

**FINANCIAL DISCLOSURE REPORT  
FOR CALENDAR YEAR 2006**

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

<b>1. Person Reporting (last name, first, middle initial)</b> Howard, Marcia M	<b>2. Court or Organization</b> USDC-Middle District of FL	<b>3. Date of Report</b> 5/7/2007
<b>4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time)</b> District Judge - active	<b>5a. Report Type (check appropriate type)</b> <input type="checkbox"/> Nomination,                      Date <input type="checkbox"/> Initial <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Final	<b>6. Reporting Period</b> 01/01/2006 to 12/31/2006
<b>7. Chambers or Office Address</b> U.S. Courthouse 2110 First Street Fort Myers, FL 33901	<b>5b.</b> <input type="checkbox"/> Amended Report  <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.)*

NONE *(No reportable positions.)*

<u>POSITION</u>	<u>NAME OF ORGANIZATION/ENTITY</u>
1. Officer/Director	Morales Construction Co., Inc.
2. Officer/Director	Morgar Realty, Inc.
3. Director	Morales Investments of Jacksonville, Inc.
4. Director	MIC Holdings Inc.
5. Board Member	Girl Scouts of Gateway Council (non-profit)
6. Board Member	American Cancer Society - Duval County Unit Advisory Board (non-profit)
7. Board Member	Wolfson Children's Hospital Women's Board (non-profit)
8. Member	St. Vincent's Hospital Women's Council (non-profit)
9. Board Member / Secretary	Northeast Florida Center for Community & Justice (non-profit)
10. Trustee	Irrevocable Insurance Trust #1
11. Board Member / Secretary	OneJax (non-profit)

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

NONE *(No reportable agreements.)*

DATE

PARTIES AND TERMS

1. 2003

McGuireWoods LLP 401(k) (administered by T. Rowe Price)

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2.

3.

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

**A. Filer's Non-Investment Income**

NONE *(No reportable non-investment income.)*

<u>DATE</u>	<u>SOURCE AND TYPE</u>	<u>INCOME</u> <i>(yours, not spouse's)</i>
1.		
2.		
3.		
4.		
5.		

**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. 2006	Interline Brands, Inc.
2.	
3.	
4.	
5.	

**IV. REIMBURSEMENTS** – *transportation, lodging, food, entertainment.*

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

NONE *(No reportable reimbursements.)*

<u>SOURCE</u>	<u>DESCRIPTION</u>
1. Interline Brands, Inc.	April 21-24, 2006 - Transportation, Food and Lodging in Bahamas
2.	(accompanied [redacted] on business travel occasioned by his employment)
3. Jacksonville Bar Association	October 24-25, 2006 - Transportation and Lodging in Palm Beach, FL for Literacy Speakers Bureau training
4.	
5.	

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6.

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7.

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**V. GIFTS.** *(Includes those to spouse and dependent children. See pp. 28-31 of 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 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 the 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 Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
1. Wachovia (bank acct)	D	Interest	N	T					
2. Wachovia Stock	D	Dividend	N	T					
3. Compass Bank Stock	C	Dividend	M	T					
4. Southside Warehouse, Inc. Stock	C	Ptn. Inc.	K	U					
5. Paragon Life / Met Life Variable Life Policy	B	Interest	J	T					
6. Morales Investments of Jax, Inc.	A	Ptn. Inc.	J	U					
7. MIC Holding	D	Ptn. Inc.	J	U					
8. T. Rowe Price 401(k)	D	Int./Div.	M	T					
9. NCNB Real Estate Fund									
10. TRP RST Balanced									
11. TRP Stable Value Fund									
12. Bombardier 401(k)	D	Int./Div.	L	T					
13. Franklin Real Estate Securities Fund/A									
14. Investment Co. of America Fund/A									
15. Washington Mutual Investors Fund/A									
16. Growth Fund of America/A									
17. Franklin Balance Sheet Investment/Inv. A.									

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	K = \$15,001 - \$50,000 O = \$500,001 - \$1,000,000	L = \$50,001 - \$100,000 P1 = \$1,000,001 - \$5,000,000	M = \$100,001 - \$250,000 P2 = \$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	P3 = \$25,000,001 - \$50,000,000 Q = Appraisal U = Book Value	R = Cost (Real Estate Only) V = Other	P4 = More than \$50,000,000 S = Assessment W = Estimated	T = Cash Market	

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**VII. INVESTMENTS and TRUSTS** – income, value, transactions (Includes those of the 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 Month - Day	(3) Value Code 2 (J-P)	(4) Gain Code 1 (A-H)	(5) Identity of buyer/seller (if private transaction)
18. Franklin Small Mid Cap Growth Fund/A									
19. Euro Pacific Growth Fund/A									
20. Templeton Developing Markets Trust/A									
21. State Street EAFE International Index F					See Pt. VIII				
22. State Street S&P 500 Index					See Pt. VIII				
23. Wachovia 401(k)	D	Int./Div.	M	T					
24. Stable Fund									
25. Southland Life Insurance Policy	A	Interest	J	T					
26. Bank of America C.D.	D	Interest	M	T					
27. Morgar Professional Center		None	J	U					

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	K=\$15,001 - \$50,000 O=\$500,001 - \$1,000,000	L=\$50,001 - \$100,000 P1=\$1,000,001 - \$5,000,000	M=\$100,001 - \$250,000 P2=\$5,000,001 - \$25,000,000	
3. Value Method Codes (See Column C2)	P3=\$25,000,001 - \$50,000,000 Q=Appraisal U=Book Value	R=Cost (Real Estate Only) V=Other	P4=More than \$50,000,000 S=Assessment W=Estimated	T=Cash Market	

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

Part I - The Irrevocable Trust disclosed on Line 13 is an unfunded trust.

Part III - My non-investment income since January 1, 2006 has been limited to my U.S. government salary.

Part VII, Co. B(2) - Ptn. Inc. = Partnership Income.

Part VII - The provider of this 401(k) reallocated the asset portfolio and added the funds listed in lines 21 and 22.



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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

Date

May 7, 2007

**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