

**FINANCIAL DISCLOSURE REPORT  
FOR CALENDAR YEAR 2004**

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

<b>1. Person Reporting</b> (Last name, first, middle initial) <b>KRAVITZ, PHYLLIS A.</b>		<b>2. Court or Organization</b> <b>U.S. Court of Appeals Eleventh Circuit</b>	<b>3. Date of Report</b> <b>5/9/05</b>
<b>4. Title</b> (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) <b>United States Circuit Judge (Senior Status)</b>	<b>5. Report Type</b> (check appropriate type) ___ Nomination, Date _____ ___ Initial <input checked="" type="checkbox"/> Annual ___ Final	<b>6. Reporting Period</b> <b>1/1/04 - 12/31/04</b>	
<b>7. Chambers or Office Address</b> <b>56 Forsyth Street, N.W. Atlanta, GA 30303</b>		<b>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.</b>  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.)

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

**RECEIVED**  
**FINANCIAL DISCLOSURE OFFICE**  
**MAY 16 2 58 PM '05**

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

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

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

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>GROSS INCOME</u>
<b>A. Filer's Non-Investment Income</b>		
<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"/> N/A NONE (No reportable non-investment income.)	
1 _____	_____
2 _____	_____

**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

**KRAVITCH, PHYLLIS A.**

Date of Report

**5/9/05**

**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 type="checkbox"/> NONE (No such reportable reimbursements.)	
1	University of Pennsylvania	September 22-23, 2004, Philadelphia, PA Portrait Ceremony (Lodging)
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 checked="" type="checkbox"/> NONE (No reportable liabilities.)		
1			
2			
3			
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

**FINANCIAL DISCLOSURE REPORT**

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**KRAVITCH, PHYLLIS A.**

Date of Report

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**VII. Page 1 INVESTMENTS and TRUSTS – income, value, transactions (Includes those of spouse and dependent children. See pp. 34-57 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) Type (e.g., buy, sell, merger, redemption)	If not exempt from disclosure				
	Am't. Code1 (A-H)	Type (e.g., div, rent or int)	Value Code2 (J-P)	Value Method Code3 (Q-W)		(2) Date Month-Dry	(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, COMMON STOCK										
1 AT&T	A	Div.	J	T						
2 AT&T Wireless		none			Sell	10/27	J			
3 Agere A & B		none	J	T						
4 Avaya		none	J	T						
5 Bank of Amer ca	D	Div.	M	T						
6 Bell South	B	Div.	K	T	Part Sale	6/21	J	J		
7 BP PLC	A	Div.	J	T						
8 Cisco		Div.			Sell	10/8	J			
9 Cora-Cola	B	Div.	L	T	Part Sale	6/21	J	J		
10 Comcast		none	J	T						
11 Con Ed.	A	Div.	J	T						
12 Eastman Chem.	A	Div.	J	T						
13 Exxon-Mobil	A	Div.	M	T	Part Sale	6/21	J	J		
14 General Electric	A	Div.	J	T						
15 Glaxo	A	Div.	J	T						
16 Home Depot	A	Div.	L	T						
17 IBM	A	Div.	K	T	Part Sale	6/21	J	J		

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 \$5,000,000	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	

**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting <b>KRAVITCH, PHYLLIS A.</b>	Date of Report <b>5/9/05</b>
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**VII. Page 2 INVESTMENTS and TRUSTS -- income, value, transactions** (Includes those of spouse and dependent children. See pp. 34-57 of Instructions.)

A Description of Asset (including trust assets)  <i>Place (X) after each asset except 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. Code 1 (A-H)	Type (e.g. div. rent or int.)	Value Code 2 (J-P)	Value Method Code (Q-W)	Type (e.g. buy, sell, merger, redemption)	(2) Date Month- Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
<input type="checkbox"/> <b>NONE</b> (No reportable income, assets, or transactions) <b>COMMON STOCK</b>									
18 Intel	A	Div.	J	T					
19 Jet Blue		none	J	T					
20 John Hancock Inc. Sec.	B	Div.	K	T	Add'l Buy	11/26	J		
21 Lucent Technologies		none	J	T					
22 Merck	A	Div.	J	T					
23 Microsoft	A	Div.	J	T					
24 Post Properties	A	Div.	J	T					
25 Pfizer	D	Div.	M	T					
26 Proctor/Gamble	A	Div.	J	T					
27 SBC	B	Div.	K	T	Part Sale	6/21	J	J	
28 Sun Trust Bank	D	Div.	M	T	Part Sale	6/21	K	J	
29 3 M (MMM)	A	Div.	K	T					
30 Verizon	B	Div.	K	T					
31 Vodaphone Group PC	A	Div.	J	T					
32 Winn-Dixie		none			Sell	2/5	J		
33 Nuveen Funds	C	Div.	K	T					
34									
1	Income/Gain Codes: 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: 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: Q=Appraisal U=Book value		R=Cost (real estate only) V=Other		S=Assessment W=Estimated		T=Cash/Market		

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Name of Person Reporting <b>KRAVITCH, PHYLLIS A.</b>	Date of Report <b>5/9/05</b>
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**VII. Page 3 INVESTMENTS and TRUSTS -- income, value, transactions** *(Includes those of spouse and dependent children. See pp. 34-57 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			
	Amnt 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)									
<b>BONDS</b>									
35 CA. State Tollway Auth.	A	Int.	J	T					
36 Fulton Co. Dev. (elta)		Int.			Sell	10/14	J		
37 Atlanta Water Rev. Sv.	A	Int.	J	T					
38 <b>PREFERRED STOCKS</b>									
39 Hartford Life P eferred	A	Div.	J	T					
40 <b>FUN S IN BANK</b>									
41 Bank of America(accounts)	B	Int.	M	T					
42 Sun Trust BANK (CD)	B	Int.	K	T					
43 Me ill Lunch Money Market	B	Int.	K	T					
44 <b>GOVERNMENT SECURIT ES</b>									
45 U.S. Treasury Notes	A	Int.	K	T					
46 <b>INSURANCE</b>									
47 Metlife Fixed Annuity	A	Int.	J	T					
48 Equitable Insurance Co. (X)	A	Int.	J	T	"whole life"				
49									
50									
51									
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 H=\$1,000,001-\$5,000,000	D=\$5,001-\$15,000 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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Date of Report

**5/9/05**

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

**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



Date

**5/9/05**

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

**FILING INSTRUCTIONS:**

Mail signed original and 3 additional copies to:

Committee on Financial Disclosure  
Administrative Office of the  
United States Courts  
Suite 2-301  
One Columbus Circle, N.E.  
Washington, D.C. 20544