

FINANCIAL DISCLOSURE REPORT

FOR CALENDAR YEAR 2004

1. Person Reporting (Last name, first, middle initial) HOWARD, GEORGE JR.		2. Court or Organization U.S. DISTRICT COURT - AR		3. Date of Report May 3, 2005	
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. DISTRICT JUDGE - ACTIVE		5. Report Type (check appropriate type) ___ Nomination, Date _____ ___ Initial <input checked="" type="checkbox"/> Annual ___ Final		6. Reporting Period January 1, 2004 - December 31, 2004	
7. Chambers or Office Address 600 West Capitol - Room 276 Little Rock, AR 72201		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. 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.)

POSITION	NAME OF ORGANIZATION/ENTITY
<input checked="" type="checkbox"/> NONE (No reportable positions.)	
1 _____	_____
2 _____	_____
3 _____	_____

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

DATE	PARTIES AND TERMS
<input checked="" type="checkbox"/> NONE (No reportable agreements.)	
1 _____	_____
2 _____	_____

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

DATE	SOURCE AND TYPE	GROSS INCOME
A. Filer's Non-Investment Income		
<input checked="" type="checkbox"/> NONE (No reportable non-investment income.)		
1 _____	_____	\$ _____
2 _____	_____	\$ _____
3 _____	_____	\$ _____
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)		
<input checked="" type="checkbox"/> NONE (No reportable non-investment income.)		
1 _____	_____	
2 _____	_____	

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IV. REIMBURSEMENTS -- transportation, lodging, food, entertainment.
(Includes those to spouse and dependent children. See pp. 25-27 of Instructions.)

	<u>SOURCE</u>	<u>DESCRIPTION</u>
<input checked="" type="checkbox"/>	NONE (No such reportable reimbursements.)	
1		
2		
3		
4		
5		
6		
7		

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

	<u>SOURCE</u>	<u>DESCRIPTION</u>	<u>VALUE</u>
<input checked="" type="checkbox"/>	NONE (No such reportable gifts.)		
1			\$
2			\$
3			\$
4			\$

VI. LIABILITIES. *(Includes those of spouse and dependent children. See pp. 32-33 of Instructions.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE*</u>
<input type="checkbox"/>	NONE (No reportable liabilities.)		
1	Simmons First National Bank Pine Bluff, AR	Promissory Notes and Revolving Charge Cards	SEE: No. VIII
2	Citi (formerly Citibank USA) Wilmington, DE	Credit Cards	SEE: No. VIII
3	Student Loan Guarantee Foundation of Arkansas	Student Loan	J
4			
5			

*Value Codes: 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=50,000,001 or more		

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HOWARD, GEORGE JR.

05/03/05

VII. Page 1 INVESTMENTS and TRUSTS -- income, value, transactions (Includes those of spouse and dependent children. See pp. 34-37 of Instructions.)

A. Description of Assets (including trust assets) <i>Place "(X)" after each asset exempt from prior disclosure.</i>	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	If not exempt from disclosure			
	Amt. Code1 (A-H)	Type (e.g., div., rent or int.)	Value Code2 (J-P)	Value Method Code3 (Q-W)	Type (e.g., buy, sell, merger, redemption)	(2) Date: Month- Day	(3) Value Code2 (J-P)	(4) Gain Code1 (A-H)	(5) Identity of buyer/seller (if private transaction)
<input type="checkbox"/> NONE (No reportable income,									
1 Real Estate (Parcel #1) Jefferson Co., AR	D	Rent	M	W					
2 Real Estate (Parcel #2) Jefferson Co., AR	A	Rent	J	W					
3 Real Estate (Parcel #3) Jefferson Co., AR		None	J	W	Gift	4/15			SEE: VIII
4 Real Estate (Parcel #4) Jefferson Co., AR		None	J	W					
5 Real Estate (Parcel #5) Jefferson Co., AR	C	Rent	J	W					
6 Real Estate (Parcel #6) Jefferson Co., AR	A	Rent	J	W					
7 Real Estate (Parcel #7) Jefferson Co., AR		None	J	W					
8 Real Estate (Parcel #8) Jefferson Co., AR		None	J	W					
9 Real Estate (Parcel #9) Jefferson Co., AR		None	K	W					
10 Real Estate (Parcel #10) Jefferson Co., AR	A	Rent	J	W					
11 Real Estate (Parcel #11) Jefferson Co., AR	A	Rent	J	W					
12 Real Estate (Parcel #12) Jefferson Co., AR		None	J	W					
13 Real Estate (Parcel #13) Jefferson Co., AR	A	Rent	J	W					
14 Real Estate (Parcel #14) Jefferson Co., AR	A	Rent	J	W					
15 Real Estate (Parcel #15) Jefferson Co., AR	A	Rent	J	W					
16 Real Estate (Parcel #16) Jefferson Co., AR	A	Rent	J	W					
17 Compaq Computer Common Stock	A	Div	J	W					

1	Income/Gain Codes: (See Col. B1, 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 Col. C1, 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	
3	Value Method Codes: (See Col. C2)	Q=Appraisal U=Book value	R=Cost (real estate only) V=Other	S=Assessment W=Estimated	T=Cash/Market	

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VII. Page 2 INVESTMENTS and TRUSTS -- income, value, transactions *(Includes those of spouse and dependent children. See pp. 34-37 of Instructions.)*

A. Description of Assets (including trust assets) <i>Place "(X)" after each asset exempt from prior disclosure.</i>	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
	(1)	(2)	(1)	(2)	(1)	If not exempt from disclosure			
	Amt. Code1 (A-H)	Type (e.g., div., rent or int.)	Value Code2 (J-P)	Value Method Code (Q-W)	Type (e.g., buy, sell, merger, redemption)	(2) Date: Month- Day	(3) Value Code2 (J-P)	(4) Gain Code1 (A-H)	(5) Identity of buyer/seller (if private transaction)
<input type="checkbox"/> NONE (No reportable income, assets, or transactions)									
18 Simmons First National Bank (Account)	A	Int.	K	T					
19 Regions Bank (Account)	A	Int.	J	T					
20 Prudential Financial, Inc. (Common Stock)	A	Div.	J	T					
21									
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33									
34									
1	Income/Gain Codes: (See Col. B1, 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			
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VIII. ADDITIONAL INFORMATION OR EXPLANATIONS (Indicate part of Report.)

Under Item VI. LIABILITIES:

The promissory notes with Simmons First National Bank were paid off December 6, 2004.

Citi Cards (formerly Citibank USA) were paid off on October 5, 2004.

Under Item VII. INVESTMENTS and TRUSTS:

Item 3, Real Estate designated as Parcel #3, was deeded to [REDACTED], as a gift from [REDACTED] and me, by Quitclaim Deed on April 15, 2004. This property is identified as 92 Watson Boulevard, Pine Bluff, Arkansas.

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 5 U.S.C. § 7353 and Judicial Conference regulations.

Signature

[REDACTED SIGNATURE]

Date May 3, 2005

NOTE: ANYONE WHO 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