

FINANCIAL DISCLOSURE REPORT FOR CALENDAR YEAR 2015

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 05/15/2017
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 01/01/2015 to 12/31/2015
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. Member, Board of Directors	Vine Ingle Little League
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 ended June 2015
2. 2006	SunTrust Bank Retirement Plan (spouse); former employer of spouse; 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.)*

DATE

SOURCE AND TYPE

INCOME
(yours, not spouse's)

1.

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.)*

DATE

SOURCE AND TYPE

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.)*

SOURCE

DATES

LOCATION

PURPOSE

ITEMS PAID OR PROVIDED

1. Coastal Bankruptcy Law
Institute05/07/2015 to
05/08/2015

Savannah, GA

To Speak at Continuing
Legal Education Seminar

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.			
2.			
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. Cash Accounts; State Bank & Trust	A	Interest	L	T					
2. Brokerage Account (IRA)									
3. - Pepsico common stock	A	Dividend	J	T					
4. - iShares Emerging Market ETF	A	Dividend			Sold	01/16/15	J		
5. - First Trust Sabrient Bakers Dozen Port 2015 Series Term 02/19/2016	A	Dividend	J	T	Buy	01/15/15	J		
6. - Guggenheim S&P 500 Equal Weight ETF	A	Dividend	J	T					
7. - Plum Creek Timber Co.	A	Dividend	J	T					
8. - Raymond James Bank, N.A.	A	Interest	J	T					
9. - Citibank, N.A. (Y)									
10. - Synchrony Bank (Y)									
11. - Community Trust Bank (Y)									
12. - Regions Bank (Y)									
13. Vanguard Equity Income Fund (IRA)	D	Dividend	M	T					
14. Dodge & Cox International Stock Fund (IRA)	A	Dividend	J	T					
15. Franklin Mutual Beacon Fund (IRA)	A	Dividend	K	T					
16. SunTrust Bank 401(k) Account									
17. - Vanguard Russell 2000 Value Index Fund	A	Dividend	J	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	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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18. - Vanguard Total Bond Market Index Fund	A	Dividend	J	T					
19. - Vanguard Inflation Protected Securities Fund	A	Dividend	J	T					
20. - Vanguard Target Retirement 2040 Fund	A	Dividend	K	T					
21. - SunTrust Banks, Inc. common stock	A	Dividend			Sold	05/05/15	J		
22. Northwestern Mutual Whole Life Policy (Y)									
23. Mass Mutual Whole Life Policy	A	Dividend	J	T					
24. Mass Mutual Whole Life Policy	A	Dividend	J	T					
25. OneAmerica (f/k/a The State Life Ins Co.) Whole Life Policy (1/3 owner)	A	Dividend	J	T					
26. Checking Account; State Bank & Trust (Y)									
27. Mass Mutual Whole Life Policy (1/4 ownership) (X)	A	Dividend	L	T					
28. Mass Mutual Whole Life Policy (1/3 ownership) (X)	A	Dividend	M	T					
29. Vanguard 529 College Savings Plan (Nevada) (X)									
30. - Vanguard Conservative Growth Portfolio (X)	A	Int./Div.	J	T					
31. - Vanguard Moderate Growth Portfolio (X)	A	Int./Div.	J	T					
32. Vanguard 529 College Savings Plan (Nevada) (X)									
33. - Vanguard Value Index Portfolio (X)	A	Int./Div.	J	T					
34. - Vanguard Aggressive Growth Portfolio (X)	A	Int./Div.	J	T					

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35. Vanguard 529 College Savings Plan (Nevada) (X)									
36. - Vanguard Aggressive Growth Portfolio (X)	A	Int./Div.	J	T					
37. - Vanguard Value Index Portfolio (X)	A	Int./Div.	J	T					

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

Part VII, Lines 9-12: The balances in these cash accounts (part of Raymond James Cash Deposit Program in my IRA) were spent toward the acquisition reflected in Part VII, Line 5.

Part VII, Line 26: Per applicable rules, I aggregated this account with the Cash Account at the same institution listed in Part VII, Line 1.

Part VII, Lines 27 and 28: These policies were transferred to me (to hold jointly with others) during 2015.

Part VII, Lines 29-37: I have not reported these three Section 529 College Savings Accounts previously because I considered them exempt from reporting since [REDACTED] own these accounts. However, the revised Instructions for this year's financial disclosure report make clear that these Section 529 accounts should be reported.

AMENDED REPORT EXPLANATIONS:

Part VII, Line 22: This insurance policy was closed/surrendered in 2014 (as shown on my 2014 report), and thus should not have been included in this 2015 report.

Part VII, Line 25: The original 2015 report neglected to show that this insurance policy is a 1/3 ownership interest.

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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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