gartner, Inc. Common Stock(IT)	F
Honeywell International Inc. Common Stock(HON)	F
Johnson & Johnson Common Stock(JNJ)	F
Marsh & McLennan Companies, Inc. Common Stock(MMC)	F

Original Page 11 of 63

Mastercard Incorporated Common Stock(MA)	F
Medtronic plc. Ordinary Shares (MDT)	F
Mondelez International, Inc Class A Common Stock(MDLZ)	F
Norfolk Southern Corporation Common Stock(NSC)	F
Paychex, Inc Common Stock(PAYX)	F
Pepsico, Inc. Common Stock(PEP)	F
Philip Morris International Inc Common Stock(PM)	F
Starbucks Corporation - Common Stock(SBUX)	F

Original Page 12 of 63

Thermo Fisher Scientific Inc	F			
Common Stock(TMO)				
Union Pacific Corporation Common Stock(UNP)	F			
UnitedHealth Group Incorporated Common Stock (DE) (UNH)	F			
Visa Inc.(V)	F	S. 3000000000000000000000000000000000000		
WEC Energy Group, Inc. Common Stock(WEC)	F			
Zoetis Inc. Class A Common Stock(ZTS)	F			
JP Morgan Chase & Co. Common Stock(JPM)	F, S/C		70110	
JP Morgan	F	Structured Investment Based on Eurostoxx Banking Sector	New York	270 Park Avenue, New York, NY, 10017, US

Original Page 13 of 63

Ironwood MultiStrategy Fund, LLC	F	Fund of Hedge Funds	California	One Market Plaza, Steuart Tower, Suite 2500, San Francisco, CA, 94105, US
Nestle, LTD ADR	F	ADR (American Depository Receipt)	Vevey, Switzerland	Avenue Nestle 55, Vevey 1800
Abbott Laboratories Common Stock(ABT)	F			
Comcast Corporation - Class A Common Stock(CMCSA)	F	500000000000000000000000000000000000000		
Fastenal Company - Common Stock(FAST)	F			
JP Morgan Chase & Co. Common Stock(JPM)	F			
Merck & Company, Inc. Common Stock (new) (MRK)	F			
Microsoft Corporation - Common Stock(MSFT)	F			

Original Page 14 of 63

PayPal Holdings, Inc Common Stock(PYPL)	F
Texas Instruments Incorporated - Common Stock(TXN)	F
United Parcel Service, Inc. Common Stock(UPS)	F
BlackRock, Inc. Common Stock(BLK)	F
Mondelez International, Inc Class A Common Stock(MDLZ)	F, S/C
Pepsico, Inc. Common Stock(PEP)	F, S/C
Amazon.com, Inc Common Stock(AMZN)	F
American Express Company Common Stock(AXP)	F

Original Page 15 of 63

Lowe's Companies, Inc. Common Stock(LOW)	F			
SAP SE ADS(SAP)	F			
Charles Schwab Corporation (The) Common Stock(SCHW)	F			
Siemans Healthineers AG	F ADR (Americar Depository Re		27	91052 Erlangen, Federal Republic of Germany
Adidas AG	F Common Stock	Germany		Adi-Dassler-Stras se 1, 910
				Herogenaurach, Germany
AbbVie Inc. Common Stock(ABBV)	F			
Autodesk, Inc Common Stock(ADSK)	F			
Air Products and Chemicals, Inc.	F	H J		
	F	HU		

Original Page 16 of 63

ICON plc - Ordinary Shares(ICLR)	F			
Motorola Solutions, Inc. Common Stock(MSI)	F			
NextEra Energy, Inc. Common Stock(NEE)	F			
Unilever PLC Common Stock(UL)	F	200000000000000000000000000000000000000		
American TT 7		A 170		
Amadeus IT Group S. A. ADR	F	Preferred Stock	Spain	Salvador de Madriago 1, Madrid, Spain
	F	Preferred Stock	Spain	Madriago 1,
ASML Holding N.V ADS represents 1 ordinary		Preferred Stock	Spain	Madriago 1,

Original Page 17 of 63

Globant S.A. Common Shares (GLOB)	F			
MercadoLibre, Inc Common Stock(MELI)	F			
Netflix, Inc Common Stock(NFLX)	F			
Shopify Inc. Class A Subordinate Voting Shares(SHOP)	F	200000000000000000000000000000000000000		
TJX Companies, Inc. (The) Common Stock(TJX)	F			
Wal-Mart Stores, Inc. Common Stock(WMT)	F			
U.S. Bancorp Common Stock(USB)	F, S/C			
Bunzl PLC	F	Preferred Stock	United Kingdom	45 Seymour Street, London W1H 7JT

Original Page 18 of 63

Dassault Systemes SE	F	Common Stock	France	10 Rue Marcel Dassault, Vaclizy-Villacoub lay
Experian	F	Common Stock	Ireland	Northern Cross Malahide Road, Dublin 17, Ireland
Nintendo Co., LTD	F	Common Stock	Japan	11-1 Hokokate-cho, Kamaitoba Minamii-ku, Kyoto, Japan
Trane Technologies	F	Common Stock	Ireland	170/175 Lakeview Drive, Airside Business Park, Swords, Ireland
Wal-Mart de Mexico, S.A.B. de C.V.	F	Common Stock	Mexico	Nextengo #78, Santa Cruz Acayucan, Mexico City, DF 02770
The Sage Group PLC	F	International Equity	United Kingdom	North Park, Newcastle upon Tyne NE 9AA
Airbnb	F	Common Stock	California	888 Brannan Street, San Francisco, CA, 94103, US
Evolution ADR	F	International Equity	Sweden	Vasagatan 16, Stockholm 111 20, Sweden

Original Page 19 of 63

Accenture plc. Class A Ordinary Shares (Ireland) (ACN)	F
Adobe Systems Incorporated - Common Stock(ADBE)	F
Alphabet Inc Class A Common Stock(GOOGL)	F
Alphabet Inc Class C Capital Stock(GOOG)	
Apple Inc Common Stock(AAPL)	F
Berkshire Hathaway Inc. New Common Stock(BRK.B)	F
Chevron Corporation Common Stock(CVX)	F
Chubb Corporation (The) Common Stock(CB)	F

Original Page 20 of 63

Cincinnati Financial Corporation - Common Stock(CINF)	F
Cisco Systems, Inc Common Stock(CSCO)	F
Crown Castle International Corp. (REIT) Common Stock(CCI)	F
Diageo plc Common Stock(DEO)	F Control of the cont
Dominion Resources, Inc. Common Stock(D)	F
Gartner, Inc. Common Stock(IT)	F
Honeywell International Inc. Common Stock(HON)	F Company of the comp
Johnson & Johnson Common Stock(JNJ)	F

Original Page 21 of 63

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Marsh & McLennan Companies, Inc. Common Stock(MMC)	F
Mastercard Incorporated Common Stock(MA)	F
Medtronic plc. Ordinary Shares (MDT)	F
Mondelez International, Inc Class A Common Stock(MDLZ)	F
Norfolk Southern Corporation Common Stock(NSC)	F
Paychex, Inc Common Stock(PAYX)	F
Pepsico, Inc. Common Stock(PEP)	F
Philip Morris International Inc Common Stock(PM)	F

Original Page 22 of 63

Starbucks Corporation - Common Stock(SBUX)	F
Thermo Fisher Scientific Inc Common Stock(TMO)	F
Union Pacific Corporation Common Stock(UNP)	F
UnitedHealth Group Incorporated Common Stock (DE) (UNH)	F CONTROL OF THE PARTY OF THE P
Visa Inc.(V)	F
WEC Energy Group, Inc. Common Stock(WEC)	F
Zoetis Inc. Class A Common Stock(ZTS)	F
JP Morgan Chase & Co. Common Stock (JPM)	F, S/C

Original Page 23 of 63

JP Morgan	F	Structured Investment Based on Eurostoxx Banking Sector	New York	270 Park Avenue, New York, NY, 10017, US
Abbott Laboratories Common Stock(ABT)	F			
Comcast Corporation - Class A Common Stock(CMCSA)	F			
Fastenal Company - Common Stock(FAST)	F	200000000000000000000000000000000000000		
JP Morgan Chase & Co. Common Stock(JPM)	F			
Merck & Company, Inc. Common Stock (new) (MRK)	F			
Microsoft Corporation - Common Stock(MSFT)	F	Poce of the second of the seco		
Texas Instruments Incorporated - Common Stock(TXN)	F			

Original Page 24 of 63

United Parcel Service, Inc. Common Stock(UPS)	F
BlackRock, Inc. Common Stock(BLK)	F
Mondelez International, Inc Class A Common Stock(MDLZ)	F, S/C
Pepsico, Inc. Common Stock(PEP)	F, S/C
Amazon.com, Inc Common Stock(AMZN)	F
American Express Company Common Stock(AXP)	F
Lowe's Companies, Inc. Common Stock(LOW)	F
MSCI Inc Common Stock(MSCI)	F

Original Page 25 of 63

ServiceNow, Inc. Common Stock(NOW)	F			
SAP SE ADS(SAP)	F			
Charles Schwab Corporation (The) Common Stock(SCHW)	F			
Siemans Healthineers AG	F	ADR (American Depository Receipt)	Henkestr, 127	91052 Erlangen, Federal Republic of Germany
Adidas AG	F	Common Stock	Germany	Adi-Dassler-Stras
				se 1, 910 Herogenaurach, Germany
Linde PLC	F	Common Stock	Connecticut	10 Riverview Drive, Danbury, CT, 06810, US
First Trust Low Duration Mortgage Opportunities ETF(LMBS)	F			
John Hancock Large Cap Value Fund Class I(JLVIX)	F			

Original Page 26 of 63

AbbVie Inc. Common Stock(ABBV)	F
Autodesk, Inc Common Stock(ADSK)	F
Aon plc Class A Ordinary Shares (UK) (AON)	F
Air Products and Chemicals, Inc. Common Stock(APD)	F
ICON plc - Ordinary Shares(ICLR)	F
Motorola Solutions, Inc. Common Stock(MSI)	F
NextEra Energy, Inc. Common Stock(NEE)	F
Unilever PLC Common Stock(UL)	F

Original Page 27 of 63

Amadeus IT Group S. A. ADR	F	Preferred Stock	Spain	Salvador de Madriago 1, Madrid, Spain
ASML Holding N.V ADS represents 1 ordinary share(ASML)	F			
Avago Technologies Limited - Ordinary Shares(AVGO)	F			
Crown Castle International Corp. (REIT) Common Stock(CCI)	F	200000000000000000000000000000000000000		
Globant S.A. Common Shares(GLOB)	F			
MercadoLibre, Inc Common Stock(MELI)	F			
Netflix, Inc Common Stock(NFLX)	F			
Shopify Inc. Class A Subordinate Voting Shares(SHOP)	F			

Original Page 28 of 63

TJX Companies, Inc. (The) Common Stock(TJX)	F			
Wal-Mart Stores, Inc. Common Stock(WMT)	F			
U.S. Bancorp Common Stock(USB)	F, S/C			
Bunzl PLC	F	Preferred Stock	United Kingdom	45 Seymour Street, London W1H 7JT
1/2		603030		
Dassault Systemes SE	F	Common Stock	France	10 Rue Marcel Dassault, Vaclizy-Villacouk lay
Experian	F	Common Stock	Ireland	Northern Cross Malahide Road, Dublin 17, Ireland
Trane Technologies	F	Common Stock	Ireland	170/175 Lakeview Drive, Airside Business Park, Swords, Ireland
The Sage Group	F	International Equity	United Kingdom	North Park, Newcastle upon Tyne NE 9AA

Original Page 29 of 63

Airbnb	F	Common Stock	California	888 Brannan Street, San Francisco, CA, 94103, US
Evolution ADR	F	International Equity	Sweden	Vasagatan 16, Stockholm 111 20, Sweden
The Progressive Corporation	F	Common Stock	Ohio	6300 Wilsonn Mills Road, Mayfield, OH, 44143, US
First Trust NASDAQ Clean Edge Green Energy Index Fund(QCLN)	F	5.0000000000000000000000000000000000000		
Fidelity Institutional Money Market Funds: MMkt Pt Cl I(FMPXX)	F, S/C			
HDFC Bank Limited Common Stock(HDB)	F			
Northrop Grumman Corporation Common Stock(NOC)	F	Suncesson Sunces		
ProLogis, Inc. Common Stock(PLD)	F			

Original Page 30 of 63

TJX Companies, Inc. (The) Common Stock(TJX)	F			
Altria Group, Inc.(MO)	F			
Blackrock ESG (ECAT)	F	Closed End Fund	New York	52 E. 55th Street, New York, NY, 10022, US
Elevance (ELV)	F	Common Stock	Indiana	2200 Virginia Avenue, Indianapolis, IN, 46204, US
Evolution EV (EVVTY)	F	Common Stock	Stockholm, Sweden	Vasagatan 16, Stockholm, Sweden 11120, SE
Teleperformance (TLPFY)	F	Common Stock	Paris, Ile-de-France	21-25 Rue Balzac, Paris, Ile-de-France, 75008, FR
McDonald's Corporation Common Stock(MCD)	F	Parace so consecuence of the terms of the te		
Eli Lilly and Company Common Stock(LLY)	F			

Original Page 31 of 63

Eaton Corporation, PLC Ordinary Shares (ETN)	F
BlackRock, Inc. Common Stock(BLK)	F
Berkshire Hathaway Inc. New Common Stock(BRK.B)	F
Novo Nordisk A/S Common Stock(NVO)	F
UnitedHealth Group Incorporated Common Stock (DE) (UNH)	
First Trust NASDAQ Clean Edge Green Energy Index Fund(QCLN)	F
SPDR Select Sector Fund - Health Care(XLV)	F
First Trust NASDAQ CEA Cybersecurity ETF(CIBR)	F

Original Page 32 of 63

Ironwood MultiStrategy Fund, LLC	F	Hedge Funds	California	One Market Plaza, Steuart Tower, Suite 2500, San Franciso, CA, 94105, US
SPDR Select Sector Fund - Health Care(XLV)	F			
Arch Capital Group Ltd Common Stock(ACGL)	F			
Arch Capital Group Ltd Common Stock(ACGL)	F	5.0000000000000000000000000000000000000		
American International Group, Inc. New Common Stock(AIG)	F			
Arthur J. Gallagher & Co. Common Stock(AJG)	F			
AMETEK, Inc.(AME)	F		1701	
American Tower Corporation (REIT) Common Stock(AMT)	F			

Original Page 33 of 63

ANSYS, Inc Common Stock(ANSS)	F
Amphenol Corporation Common Stock(APH)	F
Apollo Global Management, LLC Class A Common Shares Representing Class A Limitied Liability Company Interests (APO)	F
ASML Holding N.V ADS represents 1 ordinary share(ASML)	F C C C C C C C C C C C C C C C C C C C
Ares Management L.P. Common Units representing Limited Partner Interests (ARES)	F
Broadcom Corporation - Class A Common Stock(BRCM)	F
Astrazeneca PLC Common Stock(AZN)	F
Bank of America Corporation Common Stock(BAC)	F

Original Page 34 of 63

Ball Corporation Common Stock(BLL)	F
Brookfield Asset Management Inc. Common Stock(BAM)	F
Brookfield Asset Management Inc. Common Stock(BAM)	F
Brookfield Renewable Energy Partners LP Partnership Units (Bermuda) (BEP)	F
Brookfield Infrastructure Partners LP Limited Partnership Units(BIP)	F A
Citigroup, Inc. Common Stock(C)	
Brown & Brown, Inc. Common Stock(BRO)	F Company of the second of the
CBRE Group Inc Common Stock Class A(CBG)	F

Original Page 35 of 63

Crown Castle International Corp. (REIT) Common Stock(CCI)	F
Charter Communications, Inc Class A Common Stock(CHTR)	F
Capital One Financial Corporation Common Stock(COF)	F
ConocoPhillips Common Stock(COP)	E Company of the comp
Copart, Inc Common Stock(CPRT)	F
CoStar Group, Inc Common Stock(CSGP)	F
CoStar Group, Inc Common Stock(CSGP)	P C C C C C C C C C C C C C C C C C C C
Domino's Pizza Inc Common Stock(DPZ)	F

Original Page 36 of 63

Eastman Chemical Company Common Stock(EMN)	F
Entegris, Inc Common Stock(ENTG)	F
Freeport-McMoRan, Inc. Common Stock(FCX)	F
FedEx Corporation Common Stock(FDX)	F
Fair Isaac Corproation Common Stock(FICO)	F
Liberty Media Corporation - Series A Common Stock(LMCA)	F
Liberty Media Corporation - Series C Common Stock(LMCK)	F
Graco Inc. Common Stock(GGG)	F

Original Page 37 of 63

Gaming and Leisure Properties, Inc Common Stock(GLPI)	F
General Motors Company Common Stock(GM)	F
Alphabet Inc Class A Common Stock(GOOGL)	F
Alphabet Inc Class C Capital Stock(GOOG)	F
Hyatt Hotels Corporation Class A Common Stock(H)	F
HDFC Bank Limited Common Stock(HDB)	F
Heico Corporation Common Stock(HEI)	F
Hilton Worldwide Holdings Inc. Common Stock(HLT)	F

Original Page 38 of 63

IDEXX Laboratories, Inc Common Stock(IDXX)	F
Ingersoll-Rand plc (Ireland)(IR)	F
Johnson Controls, Inc. Common Stock(JCI)	F
KKR & Co. L.P. Common Units Representing Limited Partnership Interest(KKR)	F
CarMax Inc(KMX)	F
Coca-Cola Company (The) Common Stock(KO)	F
Lennar Corporation Class A Common Stock (LEN)	F Company of the second of the
Southwest Airlines Company Common Stock(LUV)	F

Original Page 39 of 63

Live Nation Entertainment, Inc. Common Stock(LYV)	F
Microchip Technology Incorporated - Common Stock(MCHP)	F
McKesson Corporation Common Stock(MCK)	F
Moody's Corporation Common Stock(MCO)	P
Markel Corporation Common Stock(MKL)	F
Martin Marietta Materials, Inc. Common Stock(MLM)	F
Altria Group, Inc.(MO)	F
Vail Resorts, Inc. Common Stock (MTN)	F

Original Page 40 of 63

Northrop Grumman Corporation Common Stock(NOC)	F
NRG Energy, Inc. Common Stock(NRG)	F
Nestle ADR	F
NXP Semiconductors N.V Common Stock(NXPI)	F
Oracle Corporation Common Stock(ORCL)	
O'Reilly Automotive, Inc Common Stock(ORLY)	F
Oracle Corporation Common Stock(ORCL)	F
Paycom Software, Inc. Common Stock(PAYC)	F

Original Page 41 of 63

PulteGroup, Inc. Common Stock(PHM)	F
ProLogis, Inc. Common Stock(PLD)	F
PP&L Corporation Common Stock(PPL)	F
QUALCOMM Incorporated - Common Stock(QCOM)	F
Regeneron Pharmaceuticals, Inc Common Stock(REGN)	F
Roper Technologies, Inc. Common Stock(ROP)	F
Ross Stores, Inc Common Stock(ROST)	F
SBA Communications Corporation - Common Stock(SBAC)	F

Original Page 42 of 63

Sanofi American Depositary Shares (Each repstg one-half of one ordinary share) (SNY)	F
SEI Insti Mgd Tr, Large Cap Growth Fd Class I(SPGIX)	F
Transdigm Group Incorporated Transdigm Group Inc. Common Stock(TDG)	F
TE Connectivity Ltd. New Switzerland Registered Shares (TEL)	F
T-Mobile US, Inc. 5.50% Mandatory Convertible Preferred Stock, Series A(TMUS\$A)	
Taiwan Semiconductor Manufacturing Company Ltd.(TSM)	F
Tyler Technologies, Inc. Common Stock(TYL)	F
United Rentals, Inc. Common Stock(URI)	F

Original Page 43 of 63

Veeva Systems Inc. Class A Common Stock(VEEV)	F
Valero Energy Corporation Common Stock(VLO)	F
Vulcan Materials Company (Holding Company) Common Stock(VMC)	F
Verisk Analytics, Inc Common Stock(VRSK)	F
VeriSign, Inc Common Stock(VRSN)	F
Waters Corporation Common Stock(WAT)	F
Waste Connections, Inc. Common Stock(WCN)	F
Workday, Inc. Common Stock(WDAY)	F

Original Page 44 of 63

W.R. Berkley Corporation Common Stock(WRB)	F			
Exxon Mobil Corporation Common Stock(XOM)	F			
BJs Wholesale Club Holdings, Inc.	F	Common Stock	Massachusetts	350 Campus Drive, Marlborough, MA, 01752, US
Brookfield Corp.	F	Common Stock	Canada	Brookfield Place, Suite 100, 181 Bay Street, Ontario, Canada, M5J 2T3
Corteva, Inc.	F	Common Stock	Indiana	9330 Zionsville Road, Indianapolis, IN, 46268, US
Elevance Health	F	Common Stock	Virginia	220 Virginia Avenue, Indianapolis, IN, 46204, US
Floor & Decor Holdings, Inc.	F	Common Stock	Georgia	2500 Windy Ridge Parkway, Atlanta, GA, 30339, US
Goldman Sachs Group, Inc.	F	Common Stock	New York	200 West Street, New York, NY, 10282, US

Original Page 45 of 63

Lonza Group AG Zueruch			Basel, Switzerland	Muenchensteinstra sse 38, Basel, Switzerland,4002	
Monday Com LTD.	F	Common Stock	Israel	8 Yitzhak Sadeh Street, Tel Aviv, Israel, 6777506	
Nu Holdings LTD	F	Common Stock	Brazil	Rua Capote Valente, 39, Sao Paulo, SP 05409-000, Brazil	
Procore Technologies, Inc.	F	Common Stock	California	6309 Carpenteria Avenue, Carpenteria, CA, 93013, US	
Perimeter Solutions, Inc.	F	Common Stock	Florida	6500 Broadway Avenue, Tampa, FL, 33619, US	
Ryan Specialty Holdings	F	Common Stock	Illinois	1Avenue, 46th Floor80 N. Stetson , Chicago, IL, 60601, US	
Schneider Electric	F	ADR (American Depository Receipt)	France	35 Rue Joseph Monier , 92500 Ruell Malmaison, France	
Smurfit Westbrook LTD	F	Common Stock	Ireland	Beach Hill, Clonskeagh, Dublin 4, Ireland	

Original Page 46 of 63

Spotify Technology SA	F	Common Stock	Sweden	19 Regeringsgatan, Stockholm, Sweden
Tokyo Electron LTD	F	ADR (American Depository Receipt)	Japan	Akasaka Biz Tower, 3-1, Akasaka 5-CHrome, Minato-Ku, Tokyo, Japan, 107-6325
Veralto Corp.	F	Common Stock	Massachusetts	225 Wyman Street, Waltham, MA, 02451, US
Wix.com Ltd Ordinary Shares(WIX)	F	S as a second		
Willis Towers Watson PLC LTD	F	Common Stock	England	51 Lime Street, London, England, ECM3M 7DQ
Invesco S&P Global Water Index	F	Mutual Fund	Massachusetts	155 Federal Street, Suite 700, Boston, MA, 02110, US
SPDR Gold Trust(GLD)	F			
Health Care Sel Sec SPSR	F	Mutual Fund	Massachusetts	1 Iron Street, Boston, MA, 02211, US

Original Page 47 of 63

AFLAC Inc.	F	Bond	Georgia	1932 Wynton Road, Columbus , GA, 31999, US
Air Products and Chemicals, Inc.	F	Bond	Pennsylvania	1940 Air Products Blvd., Allentown, PA, 18106, US
Air Products and Chemicals, Inc.	F	Bond	Pennsylvania	1940 Air Products Blvd., Allentown, PA, 18106, US
			32.5	
Alphabet Inc.	F	Bond	California	1600 Ampitheater Parkway, Mountain View, CA, 94043, US
Amazon.com Inc.	F	Bond	Washington	410 Terry Avenue North, Seattle, WA, 98109, US
Amazon.com Inc.	F	Bond	Washington	410 Terry Avenue North, Seattle, WA, 98109, US
American Express	F	Bond	New York	200 Verse Street, New York, NY, 10285, US
American Express Co.	F	Bond	New York	200 Verse Street, New York, NY, 10285, US

Original Page 48 of 63

American Honda Finance Corp.	F	Bond	California	1919 Torrance Blvd., Torrance, CA, 90501, US
American Honda Finance Corp.	F	Bond	California	1919 Torrance Blvd., Torrance, CA, 90501, US
Anheuser-Busch Inbev Worldwide Inc.	F	Bond	Belgium	Brouweijplein 1b, Leuven, 3000
Anheuser-Busch Inbev Worldwide	F	Bond	Belgium	Brouwerijplein 1b, Leuven, 3000
Applied Materials, Inc.	F	Bond	California	3050 Bowers Avenue, Santa Clara, CA, 95054, US
BHP Billiton Finance USA LTD	F	Bond	Victoria	171 Collins Street, Melbourne, Victoria,3000
BP Capital Markets America, Inc.	F	Bond	Texas	1722 Routh Street, Dallas, TX, 75201, US
Bristol-Myers Squibb Co.	F	Bond	New Jersey	Route 206 and Province Line Road , Princeton, NJ, 08543, US

Original Page 49 of 63

Camden Property Trust	F	Bond	Texas	11 Greenway Plaza, Houston, TX, 77046, US
Camden Property Trust	F	Bond	Texas	11 Greenway Plaza, Suite 2400, Houston, TX, 77046, US
Cisco Systems, Inc.	F	Common Stock	California	300 East Tasman Drive, San Jose, CA, 95134, US
Citigroup, Inc.	F	Bond	New York	388 Greewich Street, 17th Floor, New York, NY, 10013, US
Citigroup, Inc.	F	Bond	New York	388 Greenwich Street, 17th Floor, New York, NY, 10013, US
Comcast Corp.	F	Bond	Pennsylvania	1701 JFK Boulevard, Philadelphia, PA, 19103, US
Comcast Corp.	F	Bond	Pennsylvania	1701 JFK Boulevard, Philadelphia, PA, 19103, US
Connocophillips	F	Bond	Texas	925 N. Eldridge Parkway, Houston, TX, 77079, US

Original Page 50 of 63

Consumer Energy	F	Bond	Mississippi	One Energy Plaza, Jackson, MS, 49201, US
Duke Energy Florida LLC	F	Bond	Florida	299 First Avenue North, St. Petersburg, FL, 33701, US
Eaton COrp.	F	Bond	Ohio	1000 Eaton Blvd. , Cleveland, OH, 44122, US
Enterprise Products Operating	F	Bond	Texas	110 Louisiana, Houston, TX, 77002, US
Equinar ASA	F	Bond	Norway	Forusbeen 50, 4035 Stavanger, Norway
General Dynamics Corp.	F	Bond	Virginia	11011 Sunset Hills Road, Reston , VA, 20190, US
Goldman Sachs Group, Inc.	F	Bond	New York	200 West Street, New York, NY, 10282, US
Home Depot Inc.	F	Bond	Georgia	2455 Paces Ferry Road, Atlanta, GA, 30339, US

Original Page 51 of 63

Honeywell International, Inc.	F	Bond	North Carolina	8008 Corporate Center Drive, Suite 120, Charlotte , NC, 28226, US
John Deere Capital COrp.	F	Bond	Illinois	One John Deere Place, Moline , IL, 61265, US
Marsh & McLennan Cos., Inc.	F	Bond	New York	1166 Avenue of the Americas, New York, NY, 10036, US
Meta Platforms,	F	Bond	California	1 Hacker Way, Menlo Park, CA, 94025, US
Meta Platforms,	F	Bond	California	1 Hacker Way, Menlo Park, CA, 94025, US
MetLife, Inc.	F	Bond	New York	200 Park Avenue, New York, NY, 10166, US
Newmont Corp.	F	Bond	Colorado	6900 E. Layton Avenue, Suite 700, Denver, CO, 80237, US
Nvidia Corp.	F	Bond	California	2788 San Tomas Express Way, Santa Clara, CA, 95051, US

Original Page 52 of 63

Paccar Financial Corp.	F	Bond	Pennsylvania	240 Bibralta Road, #200, Horsham, PA, 19044, US
Pepsico Singapore Financing	F	Bond	Singapore-01	4 Battery Road, #25-01, Bank of China Building, Singapore, SG-01
Pfizer Investment Enterprises	F	Bond	New York	66 Hudson Blvd. East, New York, NY, 10001, US
Pfizer Investment Enterprises	F	Bond	New York	66 Hudson Blvd East , New York, NY, 10001, US
Philip Morris International, Inc.	F	Bond	Connecticut	677 Washington Blvd., Suite 1100, Stamford, CT, 06901, US
Philip Morris International, Inc.	F	Bond	Connecticut	677 Washington Blvd., Suite 1100, Stamford, CT, 06901, US
Piedmont Natural Gas Company, Inc.	F	Bond	North Carolina	525 S. Tryon Street, Charlotte, NC, 28202, US
Qualcomm Inc.	F	Bond	California	5770 Morehouse Drive, San DIego, CA, 92121, US

Original Page 53 of 63

Realty Income Corp.	F	Bond	California	11995 El Camino Real, San Diego, CA, 92130, US
Realty Income Corp.	F	Bond	California	11995 El Camino Real, San Diego, CA, 92130, US
S&P Global, Inc.	F	Bond	New York	55 Water Street, New York, NY, 10004, US
Simon Property Group	F	Bond	Indiana	225 W. Washington Street, Indianapolis, IN, 46204, US
	V3			
Southern Company Gas Capital Corp.	F	Bond	Texas	1200 Smith Street, Suite 900, Houston, MA, 77002, US
Thermo Fisher Scientific Inc.	F	Bond	Massachusetts	168 3rd Avenue, Waltham, MA, 02451, US
Thermo Fisher Scientific, Inc.	F	Bond	Massachusetts	168 3rd Avenue, Waltham, MA, 02451, US
Toyota Motor Credit Corp.	F	Bond	Texas	6565 Headquarters Drive, Plano, TX,

Original Page 54 of 63

Truist Financial Corp.	F	Bond	North Carolina	214 North Tryon Street, Charlotte, NC, 28202 2 , US
Truist Financial Corp.	F	Bond	Noth Caroline	214 North Tryon Street, Charlotte, NC, 28202, US
United Parcel Service, Inc.	F	Bond	Georgia	55 Glenlake Parkway, Atlanta, GA, 30328, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US

Original Page 55 of 63

United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
United States Treasury	F	Bond	District of Columbia	1500 Pennsylvania Avenue, Washington, DC, 20220, US
Walmart, Inc.	F	Bond	Arkansas	702 South West 8th Street, Bentonville, AR, 72716, US

Original Page 56 of 63

Waste Management, Inc.	F	Bond	Texas	800 Capitol Street, Suite 3000, Houston, TX, 77002, US
Wells Fargo & Co.	F	Bond	California	420 Montgomery Street, San Franciso, CA, 94105, US
Ironwood Multi Strategy	F	Hedge Funds	California	One Market Plaza, Steuart Tower, Suite 2500, San Franciso, CA, 94105, US
First Eagle Overseas	F	ETF	New York	1345 Avenue of the Americas, New York, NY, 10105, US
John Hancock International	F	ETF	Massachusetts	200 Berkeley Street, Boston, MA, 02116, US
Massachusetts	F	ETF	Massachusetts	200 Berkeley Street, Boston, MA, 02116, US
Victory Pioneer	F	ETF	Ohio	4900 Tiedeman Road, 4th Floor, Brooklyn, OH, 44144, US

Original Page 57 of 63

26. Other than the Financial Investments identified in Question 25, identify every Financial Investment that your spouse and/or any dependent child(ren) residing in your household owned directly or through a Business as of December 31, 2024, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each. For any Financial Investment not included on the drop-down list of publicly traded stock, you must provide the issuer's principal place of business or state of incorporation as well as its address.

Name of Issuer	Description of Investment	Principal Place of Business or State of Incorporation	Address
Velasa Sports Inc	Common Stock	MA	30 Sudbury Road, Acton, MA, 01720, US
Putnam Large Cap	Mutual Fund	Massachusetts	100 Federal Street, Boston, MA, 02110, US
Principal Midcap Instl	Mutual Fund	Iowa	750 Park Street, Des Moines, IA, 50392, US

27. Identify every Financial Investment that was owned as of December 31, 2024, by a Trust of which you were a beneficiary, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each. For any Financial Investment not included on the drop-down list of publicly traded stock, you must provide the issuer's principal place of business or state of incorporation as well as its address.

Beneficiary Legend:
Filer = F
Spouse/Child(ren) = S/C
Trust = T

Filer reported none.

Original Page 58 of 63

28. Other than the Financial Investments identified in Question 27, identify every Financial Investment that was owned as of December 31, 2024, by a Trust of which your spouse and/or any dependent child(ren) residing in your household was a beneficiary, and which had a fair market value as of that date greater than \$1,000, and provide the required information for each. For any Financial Investment not included on the drop-down list of publicly traded stock, you must provide the issuer's principal place of business or state of incorporation as well as its address. Filer reported none. NOTE: If the Filer answered "YES" to a Question in the following section, one or more columns in the Table for that Question may be blank in the following situations: If the Filer indicated that the name of the person and/or the trust was a family member's name or address, the Filer was not required to provide that name. If the Filer indicated that an address was a family member's address, the Filer was not required to provide that address. **Debts and Mortgages** 29. Identify all mortgages, including home equity and reverse mortgage loans, on your Primary Residence, on which more than \$1,000 was owed as of December 31, 2024, where the creditor (person who loaned you the money) is not, by blood or marriage, your parent, grandparent, great grandparent, child, grandchild, great-grandchild, aunt, uncle, sister, brother, niece, nephew, or the spouse of any such relative, and provide the required information for each. Filer reported none. 30. Did you have a mortgage, including a home equity or reverse mortgage loan, on any property OTHER than your Primary Residence, on which more than \$1,000 was owed as of December 31, 2024, which you were obligated to pay and where the creditor (person who loaned you the money) is NOT, by blood or marriage, your parent, grandparent, great grandparent, child, grandchild, great-grandchild, aunt, uncle, sister, brother, niece, nephew, or the spouse of any such relative? Obligor Legend: Filer = F Spouse/Child(ren) = S/C Trust = T

Original Page 59 of 63

Filer reported none.

Reside 31, 20 where not, by	entify all mortgages, including home equity and reverse mortgage loans, other than any mortgage on your Primary ence or any mortgage identified in response to Question 30, on which more than \$1,000 was owed as of December 024, and which your spouse and/or any dependent child(ren) residing in your household were obligated to pay and the creditor (person who loaned the money to your spouse and/or dependent child(ren) residing in your household) is y blood or marriage, your parent, grandparent, great grandparent, child, grandchild, great-grandchild, aunt, uncle, brother, niece, nephew, or the spouse of any such relative, and provide the required information for each.	
	Filer reported none.	
you ov great-g	entify all non-mortgage debts of more than \$1,000 that you owed as of December 31, 2024, IF the person to whom wed the debt is <u>not</u> , by blood or marriage, your parent, grandparent, great grandparent, child, grandchild, grandchild, grandchild, aunt, uncle, sister, brother, niece, nephew, or the spouse of any such relative, and provide the required nation for each.	
	Filer reported none.	
housel your h great-g	entify all non-mortgage debts of more than \$1,000 that your spouse and/or any dependent child(ren) residing in your shold owed as of December 31, 2024, if the person to whom your spouse and/or any dependent child(ren) residing in household owed the debt is not, by blood or marriage, your parent, grandparent, great grandparent, child, grandchild, grandchild, aunt, uncle, sister, brother, niece, nephew, or the spouse of any such relative, and provide the required nation for each.	
	Filer reported none.	
exclud grand	lentify non-mortgage debts of more than \$1,000 which you owed and which were forgiven at any time during 2024, ding debts forgiven by a person who is, by blood or marriage, your parent, grandparent, great grandparent, child, lchild, great-grandchild, aunt, uncle, sister, brother, niece, nephew, or the spouse of any such relative, and provide the red information for each.	
	Filer reported none.	

Original Page 60 of 63

residir or mar	entify non-mortgage debts of more than \$1,000 that were owed by your spouse and/or any dependent child(ren) ng in your household and were forgiven at any time during 2024, excluding debts forgiven by a person who is, by blood rriage, your parent, grandparent, great grandparent, child, grandchild, great-grandchild, aunt, uncle, sister, brother, nephew, or the spouse of any such relative, and provide the required information for each.	
	Filer reported none.	
Reim	abursments, Gifts, and Honoraria	
	entify any Reimbursements for expenses in excess of \$100 provided to you at any time during 2024 by any legislative or executive agent (lobbyist).	
	Filer reported none.	
you re	dentify any Reimbursements for expenses in excess of \$100, other than those identified in response to Question 36, eceived at any time during 2024 from any person having a direct interest in a matter before the governmental body by you were or are now employed.	
	Filer reported none.	
	entify any Reimbursements for expenses in excess of \$100 provided to your spouse and/or any dependent child(ren) ng in your household at any time during 2024 by any legislative agent or executive agent (lobbyist).	
	Filer reported none.	

Original Page 61 of 63

37.a Identify any Reimbursements for expenses in excess of \$100, other than those identified in response to Question 36, provided to your spouse and/or dependent child(ren) residing in your household at any time during 2024 by any person having a direct interest in a matter before the governmental body by which you were or are now employed.		
	Filer reported none.	
38. Identify any Gifts and/or Honoraria worth more than \$100 provided to you at any time during 2024 by any person having a direct interest in a matter before a governmental body by which you were or are now employed.		
	Filer reported none.	
39. Identify any Gifts and/or Honoraria worth more than \$100 provided to your spouse and/or any dependent child(ren) residing in your household at any time during 2024 by any person having a direct interest in a matter before the governmental body by which you were or are now employed.		
	Filer reported none.	
NOTE: If the Filer answered "YES" to a Question in the following section, one or more columns in the Table for that Question may be blank in the following situations: If the Filer indicated that the name of the person and/or the trust was a family member's name or address, the Filer was not required to provide that name. If the Filer indicated that an address was a family member's address, the Filer was not required to provide that address.		
Blin	nd Trusts	
	Did you, your spouse and/or any dependent child(ren) residing in your household during 2024, own anything that you e not reported on this Statement of Financial Interests because it was held in a Blind Trust during 2024?	
	Filer reported none.	

Original Page 62 of 63



I, ${\tt Janice}\ {\tt W}\ {\tt Howe}$, $\ {\tt certify}\ {\tt under}\ {\tt the}\ {\tt pains}\ {\tt and}\ {\tt penalties}\ {\tt of}\ {\tt perjury}\ {\tt that}$

I made a diligent effort to obtain the required information concerning myself and my spouse and/or any dependent child(ren); and

The information provided on this form is true and complete, to the best of my knowledge.

Submitted: 04/28/2025

Did your spouse and/or any dependent child(ren) residing in your household decline to disclose information which is necessary to complete this form fully and accurately?

The following are the specific Question(s) which I decline to answer in whole or in part because I assert that the information is privileged by law:

Please explain the basis of your claim of privilege:

IMPORTANT:

- 1. No DESIGNATED PUBLIC EMPLOYEE shall be allowed to continue in their duties or to receive compensation from public funds unless they have filed a Statement of Financial Interests with the State Ethics Commission.
- 2. The State Ethics Commission does not accept a faxed or emailed copy of a Statement of Financial Interests for filing.
- 3. If you were required to amend your Statement of Financial Interests last year, we encourage you to carefully review your 2024 filling before submitting.

Original Page 63 of 63