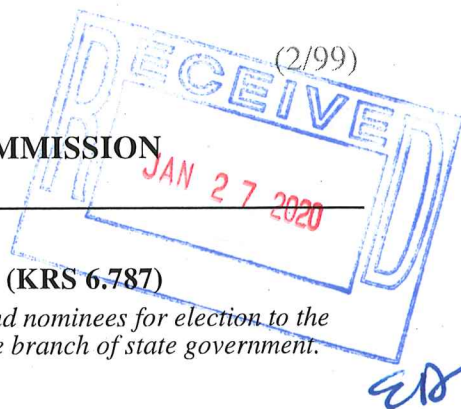


KENTUCKY LEGISLATIVE ETHICS COMMISSION



STATEMENT OF FINANCIAL DISCLOSURE (KRS 6.787)

*To be filed by: All members of the General Assembly, all candidates and nominees for election to the General Assembly, and major management personnel in the legislative branch of state government.*

**Please Include The Following Information For The Preceding Calendar Year:**

Name: Cluster Howard

Business address: Kentucky

Business telephone:

Home address: P.O. Box 274 Jackson Kentucky 41339

Title of public position, or office sought: State Representative

Other occupations of filer: Teacher Retired KCTCS

Occupation of spouse: Retired

***NOTE: The Following Sections Do Not Require Disclosure Of Specific Dollar Amounts.***

Positions held by filer in any business, partnership, corporation for profit, or corporation not for profit from which the filer receives compensation, and the name of the business, partnership, or corporation:

None

Positions held by filer's spouse in any business, partnership, corporation for profit, or corporation not for profit from which the filer's spouse receives compensation, and the name of the business, partnership, or corporation:

None

Names and addresses of all businesses, investments, or securities in which the filer, filer's spouse, or filer's minor children had at any time during the reporting year an interest of \$10,000 at fair market value, or 5% ownership interest or more:

Coke Cola Stock

Bristol-Myers Squibb Stock

JP Morgan Wife's Retirement

11095 Metcalf Ave

Overland Park, KS 66210

TIAA-CREF Retirement (Filer's Retirement)

P.O. Box 24068

Charlotte, NC 28201

Jackson National Life Retirement Fund  
P.O. Box 24068  
Lansing, MI 48909-4068

Farmers and Traders Bank (Saving account)  
Campton, Kentucky 41301

Citizens Bank and Trust (Savings Account)  
Main Street  
Jackson, KY 41339

University of Kentucky Credit Union (Savings Account)  
2557 Sir Barton Way  
Lexington, Kentucky 40509

Jackson National Bank (Savings Account)  
Main Street  
Jackson, Kentucky 41339

Sources and form of gross income of the filer (list sources by name):

Salary KY State Representative

Sources and form of gross income of the filer's spouse (list sources by name):

Social Security Income

Positions of a fiduciary nature in a business:

None

A designation as commercial, residential, or rural, and the location of all real property other than the filer's primary residence, in which there is an interest of \$10,000 or more held by the filer, filer's spouse, or filer's minor children:

Rural Property in Wolfe County (Spouse)  
Rural Property in Breathitt County (Self)  
Residential Property in Breathitt County (Self)

Sources of gifts of money or property with a retail value of more than \$200 to the filer or the filer's immediate family, except those from a member of the filer's family. (Family means spouse, parent, sibling, child, mother-in-law, father-in-law, son-in-law, daughter-in-law, grandparent, or grandchild. Immediate family means unemancipated child residing in an individual's household, spouse, or a person claimed by the filer's spouse as a dependent for tax purposes.):

None

The name of any creditor owed more than \$10,000 **except** debts arising from the purchase of consumer goods. (Goods used or bought for use primarily for personal, family, or household purposes):

None

The name of any legislative agent who is:

1. A member of the filer's immediate family;
2. A partner of the filer, or a partner of a member of the filer's immediate family;
3. An officer or director of the filer's employer;
4. An employer of the filer or an employer of a member of the filer's immediate family;
5. A business associate of the filer or a business associate of a member of the filer's immediate family

None

The names of the filer's clients who are legislative agents or employers:

None

If you have held a professional license during the filing period, has a properly licensed partner of yours engaged in the practice of cases or other matters which you are prohibited from practicing under KRS 6.744? : Yes No  Not Applicable

If yes, list the names of the clients represented and list the agencies before which the partner made an appearance. The filer need not identify which client was represented before a specific agency:

Clients

State Agency

### NOTICES

1. Upon receipt by the Commission, a statement of financial disclosure shall be a public record available for copying.
2. Any person who fails to file a statement of financial disclosure or who fails to remedy a deficiency identified by the Commission in a timely manner may be fined an amount not to exceed \$100 per day up to a maximum total fine of \$1000.

3. Any person who files a statement of financial interests which they know to contain false information, or to omit required information, shall be guilty of a class A misdemeanor.

1/27/2020

Date

Cluster Howard

Filer

Send completed statements to: The Kentucky Legislative Ethics Commission  
22 Mill Creek Park  
Frankfort, Kentucky 40601  
FAX (502) 573-2929

If you have questions please call us at (502) 573-2863.