AO-10 (WP)
Rev. 1/2006

FINANCIAL DISCLOSURE REPORT
FOR CALENDAR YEAR 2005

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)	2. Court or Organization	3. Date of Report
KRAVITCH, PHYLLIS A.	U.S. Court of Appeals Eleventh Circuit	5/9/06

4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)	5a. Report Type (check appropriate type)	6. Reporting Period
United States Circuit Judge (Senior Status)	___ Nomination, Date ___ ___ Initial X Annual ___ Final 5b. ___ Amended Report	1/1/05 - 12/31/05

7. Chambers or Office Address	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.
56 Forsyth Street, N.W. Atlanta, GA 30303	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

[X] 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

[X] NONE (No reportable agreements.)

1
2

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

DATE — SOURCE AND TYPE — INCOME

A. Filer's Non-Investment Income

[X] 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)

[N/A] NONE (No reportable non-investment income.)

1
2

FINANCIAL DISCLOSURE REPORT

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KRAVITCH, PHYLLIS A.	5/9/06

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

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

[ ] NONE (No such reportable reimbursements.)

	SOURCE	DESCRIPTION
1	Stetson College of Law	November 18-19, 2005, Gulfport, Florida Award & Lecture (transportation, meals, lodging)
2		
3		
4		
5		
6		
7		

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

[x] NONE (No such reportable gifts.)

	SOURCE	DESCRIPTION	VALUE
1			$
2			$
3			$
4			$

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

[x] NONE (No reportable liabilities.)

	CREDITOR	DESCRIPTION	VALUE CODE*
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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VII. Page 1 INVESTMENTS and TRUSTS -- income, value, transactions *(Includes those of spouse and dependent children. See pp. 34-60 of Instructions.)*

	A. Description of Assets (including trust assets)	B. Income during reporting period		C. Gross value at end of reporting period		D. Transactions during reporting period				
							If not exempt from disclosure			
	Place "(X)" after each asset exempt from prior disclosure.	(1) Amt. Code1 (A-H)	(2) Type (e.g., div., rent or int.)	(1) Value Code2 (J-P)	(2) Value Method Code3 (Q-W)	(1) 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)
	NONE (No reportable income, assets, or transactions.)									
	COMMON STOCK									
1	AT&T	A	Div.	J	T					
2	Agere A & B		none			Donated	12/12	J		Savannah Community Foundation, Inc.
3	Avaya		none			Donated	12/12	J		Savannah Community Foundation, Inc.
4	Bank of America	D	Div.	M	T					
5	Bell South	B	Div.	K	T					
6	BP PLC	A	Div.	J	T					
7	Coca-Cola	B	Div.	K	T					
8	Comcast		none	J	T					
9	Con Ed.	A	Div.	J	T					
10	Eastman Chem.	A	Div.	J	T					
11	Exxon-Mobil	C	Div.	M	T	Part Sale	2/22	K	K	
12	General Electric	A	Div.	J	T					
13	Glaxo	A	Div.	J	T					
14	Home Depot	A	Div.	K	T					
15	IBM	A	Div.	K	T					
16	Intel	A	Div.	J	T					
17	Jet Blue		none	J	T					

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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		(1)	(2)	(1)	(2)	(1)	If not exempt from disclosure			
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	☐ NONE (No reportable income, assets, or transactions.) COMMON STOCK									
1	John Hancock Inc. Sec.	B	Div.	K	T					
2	Lucent Technologies		none	J	T					
3	Medco Health		none	J	T	spin-off	from	Merck		
4	Merck	A	Div.	J	T					
5	Microsoft	A	Div.	J	T	Sold	11/28	J	loss	
6	Post Properties	A	Div.	J	T					
7	Pfizer	D	Div.	M	T					
8	Proctor/Gamble	A	Div.	J	T					
9	SBC	B	Div.	K	T	merged with AT&T	11/21			
10	Sun Trust Bank	D	Div.	M	T					
11	3 M (MMM)	A	Div.	K	T					
12	Verizon	B	Div.	K	T					
13	Vodaphone Group PC	A	Div.	J	T					
14	Nuveen Funds	C	Div.	K	T					
15										
16										
17										

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☐ NONE (No reportable income, assets, or transactions.) BONDS									
1 GA. State Tollway Auth.	A	Int.	J	T					
2 Atlanta Water Rev. Sv.	A	Int.	J	T					
3 PREFERRED STOCKS									
4 Hartford Life Preferred	A	Div.	J	T					
5 FUNDS IN BANK									
6 Bank of America (accounts)	C	Int.	M	T					
7 Sun Trust Bank (CD)	A	Int.	K	T					
8 Merrill Lynch Money Market	C	Int.	M	T					
9 GOVERNMENT SECURITIES									
10 U.S. Treasury Notes	B	Int.	K	T					
11 INSURANCE									
12 Metlife Fixed Annuity	A	Int.	J	T					
13 Equitable Insurance Co. (X)	A	Int.	J	T	"whole life"				
14									
15									
16									
17									

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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 [redacted] Date 5/9/06

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