

AO 10  
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) JOYNER, J. CURTIS	2. Court or Organization U.S. DISTRICT COURT	3. Date of Report 05/11/2006
4. Title (Article III judges indicate active or senior status; magistrate judges indicate full- or part-time) U.S. DIST. CT. JUDGE - ACTIVE	5a. Report Type (check appropriate type) <input type="checkbox"/> Nomination,                      Date <input type="checkbox"/> Initial <input checked="" type="checkbox"/> Annual <input type="checkbox"/> Final 5b. <input type="checkbox"/> Amended Report	6. Reporting Period 01/01/2005 to 12/31/2005
7. Chambers or Office Address 8613 U.S. COURTHOUSE INDEPENDENCE MALL WEST PHILADELPHIA, PA 19106	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 _____	
<b>IMPORTANT NOTES:</b> 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.		
2.		
3.		
4.		
5.		

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

NONE (No reportable agreements.)

	<u>DATE</u>	<u>PARTIES AND TERMS</u>
1.		
2.		
3.		

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**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

JOYNER, J. CURTIS

Date of Report

05/11/2006

**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. 2005 WAGES	COMMONWEALTH OF PA - HIGHER EDUCATION
2. 2005	COUNCIL OF SOCIAL WORK EDUCATION
3. 2005	DOWNINGTOWN NATIONAL BANK
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.	
2.	
3.	
4.	
5.	

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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. 32-34 of instructions.)*

NONE *(No reportable liabilities.)*

	<u>CREDITOR</u>	<u>DESCRIPTION</u>	<u>VALUE CODE</u>
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____

*Value Codes: J=\$15,000 or less N=\$250,001-\$500,000 P2=\$5,000,001-\$25,000,000	K=\$15,001-\$50,000 O=\$500,001-\$1,000,000 P3=25,000,001-50,000,000	L=\$50,001-\$100,000	M=\$100,001-\$250,000 P1=\$1,000,001-\$5,000,000 P4=50,000,001 or more
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**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting <b>J. CURTIS JOYNER</b>	Date of Report <b>5/11/06</b>
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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) 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)	If not exempt from disclosure			
						(2) Date: Month-Day	(3) Value Code2 (J-P)	(4) Gain Code1 (A-I)	(5) Identity of buyer/seller (if private transaction)
<input type="checkbox"/> NONE (No reportable income,									
1 Merrill Lynch - Mutual Funds									
2 ML Disciplined EQ CL A	A	div.	J	T					
3 ML Global Allocation A	A	div.	J	T					
4 ML Intl Value FD CL A	A	div.	J	T					
5 ML LARGE CAP CORE	A	div.	J	T					
6									
7 Merrill Lynch - Money Account									
8 ML Bank USA RASP	A	div.	K	T					
9									
10 Citizens - IRA	A	int.	J	T					
11									
12 Vanguard - Mutual Funds									
13 International Growth Inv. IRA	A	div.	K	T					
14 U.S. Growth Fund Inv. IRA	A	div.	J	T					
15									
16 (See next page)									
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					

**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

**J. CURTIS JOYNER**

Date of Report

**5/11/2006**

**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 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) Identify of buyer/seller (if private transaction)
<input type="checkbox"/> NONE (No reportable income, assets, or transactions)									
17 <b>Downingtown National Bank</b>									
18 <b>Common Stock</b>	<b>A</b>	<b>div.</b>	<b>K</b>	<b>T</b>					
19 <b>RSTK DNB FINL CORP COM STK</b>									
20									
21 <b>Willow Grove Bancorp, Inc. (formerly Chester Valley)</b>									
22 <b>Common Stock</b>	<b>A</b>	<b>div.</b>	<b>J</b>	<b>T</b>					
23 <b>WGBC COM STK</b>									
24									
25									
26									
27									
28									
29									
30									
31									
32									

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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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	

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

SEE ATTACHED PAGE

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 11, 2006

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

VIII. ADDITIONAL INFORMATION OR EXPLANATIONS  
SECTION VII - INVESTMENTS and TRUSTS

1. Merrill Lynch - Capital Fund Class B - Mutual Fund and CATS Principal Series K were transferred in the accounts that are listed in Section VII under Merrill Lynch in 2004 Report, Lines 1, 2 and 3.
2. Sentinel Funds IRA Mutual Fund, a Citizen IRA Minnesota Mutual Life Annuity and the First National Bank of Boston TR IRA - MFS Growth Opportunities Fund A were all rolled over into the Downtown National Bank Common Stocks. See 2004 Report, Section VII, Lines 4, 5, 6, 8, 12, 13 and 14.
3. The Chester Valley Bancorp, Inc. Common Stock became the Willow Grove Bancorp, Inc. Common Stock after the purchase by Willow Grove. See 2004 Report, Section VII, Lines 9 and 10.
4. The Citizens Bank "Account" for Estate #1 was closed upon the closure of the estate. See 2004 Report, Sections I and VII, Lines 15 and 16.
5. Vanguard World Fund-IRA is not the most specific name of the funds and they should have been listed separately as they appear in this Report. Please make the amendment to the previous Reports where Vanguard World Fund IRA was listed. See 2004 Report, Section VII, Line 11.

**FINANCIAL DISCLOSURE REPORT**

Name of Person Reporting

JOYNER, J. CURTIS

Date of Report

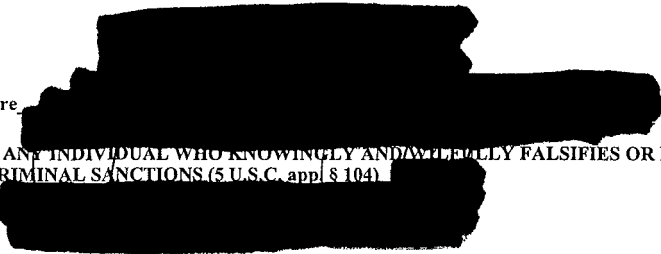
05/11/2006

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Signature



Date

*May 11, 2006*

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