Rev. 1/2006

FOR CALENDAR YEAR 2005

in Government Act of 1978
(5 U.S.C. app. §§ 101-111)

1. Person Reporting (last name, first, middle initial)	2. Court or Organization	3. Date of Report
Carnes, Julie E	Northern District, Georgia	08/07/2006
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 **5b.** ☐ Amended Report	01/01/2005 to 12/31/2005
7. Chambers or Office Address	**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.**	
2167 U.S. Courthouse 75 Spring St. SW Atlanta, GA 30303	**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 instructions.)*

☒ NONE *(No reportable positions.)*

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

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2006 AUG 14 A 10:05
FINANCIAL DISCLOSURE OFFICE

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

☒ NONE *(No reportable agreements.)*

	DATE	PARTIES AND TERMS
1.		
2.		
3.		

III. NON-INVESTMENT INCOME. *(Reporting individual and spouse; see pp. 17-24 of instructions.)*

A. Filer's Non-Investment Income

[X] NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE	INCOME (yours, not spouse's)
1.			
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.)

[X] NONE *(No reportable non-investment income.)*

	DATE	SOURCE AND TYPE
1.		
2.		
3.		
4.		
5.		

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

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

[X] NONE *(No reportable reimbursements.)*

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

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

[X] NONE *(No reportable gifts.)*

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

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

[X] NONE *(No reportable liabilities.)*

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

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 (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, merger, redemption)	D. 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. Associated Credit Union	A	Interest	L	T					
2. Regions Bank	A	Interest	K	T					
3. SunTrust Bank	D	Interest	N	T					
4. SunTrust Bank Trustee	A	Interest	J	T					
5. Wachovia Bank	B	Interest	L	T					
6. ING	C	Interest	L	T					
7. Schwab One Money Market	A	Interest	J	T	Continuing				
8. Columbia Co. GA Wtr & Swr Rev Due 06/01/2015	B	Interest	L	T					
9. Municipal Elec Auth GA Due 11/01/2013	D	Interest	M	T					
10. Citibank Bank NA Bank Deposit Program	A	Interest	J	T	Continuing				
11. Pimco Real Return Fund CL C	A	Dividend	J	T	Buy	10/27	J		
12. Citibank (West) FSB-CA C Maty: 07/17/2006	B	Interest	L	T					
13. Doral Bank - PR Maty: 07/11/2007	B	Interest	L	T					
14. Capital One Bank C/D Maty: 07/09/2008	C	Interest	L	T					
15. Treasury Bank, NA-VA Maty: 08/26/2009	B	Interest	L	T					
16. First Bank - TN Maty: 07/19/2010	A	Interest	L	T	Buy	07/11	L		
17. NBT Bank - NA Maty: 07/18/2005	B	Interest			Redemption	07/18	L	A	

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; V =Other; W =Estimated

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 (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, 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)
18. Prudential Life Insurance Company Annuity One	A	Dividend	O	T					
19. Citibank NA Bank Deposit Program	B	Interest	L	T	Continuing				
20. Citibank Nevada Bank Deposit Program	A	Interest	K	T	Continuing				
21. US Tsy Inflation Index Maty: 01/15/2008	A	Interest	K	T	Buy	01/21	K		
22. US Tsy Inflation Index Maty: 01/15/2009	A	Interest	K	T	Buy	01/21	K		
23. US Tsy Inflation Index Maty: 04/15/2010	A	Interest	K	T	Buy	01/03	K		
24. US Tsy Inflation Index Maty: 01/15/2011	A	Interest	K	T	Buy	01/21	K		
25. US Tsy Inflation Index Maty: 01/15/2012	A	Interest	K	T	Buy	01/21	K		
26. US Tsy Inflation Index Maty: 07/15/2013	A	Interest	K	T	Buy	01/03	K		
27. US Tsy Inflation Index Maty: 01/15/2014	A	Interest	K	T	Buy	01/03	K		
28. US Tsy Inflation Index Maty: 07/15/2014	A	Interest	K	T	Buy	01/03	K		
29. Georgia Hsg & Fin Au Maty: 06/01/2007	A	Interest	K	T					
30. Cobb Co. GA DV AU UNV Maty: 07/15/2007	A	Interest	K	T					
31. Gwinnett Co. GA Wtr & Swr Maty: 08/01/2007	A	Interest	J	T					
32. Cobb Co. GA DV AU UNV Maty: 07/15/2008	A	Interest	J	T					
33. Floyd Co. GA Sch Dist G/O Maty: 08/01/2008	B	Interest	K	T					
34. Georgia St Ser A Maty: 09/01/2008	A	Interest	L	T	Buy	11/01	L		

1. Income Gain Codes: (See Columns B1 and D4)
2. Value Codes (See Columns C1 and D3)
3. Value Method Codes (See Column C2)

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
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
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T =Cash Market
Q =Appraisal
V =Other
S =Assessment
U =Book Value
W =Estimated

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

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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, 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. Georgia St Ser D Maty: 07/01/2009	B	Interest	L	T					
36. Cobb Co GA DV AU UNV Maty: 07/15/2009	A	Interest	J	T					
37. Fulton Co. GA Wtr & Swr Rev Maty: 01/01/2010	A	Interest	K	T					
38. Georgia Hsg & Fin AU Maty: 12/01/2010	A	Interest	K	T					
39. Coweta Cnty GA Sch Sys Maty: 02/01/2011	A	Interest	L	T	Buy	11/28	L		
40. Georgia St Ser F Maty: 11/01/2011	B	Interest	L	T					
41. Municap Elec Auto GA Maty: 01/01/2012	D	Interest	M	T					
42. Georgia HSG & FIN AU Maty: 06/01/2012	B	Interest	L	T	Buy	07/21	L		
43. Savannah GA HSP AU Maty: 07/01/2012	D	Interest	M	T					
44. Fayette Co. GA Sch DT Maty: 09/01/2010	A	Interest	K	T					
45. Lowndes Cnty GA Pub Facs Maty: 06/01/2013	A	Interest	K	T	Buy	08/24	L		
46. Liberty Co. GA Hosp Auth Maty: 08/01/2014	A	Interest	K	T	Buy	12/09	K		
47. Gwinnett Co. GA Wtr & Swr Maty: 08/01/2015	A	Interest	L	T	Buy	11/02	L		
48. Gwinnett Co. GA Wtr & Swr Maty: 08/01/2015	A	Interest	L	T	Buy	12/07	L		
49. Fayette Co. GA Sch DT Maty: 03/01/2017	A	Interest	K	T	Buy	01/14	K		
50. Gainesville GA Wtr & Sew Rev Maty: 11/15/2017	A	Interest	K	T	Buy	11/01	K		
51. Savannah GA Hosp Auth Rev Maty: 07/01/2018	A	Interest	J	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
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52. Savannah GA Hosp Auto Rev Maty: 07/01/2018	A	Interest	J	T					
53. Cole Taylor Bank Maty: 01/14/2008	A	Interest	K	T	Buy	01/03	K		
54. The Bankers Bank GA Maty: 01/12/2009	A	Interest	K	T	Buy	01/03	K		
55. The Bankers Bank GA Maty: 01/12/2009	A	Interest	J	T	Buy	01/04	J		
56. Capital One Bank VA Maty: 01/12/2010	A	Interest	K	T	Buy	01/03	K		
57. Safra National Bank NY Maty: 07/19/2012	B	Interest	L	T	Buy	01/04	L		
58. Costco Wholesale Corp New	A	Dividend			Buy	08/08	J		
59. Costco Wholesale Corp New		Distribution			Sell	09/27	J	A	
60. Dow Chemical Co.	A	Dividend	J	T	*Sell	09/27	J	B	
61. Encana Corp-CAD	A	Dividend			Sell	03/07	J	B	
62. 3M Company	A	Dividend			Buy	04/05	K		
63. 3M Company					Sell	09/27	J	A	
64. Time Warner Inc.	A	Dividend			Buy	04/05	J		
65. Time Warner Inc.					Sell	09/27	J	A	
66. United Parcel Service Cl B	A	Dividend			Buy	09/19	J		
67. United Parcel Service ClB					Sell	09/27	J	A	
68. Waste Mgmt Inc. Del	A	Dividend			Buy	03/07	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
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69. Waste Mgmt Inc. Del					Sell	09/27	J	A	
70. Wm. Wrigley Jr. Co.	A	Dividend			Buy	09/19	J		
71. Wm. Wrigley Jr. Co.					Sell	09/27	J	A	
72. Exxon Mobil Corp.	A	Dividend			Buy	06/28	J		
73. Exxon Mobil Corp.					Sell	09/27	J	A	
74. Yahoo Inc.	A	Dividend			Buy	06/28	J		
75. Yahoo Inc.					Sell	09/27	J	A	
76. Broward Cnty FLA Wtr & Swr	A	Interest			Sell	09/28	J	A	
77. Cook Cnty ILL Cmnty HSD	A	Interest			Sell	09/28	J	A	
78. Harris Cnty TEX RFDG	A	Interest			Sell	09/28	J	A	
79. Minneapolis MINN SPL Sch Dist	A	Interest			Sell	09/28	J	A	
80. NYS Env FACS CRP ST	A	Interest			Sell	09/28	J	A	
81. Utah ST RFDG-Ser B	A	Interest			Sell	09/28	J	A	
82. American Intl Group Inc.	A	Dividend			Sell	03/07	J	A	
83. Amgen Inc.	A	Dividend			Sell	09/19	J	B	
84. Amgen Inc.					Sell	09/27	K	D	
85. Biogen Idec Inc.	A	Dividend			Sell	09/27	J	A	

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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
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86. Berkshire Hathaway Inc.	A	Dividend			Sell	08/08	J	A	
87. Berkshire Hathaway Iinc.					Sell	09/27	J	D	
88. Cisco Systems Inc.	A	Dividend			Sell	09/27	J	A	
89. Dell Inc.	A	Dividend			Sell	03/07	J	B	
90. Dell Inc.					Sell	06/03	J	B	
91. Walt Disney Co.	A	Dividend			Sell	09/27	J	A	
92. Discovery Holding Co Cl A (formerly Liberty Media)	A	Dividend			Sell	09/19	J	A	
93. Dow Chemical Co.	A	Dividend			Sell	09/27	J	A	
94. Encana Corp-CAD	A	Dividend			Sell	09/27	J	D	
95. Freescale Semiconductor Inc.	A	Dividend			Sell	09/27	J	A	
96. General Electric Co.	A	Dividend			Sell	09/27	J	A	
97. Home Depot Inc.	A	Dividend			Sell	09/27	K	A	
98. Intel Corp.	A	Dividend			Sell	09/27	J	A	
99. Johnson & Johnson	A	Dividend			Sell	09/27	J	C	
100. JP Morgan Chase & Co.	A	Dividend			Sell	09/27	J	C	
101. Coca-Cola Co.	A	Dividend			Sell	08/08	J	A	
102. Liberty Media Corp A	A	Dividend			Sell	09/27	J	A	

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103. Liberty Global Inc. Class A	A	Dividend			Sell	06/28	J	A	
104. Motorola Inc. DE	A	Dividend			Sell	03/07	J	A	
105. Motorola Inc. DE	A	Dividend			Sell	04/05	J	A	
106. Motorola Inc. DE	A	Dividend			Sell	09/27	J	A	
107. Microsoft Corp.	A	Dividend			Sell	09/27	K	A	
108. Proctor & Gamble Co.	A	Dividend			Sell	09/27	J	D	
109. PPG Industries Inc.	A	Dividend	J	T	** Sell	09/27	J	A	
110. St. Paul Travelers Cos. Inc.	A	Dividend			Sell	07/07	J	B	
111. Time Warner Inc.	A	Dividend			Sell	09/27	J	A	
112. Texas Instruments Inc.	A	Dividend			Sell	04/05	J	A	
113. Texas Instruments Inc.	A	Dividend			Sell	09/19	J	A	
114. Texas Instruments Inc.	A	Dividend			Sell	09/27	J	A	
115. Wells Fargo & Co New	A	Dividend			Sell	09/27	J	C	
116. Exxon Mobil Corp.	A	Dividend			Sell	09/27	J	C	
117. Citibank NA Bank Deposit Program	B	Interest	J	T	Continuing				
118. Schwab Money Market Fund	A	Dividend	K	T	Continuing				
119. Mercantile Bank Due 06/30/2006	A	Interest	L	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; V =Other; W =Estimated

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 (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, merger, redemption)	D. If not exempt from disclosure (2) Date Month - Day	D. (3) Value Code 2 (J-P)	D. (4) Gain Code 1 (A-H)	D. (5) Identity of buyer/seller (if private transaction)
120. Morgan Stanley Due 03/10/2006	A	Interest	K	T	Buy	03/11	K		
121. Peoples B & T Bank Due 06/30/2008	B	Interest	L	T					
122. Shorebank NA Due 06/30/2007	B	Interest	L	T					
123. American Fund (AMCAP Fund)	A	Dividend	J	T					
124. American Fund (Washington Mutual Inv.)	A	Dividend	J	T					
125. American Fund (Capital World Bond Fund)	A	Dividend	J	T					
126. American Fund (Euro Pacific Growth Fund)	A	Dividend	J	T					
127. American Fund (Investment Co. of America)	A	Dividend	J	T					
128. American Fund (New Perspective Fund)	A	Dividend	J	T					
129. American Fund (New Economy Fund)	A	Dividend	J	T					
130. Janus Worldwide Fund	A	Dividend	K	T					
131. Value Line Special Situations Fund	B	Dividend	K	T					
132. Vanguard Index Fund 500	B	Dividend	L	T					
133. Bestbank	A	Interest	L	T	Open	12/29	L		

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; V =Other; W =Estimated; U =Book Value

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

* Page 7, Item no. 60: Purchase on 8/11/04 omitted in error on last year's report for 2004.

** Page 10, Item no. 109: Purchase on 8/11/04 omitted in error on last year's report for 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. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature [redacted] **Date** 8/11/06

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