

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2014

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

1. Person Reporting (last name, first, middle initial) Carter, Austin E.	2. Court or Organization U.S. Bankruptcy Court, Middle District of Georgia	3. Date of Report 5/14/2015
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) Bankruptcy Judge	5a. Report Type (check appropriate type) ☐ Nomination ☐ Date ☐ Initial ☒ Annual ☐ Final 5b. ☐ Amended Report	6. Reporting Period 01/01/2014 to 12/31/2014
7. Chambers or Office Address 433 Cherry Street, First Floor Macon, GA 31201		
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.		

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

☐ NONE (No reportable positions.)

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. Secretary and Retirement Plan Trustee	M. Gary Carter, M.D., P.A.
2.	
3.	
4.	
5.	

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

☐ NONE (No reportable agreements.)

<u>DATE</u>	<u>PARTIES AND TERMS</u>
1. May 2014	Return of capital and partnership buyout with former law firm, Stone & Baxter, LLP; payments end June 2015
2. 2006	SunTrust Bank Retirement Plan; employment ended in 2006 [no distributions until 2039]
3.	

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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>INCOME</u> (yours, not spouse's)
1. 2014	Stone & Baxter, LLP - salary and interest	\$157,130.00
2.		
3.		
4.		

B. Spouse's Non-Investment Income - *If you were married during any portion of the reporting year, complete this section.**(Dollar amount not required except for honoraria.)*☒ NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>
1.	
2.	
3.	
4.	

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

<u>SOURCE</u>	<u>DATES</u>	<u>LOCATION</u>	<u>PURPOSE</u>	<u>ITEMS PAID OR PROVIDED</u>
1. Institute of Continuing Legal Education in Georgia	10/23/2014 - 10/24/2014	Greensboro, GA	Bankruptcy CLE	Hotel, meals
2.				
3.				
4.				
5.				

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V. GIFTS. *(Includes those to spouse and dependent children; see pp. 28-31 of filing instructions.)*☐NONE *(No reportable gifts.)*

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
1.	Middle District of Georgia Bankruptcy Law Institute	Investiture Reception (one-half cost)	\$2,737.42
2.	Macon Bar Association	Investiture Reception (one-half cost)	\$2,737.42
3.			
4.			
5.			

VI. LIABILITIES. *(Includes those of spouse and dependent children; see pp. 32-33 of filing instructions.)*☒NONE *(No reportable liabilities.)*

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

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VII. INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children; see pp. 34-60 of filing instructions.)

☐ NONE (No reportable income, assets, or transactions.)

A. Description of Assets (including trust assets) Place "(X)" after each asset exempt from prior disclosure	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1) Amount Code 1 (A-H)	(2) Type (e.g., div., rent, or int.)	(1) Value Code 2 (J-P)	(2) Value Method Code 3 (Q-W)	(1) Type (e.g., buy, sell, redemption)	(2) Date mm/dd/yy	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. Savings Account; State Bank & Trust	A	Interest	J	T					
2. Brokerage Account (IRA)									
3. - Pepsico common stock	A	Dividend	J	T					
4. - iShares Emerging Market ETF	A	Dividend	J	T					
5. - Guggenheim S&P 500 Equal Weight ETF	A	Dividend	J	T					
6. - Plum Creek Timber Co.	A	Dividend	J	T					
7. - Citibank, N.A.	A	Interest	J	T					
8. - Raymond James Bank, N.A.	A	Interest	J	T					
9. - Synchrony Bank	A	Interest	J	T					
10. - Community Trust Bank	A	Interest	J	T					
11. - Regions Bank	A	Interest	J	T					
12. Vanguard Equity Income Fund (IRA)	D	Dividend	M	T					
13. Dodge & Cox International Stock Fund (IRA)	A	Dividend	J	T					
14. Franklin Mutual Beacon Fund (IRA)	B	Dividend	K	T					
15. SunTrust Bank 401(k) Account									
16. - Vanguard Russell 2000 Value Index Fund	A	Dividend	J	T	Buy	06/02/14	J		
17. - Vanguard Total Bond Market Index Fund	A	Dividend	J	T	Buy	06/02/14	J		

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$250,001 - \$500,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	S = Assessment W = Estimated	T = Cash Market	

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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		C. Gross value at end of reporting period		D. Transactions during reporting period				
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18. - Vanguard Inflation Protected Securities Fund	A	Dividend	J	T					
19. - Vanguard Target Retirement 2040 Fund	A	Dividend	K	T					
20. - SunTrust Common Stock Fund	A	Dividend	J	T	Sold (part)	06/02/14	J		
21. Northwestern Mutual Whole Life Policy	A	Dividend			Closed	08/27/14	J		
22. Mass Mutual Whole Life Policy	A	Dividend	J	T					
23. Mass Mutual Whole Life Policy	A	Dividend	J	T					
24. OneAmerica (f/k/a The State Life Insurance Co.) Whole Life Policy (X)	A	Dividend	J	T					
25. Checking Account; State Bank & Trust (X)	A	Interest	K	T					

1. Income Gain Codes: (See Columns B1 and D4)	A = \$1,000 or less F = \$50,001 - \$100,000	B = \$1,001 - \$2,500 G = \$100,001 - \$1,000,000	C = \$2,501 - \$5,000 H1 = \$1,000,001 - \$5,000,000	D = \$5,001 - \$15,000 H2 = More than \$5,000,000	E = \$15,001 - \$50,000
2. Value Codes (See Columns C1 and D3)	J = \$15,000 or less N = \$250,001 - \$500,000 P3 = \$25,000,001 - \$50,000,000	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000 P4 = More than \$50,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS. *(Indicate part of report.)*

Part VII, Line 20: Shows partial sale of shares of SunTrust Common Stock Fund from 401K account on June 2, 2014. Intention was to sell all shares of that stock fund in 2014 (as shown on initial report filed during 2014), but discovered in May 2015, when accumulating data for this report, that 5.8 shares remained in the 401K. This retention of shares was by mistake - I now believe that a dividend was issued and reinvested after the 2014 sale. (No regular statements are received on this account). As soon as I learned this in May 2015, the remaining 5.8 shares were sold.

Part VII, Line 24: Reflects, for the first time, a Whole Life Policy with OneAmerica f/k/a The State Life Insurance Co. I own one-third of this policy. I did not become aware of the existence of this policy or my ownership thereof until April 2015, when a family member (who originally purchased the policy) informed me about it for the first time. Omission from 2014 initial report was due to lack of knowledge.

Part VII, Line 25: State Bank and Trust Checking Account. Inadvertently omitted from 2014 initial report.

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IX. CERTIFICATION.

I certify that all information given above (including information pertaining to my spouse and minor or dependent children, if any) is accurate, true, and complete to the best of my knowledge and belief, and that any information not reported was withheld because it met applicable statutory provisions permitting non-disclosure.

I further certify that earned income from outside employment and honoraria and the acceptance of gifts which have been reported are in compliance with the provisions of 5 U.S.C. app. § 501 et. seq., 5 U.S.C. § 7353, and Judicial Conference regulations.

Signature: s/ Austin E. Carter

NOTE: ANY INDIVIDUAL WHO KNOWINGLY AND WILLFULLY FALSIFIES OR FAILS TO FILE THIS REPORT MAY BE SUBJECT TO CIVIL AND CRIMINAL SANCTIONS (5 U.S.C. app. § 104)

Committee on Financial Disclosure
Administrative Office of the United States Courts
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