Filing ID #10008521

Financial Disclosure Report

Clerk of the House of Representatives • Legislative Resource Center • 135 Cannon Building • Washington, DC 20515

Filer Information

Name: Frank Howard
Status: Congressional Candidate
State/District: MD06

Filing Information

Filing Type: Candidate Report
Filing Year: 2015
Filing Date: 08/20/2015

Schedule A: Assets and "Unearned" Income

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Howard Family Trust Dated July 12, 2012 ⇒ Everbank checking account		$15,001 - $50,000	Interest	$1 - $200	$1 - $200
Howard Family Trust Dated July 12, 2012 ⇒ Fidelity Self-Directed IRA		$250,001 - $500,000	None		
Shipley Business Development Services dba Shipley Associates, 9% Interest		$5,000,001 - $25,000,000	Dividends	$15,001 - $50,000	$50,001 - $100,000

Location: Kaysville, UT, US
Description: Shipley Associates is an S Corp and pays its tax obligations by making tax distributions to the shareholders, who then pass the payment through to the various taxing authorities. Shipley Associates also pays dividends to the shareholders when the Board of Directors votes to do so. The majority of this "income" was tax pass throughs.

* Asset class details available at the bottom of this form.

Schedule C: Earned Income

Source	Type	Amount Current Year to Filing	Amount Preceding Year
Shipley Associates	attending company board meetings	$10,000	$10,000

Schedule D: Liabilities

Owner	Creditor	Date Incurred	Type	Amount of Liability
	State Farm Life Insurance Company	October 2009	loan against the equity in whole-life policy on Frank Howard's life	$15,001 - $50,000
	Wells Fargo bank	October 2009	Home Equity Line of Credit (HELOC)	$15,001 - $50,000
	Capital One VISA	across time, it wasn't a single purchase	personal credit-card account	$10,000 - $15,000

Schedule E: Positions

Position	Name of Organization
employee	Shipley Associates
shareholder	Shipley Associates
member board of directors	Shipley Associates

Schedule F: Agreements

None disclosed.

Schedule J: Compensation in Excess of $5,000 Paid by One Source

None disclosed.

Schedule A Asset Class Details

- Howard Family Trust Dated July 12, 2012

Exclusions of Spouse, Dependent, or Trust Information

Trusts: Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?

( ) Yes (•) No

Exemption: Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

( ) Yes (•) No

Certification and Signature

[x] I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the

best of my knowledge and belief.

Digitally Signed: Frank Howard , 08/20/2015