

FINANCIAL DISCLOSURE REPORT  
FOR CALENDAR YEAR 2004Report Required by the Ethics  
in Government Act of 1978  
(5 U.S.C. app. §§ 101-111)

|                                                                                                                                                  |                                                                                                                                                                                                                             |                                                     |
|--------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|
| 1. Person Reporting (Last name, First name, Middle initial)<br>Gardner, James, Kn II                                                             | 2. Court or Organization<br>Eastern District of PA                                                                                                                                                                          | 3. Date of Report<br>5/31/2005                      |
| 4. Title (Article III Judges indicate active or senior status;<br>magistrate judges indicate full- or part-time)<br>U.S. District Judge - Active | 5. Report Type (check appropriate type)<br><input checked="" type="radio"/> Nomination, <input type="radio"/> Date<br><input type="radio"/> Initial <input checked="" type="radio"/> Annual <input type="radio"/> Final     | 6. Reporting Period<br>1/1/2004<br>to<br>12/31/2004 |
| 7. Chambers or Office Address<br>Edward N. Cahn U.S. Courthouse<br>504 W. Hamilton Street, #4701<br>Allentown, PA 18101                          | 8. On the basis of the information contained in this Report and any<br>modifications pertaining thereto, it is, in my opinion, in compliance<br>with applicable laws and regulations.<br>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 filing instructions)

☐ NONE (No reportable positions.)

| POSITION                                | NAME OF ORGANIZATION/ENTITY            |
|-----------------------------------------|----------------------------------------|
| 1. Officer, Director                    | Allentown Symphony Association         |
| 2. Director                             | Boys and Girls Club of Allentown, Inc. |
| 3. Director                             | Police Athletic League, Inc.           |
| 4. Custodian                            | Brokerage Account #2: UPIA/UGMA        |
| 5. Custodian                            | Brokerage Account #3: UPIA/UGMA        |
| 6. General Partner (passive investment) | 1/6 share of Rental Property #1        |

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

☐ NONE (No reportable agreements.)

| DATE    | PARTIES AND TERMS                                                                                                                                 |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. 2002 | State Employees Pension Fund; retirement pension for former judicial position, includes medical insurance and long-term care benefits, no control |

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**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

Gardner, James, Knott

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**III. NON-INVESTMENT INCOME.** (Reporting individual and spouse; see pp. 17-24 of filing instructions)**A. Filer's Non-Investment Income**☒ **NONE** - (No reportable non-investment income.)

| <u>DATE</u> | <u>SOURCE AND TYPE</u> | <u>GROSS INCOME</u><br>(yours, not spouse's) |
|-------------|------------------------|----------------------------------------------|
| 1.          |                        |                                              |
| 2.          |                        |                                              |

**B. Spouse's Non-Investment Income** - (If you were married during any portion of the reporting year, please 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. 2004     | self-employed realtor       |
| 2. 2004     | self-employed piano teacher |

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

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

☐ **NONE** - (No such reportable reimbursements.)

| <u>SOURCE</u>                                                  | <u>DESCRIPTION</u>                                                                               |
|----------------------------------------------------------------|--------------------------------------------------------------------------------------------------|
| 1. The New York Intellectual Property Law Association (NYIPLA) | March 26-27, New York, NY--82nd Annual Dinner in Honor of the Federal Judiciary (Food and Hotel) |

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**V. GIFTS.** (Includes those to spouse and dependent children. See pp. 28-31 of instructions.)☒ **NONE** - (No such reportable gifts.)SOURCEDESCRIPTIONVALUE

1.

**VI. LIABILITIES.** (Includes those of spouse and dependent children. See pp. 32-34 of instructions.)☐ **NONE** - (No reportable liabilities.)CREDITORDESCRIPTIONVALUE CODE

1. Johnson Capital

1/6 share Mortgage on Rental Property #1, Torrance, California (Pt. VI, line 1)

0

2. Marriott Rewards Visa

Credit Card

J

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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.)

| A.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset exempt<br>from prior disclosure | B.<br>Income during<br>reporting period |                                      | C.<br>Gross value at end of<br>reporting period |                                    | D.<br>Transactions during reporting period         |                                |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------|-------------------------------------------------|------------------------------------|----------------------------------------------------|--------------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)                                     | (2)                                  | (1)                                             | (2)                                | (1)                                                | If not exempt from disclosure  |                                 |                                |                                                                   |
|                                                                                                                             | Amount<br>Code 1<br>(A-I)               | Type (e.g.<br>div, rent, or<br>int.) | Value<br>Code 2<br>(J-P)                        | Value<br>Method<br>Code 3<br>(Q-W) | Type (e.g.<br>buy, sell,<br>merger,<br>redemption) | (2)<br>Date:<br>Month -<br>Day | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| <input type="checkbox"/> NONE (No reportable income, assets, or transactions)                                               |                                         |                                      |                                                 |                                    |                                                    |                                |                                 |                                |                                                                   |
| 1. Rental Property #1, Torrence, California (1997<br>\$533,333)                                                             | E                                       | Rent                                 | O                                               | Q                                  |                                                    |                                |                                 |                                |                                                                   |
| 2. Time Share #1, Williamsburg, Virginia (1999<br>\$18,700)                                                                 | C                                       | Rent                                 | K                                               | R                                  |                                                    |                                |                                 |                                |                                                                   |
| 3. Sovereign Bank Accounts                                                                                                  | B                                       | Interest                             | M                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 4. IRA #1 (Evergreen Foundation Fund Class B)                                                                               | A                                       | Dividend                             | J                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 5. Brokerage Account #1:                                                                                                    |                                         |                                      |                                                 |                                    |                                                    |                                |                                 |                                |                                                                   |
| 6. CITIBANK NA Bank Deposit Program                                                                                         | A                                       | Interest                             | J                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 7. Disney - Common Stock                                                                                                    | A                                       | Dividend                             | J                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 8. Aim Basic Value Fund Class A - Mutual Fund                                                                               |                                         | None                                 | J                                               | T                                  | Part. Sale                                         | 5/20                           | J                               | A                              | N/A                                                               |
| 9.                                                                                                                          |                                         | None                                 |                                                 |                                    | Sell                                               | 8/9                            | J                               | A                              | N/A                                                               |
| 10. SB Small Cap Value Fund Class B - Mutual Fund                                                                           |                                         | None                                 |                                                 |                                    | Sell                                               | 5/20                           | J                               | B                              | N/A                                                               |
| 11. SB Fundamental Value Fund Class A - Mutual Fund                                                                         |                                         | None                                 | J                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 12. SB Convertible Fund Class C - Mutual Fund See<br>Part VII                                                               | A                                       | Dividend                             |                                                 |                                    | Sell                                               | 5/20                           | J                               | A                              | N/A                                                               |
| 13. Royce Value Trust Inc. - Mutual Fund                                                                                    |                                         | None                                 |                                                 |                                    | Sell                                               | 5/20                           | J                               | A                              | N/A                                                               |
| 14. Altoona City Authority Water Revenue Bond                                                                               | A                                       | Interest                             | K                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 15. General Motors Acceptance Corp - SmartNotes -<br>Bond                                                                   | A                                       | Interest                             |                                                 |                                    | Sell                                               | 3/15                           | J                               |                                | N/A                                                               |
| 16. Ford Motor Company - Bond                                                                                               | A                                       | Interest                             | J                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 17. SB Appreciation Fund - Class A - Mutual Fund                                                                            | A                                       | Dividend                             | J                                               | T                                  |                                                    |                                |                                 |                                |                                                                   |
| 18. SB Capital Preservation Fund II - Class B - Mutual<br>Fund                                                              |                                         | None                                 |                                                 |                                    | Sell                                               | 12/14                          | J                               | A                              | N/A                                                               |

|                         |                                |                             |                              |                               |                       |
|-------------------------|--------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------|
| 1. Income/Gain Codes:   | 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 |
| (See Columns B1 and D4) | 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:         | J = \$15,000 or less           | K = \$15,001-\$50,000       | L = \$50,001-\$100,000       | M = \$100,001-\$250,000       |                       |
| (See Columns C1 and D3) | 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-\$60,000,000 |                             | P4 = More than \$50,000,000  |                               |                       |
| 3. Value Method Codes:  | Q = Appraisal                  | R = Cost (Real Estate Only) | S = Assessed                 | T = Cash/Market               |                       |
| (See Column C2)         | U = Book Value                 | V = Other                   | W = Estimated                |                               |                       |

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Name of Person Reporting

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Date of Report

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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.)

| A.<br>Description of Assets<br>(including trust assets)<br><br>Place "X" after each asset except<br>from prior disclosure | B.<br>Income during<br>reporting period |                                             | C.<br>Gross value at end of<br>reporting period |                                             | D.<br>Transactions during reporting period                |                                |                                   |                                  |                                                                   |
|---------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------------------|-------------------------------------------------|---------------------------------------------|-----------------------------------------------------------|--------------------------------|-----------------------------------|----------------------------------|-------------------------------------------------------------------|
|                                                                                                                           | (1)<br>Amount<br>Code 1<br>(A - F)      | (2)<br>Type (e.g.<br>div. rent. or<br>int.) | (1)<br>Value<br>Code 2<br>(J - P)               | (2)<br>Value<br>Method<br>Code 3<br>(Q - W) | (1)<br>Type (e.g.<br>buy, sell,<br>merger,<br>redemption) | If not exempt from disclosure  |                                   |                                  |                                                                   |
|                                                                                                                           |                                         |                                             |                                                 |                                             |                                                           | (2)<br>Date:<br>Month -<br>Day | (3)<br>Value<br>Code 2<br>(J - P) | (4)<br>Gain<br>Code 1<br>(A - F) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| 19. Calamos Conv. & High Income Fund - Bond                                                                               | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 6/4                            | J                                 |                                  | N/A                                                               |
| 20. Sterling Savings Bank - Certificate of Deposit                                                                        |                                         | None                                        | J                                               | T                                           | Buy                                                       | 5/20                           | J                                 |                                  | N/A                                                               |
| 21. Amcore Bank, N.A. - Certificate of Deposit                                                                            | A                                       | Interest                                    | J                                               | T                                           | Buy                                                       | 5/20                           | J                                 |                                  | N/A                                                               |
| 22. Anchorbank, F.S.B. - Certificate of Deposit                                                                           | A                                       | Interest                                    | J                                               | T                                           | Buy                                                       | 5/20                           | J                                 |                                  | N/A                                                               |
| 23. SB Exchange Reserve Fund Class B - Mutual Fund                                                                        | A                                       | Dividend                                    |                                                 |                                             | Buy                                                       | 5/20                           | J                                 |                                  | N/A                                                               |
| 24.                                                                                                                       |                                         | None                                        |                                                 |                                             | Sell                                                      | 12/14                          | J                                 |                                  | N/A                                                               |
| 25. SB Exchange Reserve Fund Class C - Mutual Fund                                                                        | A                                       | Dividend                                    |                                                 |                                             | Buy                                                       | 5/20                           | J                                 |                                  | N/A                                                               |
| 26.                                                                                                                       |                                         | None                                        |                                                 |                                             | Sell                                                      | 12/14                          | J                                 |                                  | N/A                                                               |
| 27. Progress Energy, Inc. - Common Stock                                                                                  | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 5/20                           | J                                 |                                  | N/A                                                               |
| 28.                                                                                                                       | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 6/4                            | J                                 |                                  | N/A                                                               |
| 29. Amgen, Inc. - Common Stock                                                                                            |                                         | None                                        | J                                               | T                                           | Buy                                                       | 6/4                            | J                                 |                                  | N/A                                                               |
| 30. 3M Company - Common Stock                                                                                             | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 6/4                            | J                                 |                                  | N/A                                                               |
| 31. Wells Fargo & Company - Common Stock                                                                                  | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 6/4                            | J                                 |                                  | N/A                                                               |
| 32. Calamos Strategic Total Return Fund - Equity Fund                                                                     | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 6/4                            | J                                 |                                  | N/A                                                               |
| 33. Liberty All Star Equity Fund                                                                                          | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 6/4                            | J                                 |                                  | N/A                                                               |
| 34. Aim European Growth Fund Class A - Mutual Fund                                                                        | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 8/9                            | J                                 |                                  | N/A                                                               |
| 35. SB Capital and Income Fund Class B - Mutual Fund                                                                      | A                                       | Dividend                                    | J                                               | T                                           | Buy                                                       | 12/14                          | J                                 |                                  | N/A                                                               |
| 36. Luzerne County PA Water Revenue Bond                                                                                  |                                         | None                                        | J                                               | T                                           | Buy                                                       | 12/14                          | J                                 |                                  | N/A                                                               |

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

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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.)

|                                                  |                                                                                     |                                                    |                                                                                         |                                                           |                       |
|--------------------------------------------------|-------------------------------------------------------------------------------------|----------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------|-----------------------|
| 1. Income/Gain Codes:<br>(See Columns B1 and B4) | A = \$1,000 or less<br>F = \$50,001-\$100,000                                       | B = \$1,001-\$2,000<br>G = \$100,001-\$1,000,000   | C = \$2,001-\$5,000<br>H1 = \$1,000,001-\$5,000,000                                     | D = \$5,001-\$15,000<br>H2 = More than \$5,000,000        | E = \$15,001-\$50,000 |
| 2. Value Codes:<br>(See Columns C1 and D3)       | J = \$15,000 or less<br>N = \$250,000-\$500,000<br>P3 = \$250,000,001-\$500,000,000 | K = \$15,001-\$50,000<br>O = \$500,001-\$1,000,000 | L = \$50,001-\$100,000<br>P1 = \$1,000,001-\$5,000,000<br>P4 = \$5,000,001-\$25,000,000 | M = \$100,001-\$250,000<br>P2 = \$25,000,001-\$50,000,000 |                       |
| 3. Value Method Codes<br>(See Column C2)         | Q = Appraisal<br>U = Book Value                                                     | R = Cost (Real Estate Only)<br>V = Other           | S = Assessed<br>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.)

| A.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset exempt<br>from prior disclosure | B.<br>Income during<br>reporting period |                                             | C.<br>Gross value at end of<br>reporting period |                                           | D.<br>Transactions during reporting period                |                                |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------------------|-------------------------------------------------|-------------------------------------------|-----------------------------------------------------------|--------------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code I<br>(A-J)        | (2)<br>Type (e.g.<br>div. rent. or<br>int.) | (1)<br>Value<br>Code 2<br>(J-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.<br>buy, sell,<br>merger,<br>redemption) | If not exempt from disclosure  |                                 |                                |                                                                   |
|                                                                                                                             |                                         |                                             |                                                 |                                           |                                                           | (2)<br>Date:<br>Month -<br>Day | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| 55. Millennium Bank, NA - Certificate of Deposit                                                                            | A                                       | Interest                                    | K                                               | T                                         | Buy                                                       | 5/17                           | K                               |                                | N/A                                                               |
| 56. Guaranty Bank, S.S.B. - Certificate of Deposit                                                                          |                                         | None                                        |                                                 |                                           | Buy                                                       | 5/17                           | K                               |                                | N/A                                                               |
| 57.                                                                                                                         | A                                       | Interest                                    |                                                 |                                           | Redeem                                                    | 11/26                          | K                               |                                | N/A                                                               |
| 58. Freemont Investment & Loan - Certificate of Deposit                                                                     |                                         | None                                        |                                                 |                                           | Buy                                                       | 5/18                           | J                               |                                | N/A                                                               |
| 59.                                                                                                                         | A                                       | Interest                                    |                                                 |                                           | Redeem                                                    | 8/26                           | J                               |                                | N/A                                                               |
| 60. Microsoft - Common Stock                                                                                                |                                         | None                                        | J                                               | T                                         | Buy                                                       | 12/14                          | J                               |                                | N/A                                                               |
| 61. Brokerage Account #4                                                                                                    |                                         |                                             |                                                 |                                           |                                                           |                                |                                 |                                |                                                                   |
| 62. GE - Common Stock                                                                                                       | A                                       | Dividend                                    | J                                               | T                                         |                                                           |                                |                                 |                                |                                                                   |
| 63. Johnson & Johnson - Common Stock                                                                                        | A                                       | Dividend                                    | J                                               | T                                         |                                                           |                                |                                 |                                |                                                                   |
| 64. SB Appreciation Fund Class B - Mutual Fund                                                                              | A                                       | Dividend                                    | J                                               | T                                         |                                                           |                                |                                 |                                |                                                                   |
| 65. SB Capital Preservation Fund II Class B - Mutual Fund                                                                   | A                                       | Dividend                                    | J                                               | T                                         |                                                           |                                |                                 |                                |                                                                   |
| 66. End of Brokerage Account #4                                                                                             |                                         |                                             |                                                 |                                           |                                                           |                                |                                 |                                |                                                                   |
| 67. Time Share #2, Williamsburg, Virginia (2002 \$19,900)                                                                   | C                                       | Rent                                        | K                                               | R                                         |                                                           |                                |                                 |                                |                                                                   |
| 68. IRA #2 (Legg Mason)                                                                                                     |                                         |                                             |                                                 |                                           |                                                           |                                |                                 |                                |                                                                   |
| 69. American Funds US Gov't Gtd. Secs. Fund Class C - Mutual Fund                                                           | A                                       | Dividend                                    |                                                 |                                           | Sell                                                      | 3/12                           | K                               |                                | N/A                                                               |
| 70. Legg Mason Special Investment Trust - Equity Fund                                                                       | A                                       | Dividend                                    | J                                               | T                                         | Buy                                                       | 3/17                           | J                               |                                | N/A                                                               |
| 71. Royce Total Return Fund Consultant - Equity Fund                                                                        | A                                       | Dividend                                    | J                                               | T                                         |                                                           |                                |                                 |                                |                                                                   |
| 72. Van Kampen Equity & Income Class C - Mutual Fund                                                                        | A                                       | Dividend                                    | J                                               | T                                         |                                                           |                                |                                 |                                |                                                                   |

|                       |                                                   |                             |                              |                               |                       |
|-----------------------|---------------------------------------------------|-----------------------------|------------------------------|-------------------------------|-----------------------|
| 1. Income/Div Codes:  | A = \$1,000 or less<br>(See Columns B1 and D4)    | B = \$1,001-\$2,500         | C = \$2,501-\$5,000          | D = \$5,001-\$15,000          | E = \$15,001-\$50,000 |
| 2. Value Codes:       | F = \$50,001-\$100,000<br>(See Columns C1 and D3) | G = \$100,001-\$1,000,000   | H1 = \$1,000,001-\$5,000,000 | H2 = More than \$5,000,000    |                       |
| 3. Value Method Codes | J = \$15,000 or less                              | K = \$15,001-\$30,000       | L = \$30,001-\$100,000       | M = \$100,001-\$250,000       |                       |
|                       | N = \$250,000-\$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                    | R = Cost (Real Estate Only) | S = Assessed                 | T = Cash/Market               |                       |
|                       | Q = Appraisal                                     | V = Other                   | W = Estimated                |                               |                       |
|                       | U = Book Value                                    |                             |                              |                               |                       |

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| A.<br>Description of Assets<br>(including trust assets)<br><br>Place "(X)" after each asset except<br>from prior disclosure | B.<br>Income during<br>reporting period |                                            | C.<br>Gross value at end of<br>reporting period |                                           | D.<br>Transactions during reporting period                  |                               |                                 |                                |                                                                   |
|-----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------------|-------------------------------------------------|-------------------------------------------|-------------------------------------------------------------|-------------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                             | (1)<br>Amount<br>Code 1<br>(A-H)        | (2)<br>Type (e.g.<br>div. rent or<br>int.) | (1)<br>Value<br>C 2<br>(J-P)                    | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.<br>buy, sell,<br>transfer,<br>redemption) | If not exempt from disclosure |                                 |                                |                                                                   |
|                                                                                                                             |                                         |                                            |                                                 |                                           |                                                             | (2)<br>Date:<br>Month-<br>Day | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| 73. Florida Community Bank - Certificate of Deposit                                                                         | A                                       | Interest                                   | J                                               | T                                         | Redeem                                                      | 3/15                          | J                               |                                | N/A                                                               |
| 74. Putnam Mid Cap Value Fund Class C - Mutual Fund                                                                         | A                                       | Dividend                                   | J                                               | T                                         | Buy                                                         | 3/17                          | J                               |                                | N/A                                                               |
| 75. Gov't Nat'l Mtg. Assn. Class WA - Bond                                                                                  | A                                       | Interest                                   |                                                 |                                           | Part<br>Redeem                                              | 1/20                          | J                               |                                | N/A                                                               |
| 76.                                                                                                                         | A                                       | Interest                                   |                                                 |                                           | Part<br>Redeem                                              | 2/20                          | J                               |                                | N/A                                                               |
| 77.                                                                                                                         | A                                       | Interest                                   |                                                 |                                           | Part<br>Redeem                                              | 3/20                          | J                               |                                | N/A                                                               |
| 78.                                                                                                                         | A                                       | Interest                                   |                                                 |                                           | Part<br>Redeem                                              | 4/20                          | J                               |                                | N/A                                                               |
| 79.                                                                                                                         | A                                       | Interest                                   |                                                 |                                           | Final<br>Redeem                                             | 5/20                          | J                               |                                | N/A                                                               |
| 80. American Funds: Growth Fund America, Inc. Class C-Mut. Fund                                                             |                                         | None                                       | J                                               | T                                         | Buy                                                         | 3/12                          | J                               |                                | N/A                                                               |
| 81. Legg Mason Value Trust - Equity Fund                                                                                    |                                         | None                                       | J                                               | T                                         | Buy                                                         | 3/17                          | J                               |                                | N/A                                                               |
| 82. American High Income Fund Exchange Class C - Mutual Fund                                                                | A                                       | Dividend                                   | J                                               | T                                         | Buy                                                         | 3/12                          | J                               |                                | N/A                                                               |
| 83. American Balanced Fund Inc. Class C - Mutual Fund                                                                       | A                                       | Dividend                                   | J                                               | T                                         | Buy                                                         | 3/12                          | J                               |                                | N/A                                                               |
| 84. Cisco Systems Inc. - Equity                                                                                             |                                         | None                                       | J                                               | T                                         | Buy                                                         | 3/26                          | J                               |                                | N/A                                                               |
| 85. Legg Mason Opportunity Trust - Mutual Fund                                                                              |                                         | None                                       | J                                               | T                                         | Buy                                                         | 3/26                          | J                               |                                | N/A                                                               |
| 86. Oppenheimer Developing Markets Fund Class C - Mutual Fund                                                               | A                                       | Dividend                                   | J                                               | T                                         | Buy                                                         | 3/26                          | J                               |                                | N/A                                                               |
| 87. UIT First Trust - Investment Trust                                                                                      | A                                       | Dividend                                   | J                                               | T                                         | Buy                                                         | 3/26                          | J                               |                                | N/A                                                               |
| 88. Lincoln National Life Insurance Co - Annuity                                                                            |                                         | None                                       | L                                               | T                                         | Buy                                                         | 3/18                          | K                               |                                | N/A                                                               |
| 89. Gov't Nat'l Mtg. Assn. Class CA - Bond                                                                                  | A                                       | Interest                                   | J                                               | T                                         | Buy                                                         | 6/4                           | J                               |                                | N/A                                                               |
| 90.                                                                                                                         | A                                       | Interest                                   | J                                               | T                                         | Part<br>Redeem                                              | 8/20                          | J                               |                                | N/A                                                               |

|                                            |                                                                                   |                                                    |                                                                                       |                                                          |                       |
|--------------------------------------------|-----------------------------------------------------------------------------------|----------------------------------------------------|---------------------------------------------------------------------------------------|----------------------------------------------------------|-----------------------|
| 1. Income Codes<br>(See Columns B1 and D4) | A = \$1,000 or less<br>F = \$90,001-\$100,000                                     | B = \$1,001-\$2,500<br>G = \$100,001-\$1,000,000   | C = \$2,501-\$5,000<br>H1 = \$1,000,001-\$5,000,000                                   | D = \$5,001-\$15,000<br>H2 = More than \$5,000,000       | E = \$15,001-\$50,000 |
| 2. Value Codes<br>(See Columns C1 and B3)  | J = \$15,000 or less<br>N = \$250,000-\$500,000<br>P3 = \$25,000,001-\$50,000,000 | K = \$15,001-\$50,000<br>O = \$500,001-\$1,000,000 | L = \$50,001-\$100,000<br>P1 = \$1,000,001-\$5,000,000<br>P4 = More than \$50,000,000 | M = \$100,001-\$250,000<br>P2 = \$5,000,001-\$25,000,000 |                       |
| 3. Value Method Codes<br>(See Column C2)   | Q = Appraisal<br>U = Book Value                                                   | R = Cost (Real Estate Only)<br>V = Other           | S = Assessed<br>W = Estimated                                                         | T = Cash/Market                                          |                       |

# FINANCIAL DISCLOSURE REPORT

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Name of Person Reporting  
Gardner, James, Knoll

Date of Report  
5/31/2005

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

| A.<br>Description of Assets<br>(including trust assets)<br><br>Place "XX" after each asset exempt<br>from prior disclosure | B.<br>Income during<br>reporting period |                                             | C.<br>Gross value at end of<br>reporting period |                                           | D.<br>Transactions during reporting period                |                                |                                 |                                |                                                                   |
|----------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|---------------------------------------------|-------------------------------------------------|-------------------------------------------|-----------------------------------------------------------|--------------------------------|---------------------------------|--------------------------------|-------------------------------------------------------------------|
|                                                                                                                            | (1)<br>Amount<br>Code 1<br>(A-H)        | (2)<br>Type (e.g.<br>div. rent. or<br>int.) | (1)<br>Value<br>Code 2<br>(1-P)                 | (2)<br>Value<br>Method<br>Code 3<br>(Q-W) | (1)<br>Type (e.g.<br>buy, sell,<br>merger,<br>redemption) | If not exempt from disclosure  |                                 |                                |                                                                   |
|                                                                                                                            |                                         |                                             |                                                 |                                           |                                                           | (2)<br>Date:<br>Month -<br>Day | (3)<br>Value<br>Code 2<br>(J-P) | (4)<br>Gain<br>Code 1<br>(A-H) | (5)<br>Identity of<br>buyer/seller<br>(if private<br>transaction) |
| 91.                                                                                                                        | A                                       | Interest                                    | J                                               | T                                         | Part<br>Redeem                                            | 9/20                           | J                               |                                | N/A                                                               |
| 92.                                                                                                                        | A                                       | Interest                                    | J                                               | T                                         | Part<br>Redeem                                            | 10/20                          | J                               |                                | N/A                                                               |
| 93.                                                                                                                        | A                                       | Interest                                    | J                                               | T                                         | Part<br>Redeem                                            | 11/20                          | J                               |                                | N/A                                                               |
| 94.                                                                                                                        | A                                       | Interest                                    | J                                               | T                                         | Part<br>Redeem                                            | 12/20                          | J                               |                                | N/A                                                               |
| 95. New York Life Whole Life                                                                                               | B                                       | Dividend                                    | K                                               | T                                         |                                                           |                                |                                 |                                |                                                                   |

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

# FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Gardner, James, Knoll

Date of Report

5/31/2005

## VIII. ADDITIONAL INFORMATION OR EXPLANATIONS

(Indicate part of Report.)

1. Re Part VII, Line 12: As of April 2004 the former Smith Barney Convertible Fund Class L mutual fund (as reported in Part VII, line 13 of the 2003 report dated May 15, 2004) converted from Class L to Class C (as reported in Part VII, line 12 of this report).

2. Re Part VII, Line 37: Brokerage Account #2 (Custodial Account #1) does not qualify for reporting this period because the account owner is over age 21 and is not a dependent of the reporting person within the meaning of the Internal Revenue Code of 1986 (26 U.S.C. §152), and therefore is not a dependent child as defined in section 102(e)(2) of the Ethics in Government Act of 1978, as amended, 5 U.S.C. §102(e)(2). Moreover, the account does not qualify for reporting this period because its sole asset (City Bank, NA, Bank Deposit Program) was redeemed on May 20, 2004 and therefore did not have a fair market value in excess of \$1,000 at the end of the current year (December 31, 2004) and because income in excess of \$200 from the asset was not received during the current reporting period.

3. Re Part VII, line 46: On March 31, 2003 the former Smith Barney Premium Total Return Fund Class A mutual fund (as reported in Part VII, line 31 of the 2003 report dated May 15, 2004) changed its name to Smith Barney Capital and Income Fund Class A mutual fund (as reported in Part VII, line 36 of the 2003 report, and subsequently reported in Part VII, line 46 of this report).

# FINANCIAL DISCLOSURE REPORT

Name of Person Reporting

Gardner, James, Knell

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

Signature

Date May 31, 2005

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILFULLY FAISIFIES 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