FORM 4

(Print or Type Pecnonces)

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL
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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(1 Tillt of Type I	responses	,																
1. Name and A CLAY ROE			Person*			ssuer Name C FINAN [C]						INC	_X_ Direct		ck all a	pplicable		low)
CLAY HOL CHIMNEYS			NY TH			ate of Earlie 03/2005	st Tran	sactio	n (1	Month/Da	y/Year)							
MIDWAY,	KY 403	(Street)				Amendmen 05/2005	t, Date	Origi	nal	Filed(Mont	h/Day/Ye	ar)	_X_ Form fil	ual or Joint/C ed by One Repo ed by More than	rting Pers	son		e Line)
(City)	100	(State)		(Zip)			Γable I	- Nor	ı-D	erivative	Securit	ies Ac	quired, Dispe	osed of, or E	Benefici	ially Ow	ned	
1.Title of Secu (Instr. 3)	urity		Date	nsaction n/Day/Year)	any		3. Trans Code	action		4. Securit (A) or Di (D) (Instr. 3,	ties Acc sposed	uired of		f Securities Owned Follo ansaction(s)		6. Owners Form: Direct (7. Na	ficial ership
							Cod	e	V	Amount	(A) or (D)	Price				(I) (Instr. 4		4)
\$5 Par Com	nmon Sto	ock (1)											3,653			I		CNB estments,
\$5 Par Com	nmon Sto	ock											3,652			I		RNC estments,
Reminder: Rep	port on a s	eparate line	for each	a class of sec	urities t	peneficially	owned		Pe co	rsons wl ntained i	no resp in this	form	to the collec are not requ rrently valid	ired to res	pond	unless	SEC 1	474 (9-02)
				Table II				-		-	-		cially Owned					
1. Title of Derivative Security (Instr. 3) Price of Derivative Security		Date (Month/Day/Year) Execution any		3A. Deemed Execution Date, if		te, if Transaction N Code (Instr. 8) D S A A D CODE (Instr. 8) D C		5. 6. Number ar		6. Date Exercisable and Expiration Date (Month/Day/Year)		7 A U S	7. Title and Amount of Underlying Securities Instr. 3 and	Derivative I Security S (Instr. 5) I F	9. Nun Deriva Securit Benefi Owned Follow Report Transa (Instr.	ttive ties cially d ving ted action(s)	10. Ownersh Form of Derivativ Security: Direct (I or Indire (I) (Instr. 4)	Beneficia Ownershi (Instr. 4)
						Code V	(A)	(D)		ate xercisable	Expira Date	tion 7	Amount or Number of Shares					

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
CLAY ROBERT N CLAY HOLDING COMPANY THREE CHIMNEYS FARM P.O. BOX 114 MIDWAY, KY 40347	X							

Signatures

Mark C. Joseph, Attorney in Fact for Robert N. Clay	05/23/2005
**Signature of Reporting Person	Date
]

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) This Amended Form 4 is submitted solely for the purpose of reporting other holdings of the same class of security, which were erroneously omitted from the previous report. The reporting person first assumed investment control of the securities held by this LLC upon his father's death on 8/21/2002. The reporting person disclaims ownership of
- (2) these securities and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for purposes of Section 16 or for any other purposes.
- (3) The reporting person first assumed investment control of the securities held by this LLC upon his father's death on 8/21/2002.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.