Form 5500-SF

Department of the Treasury Internal Revenue Service

Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation

Short Form Annual Return/Report of Small Employee Benefit Plan

This form is required to be filed under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA), and sections 6057(b) and 6058(a) of the Internal Revenue Code (the Code).

OMB Nos. 1210-0110 1210-0089

2013

This Form is Open to Public Inspection

Pension Be	enefit Guaranty Corporation	► Complete all entries in accord	lance with the instru	ctions to the Form 550	0-SF.	in:	spection		
Part I	Annual Report	Identification Information				•			
For calenda	ar plan year 2013 or fis	scal plan year beginning 01/01/2013	3	and ending 1	2/31/2	2013			
	urn/report is for:	a single-employer plan				a one-participant plan			
B This ret	urn/report is:	the first return/report	the final return/report						
		an amended return/report	a short plan year retur	n/report (less than 12 m	onths))			
C Check b	box if filing under:	Form 5558	automatic extension			DFVC progra	am		
		special extension (enter descriptio	n)						
Part II	Basic Plan Info	rmation—enter all requested informa	ation						
1a Name					1b	Three-digit			
JOHNSON C	CITY PUBLISHING CO	MPANY, INC. 401K RETIREMENT PL	AN			plan number	004		
					10	(PN) F	001		
					10	Effective date of plan 07/01/1991			
	ponsor's name and ad	dress; include room or suite number (el D., INC.	mployer, if for a single-	-employer plan)	2b	Employer Identification Number (EIN) 15-0590436			
40.11M.1. OT					2c	Sponsor's telep	phone number 72-0687		
12 HALL ST BINGHAMT	ON, NY 13903-2114				2d	Business code	(see instructions)		
3a Plan a	dministrator's name ar	nd address XSame as Plan Sponsor N	ame Same as Plar	n Sponsor Address	3b	5111 Administrator's			
					3c	Administrator's	telephone number		
_									
		e plan sponsor has changed since the la	ast return/report filed for	or this plan, enter the	4b EIN				
a Spons	•	mber from the last return/report.			4c	PN			
		at the beginning of the plan year			5a		22		
_		at the end of the plan year			5b		13		
		account balances as of the end of the p			30		10		
			• •	•	5c		13		
_		s during the plan year invested in eligible					X Yes No		
b Are you claiming a waiver of the annual examination and report of an independent qualified public accountant (IQPA) under 29 CFR 2520.104-46? (See instructions on waiver eligibility and conditions.)						X Yes ☐ No			
		ither line 6a or line 6b, the plan cann	,			5500.	<u> </u>		
-		it plan, is it covered under the PBGC in			_		Not determined		
		or incomplete filing of this return/rep							
SB or Sche		her penalties set forth in the instructions nd signed by an enrolled actuary, as we plete.							
SIGN	Filed with authorized/	valid electronic signature.	04/10/2014	DONALD PUGLISI					
HERE	Signature of plan a	dministrator	Date	Enter name of individ	me of individual signing as plan administrator				
SIGN					· ·				
HERE	Signature of emplo	ver/plan sponsor	Date	Enter name of individ	ual sic	ning as employe	er or plan sponsor		
Preparer's	er's name (including firm name, if applicable) and address; include room or suite number (optional)						e number (optional)		

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Plant Assels and Liabilities Plant Assels and Liabilities 7a	Pai	rt III Financial Information										
a Total plan assets				(a) Paginning of Year			(b) End of Your					
Total plan labelities		(1)				` '						
C Net plan assets (subtract line 7o from line 7a)				1.00.0		+				10010		
Solution		·		118548	6				2	40915		
a Contributions received or receivable from: (1) Employers. (2) Participents. (3) Others (including rollowers). (3) Others (including rollowers). (3) Others (including rollowers). (4) Do Other income (loss). (5) Others (including rollowers). (6) Do Other income (loss). (7) Do Other income (loss). (8) Do Other income (losd) inces Sa(1), Sa(2), Sa(3), and Sb(). (8) Do Other income (ladd lines Sa(1), Sa(2), Sa(3), and Sb(). (8) Do Other income (ladd lines Sa(1), Sa(2), Sa(3), and Sb(). (8) Do Other income (ladd lines Sa(1), Sa(2), Sa(3), and Sb(). (9) Do Other expenses of the control of		, ,	70					(b)				
(1) Employers 8a(1)	., , , , , , , , , , , , , , , , , , ,			(a) Amount				(D)	IOlai			
Sa Sa Sa Sa Sa Sa Sa Sa			8a(1)									
b Other income (loss) 8b 211522		(2) Participants	8a(2)	1084	3							
C Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)		(3) Others (including rollovers)	8a(3)									
d Benefits paid (including direct rollovers and insurance premiums to provide benefits). 6 Certain deemed and/or corrective distributions (see instructions) 8e 6 Certain deemed and/or corrective distributions (see instructions) 8f 7 Administrative service providers (salaries, fees, commissions) 8f 8 g	b	Other income (loss)	8b	21162	2							
to provide benefits)	С	Total income (add lines 8a(1), 8a(2), 8a(3), and 8b)	8c						2	22465		
f Administrative service providers (salaries, fees, commissions)	d		8d	116324	6							
Some superses Section	е	Certain deemed and/or corrective distributions (see instructions)	8e									
n Total expenses (add lines 8d, 8e, 8f, and 8g)	f	Administrative service providers (salaries, fees, commissions)	8f									
i Net income (loss) (subtract line 8h from line 8c)	g	Other expenses	8g	379	0							
Transfers to (from) the plan (see instructions) 8j	h	Total expenses (add lines 8d, 8e, 8f, and 8g)	8h						11	67036		
Part IV Plan Characteristics 9a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: 2F 2F 2G 2J 2K 2T 3D b If the plan provides pension benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions 10 During the plan year: a Was there a failure to transmit to the plan any participant contributions within the time period described in 22 CFR 2513-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	<u>i</u>	Net income (loss) (subtract line 8h from line 8c)	8i						-6	44571		
If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions	j	Transfers to (from) the plan (see instructions)	8j									
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristic Codes in the instructions: Part V Compliance Questions Yes No Amount	Par	t IV Plan Characteristics										
Part V Compliance Questions 10 During the plan year: a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	9a		feature co	des from the List of Plan Chara	acteris	tic Co	des in	the instru	ctions	:		
Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	b	If the plan provides welfare benefits, enter the applicable welfare fe	eature cod	es from the List of Plan Charac	cteristi	c Coc	les in t	he instruc	tions:			
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program). b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a.). c Was the plan covered by a fidelity bond?	Par	V Compliance Questions										
29 CFR 2510.3-102? (See instructions and DOL's Voluntary Fiduciary Correction Program)	10	During the plan year:				Yes	No	Amount				
b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 10a)	а				10a		X					
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty? e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.) f Has the plan failed to provide any benefit when due under the plan? g Did the plan have any participant loans? (If "Yes," enter amount as of year end.) h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.) i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3. 10h Part VI Pension Funding Compliance 11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below). 12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? Yes No (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver	b	b Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported					X					
d Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	С	Was the plan covered by a fidelity bond?			100	Χ					2500	200
e Were any fees or commissions paid to any brokers, agents, or other persons by an insurance carrier, insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.)		Did the plan have a loss, whether or not reimbursed by the plan's	fidelity bo	nd, that was caused by fraud			X				2000	700
insurance service, or other organization that provides some or all of the benefits under the plan? (See instructions.) f Has the plan failed to provide any benefit when due under the plan? g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)		-			100							
f Has the plan failed to provide any benefit when due under the plan? g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)	C						Y					
g Did the plan have any participant loans? (If "Yes," enter amount as of year end.)		,			10e							
h If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	f	Has the plan failed to provide any benefit when due under the plan	n?		10f		X					
i If 10h was answered "Yes," check the box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3	g	Did the plan have any participant loans? (If "Yes," enter amount as of year end.)				Χ			_	· <u> </u>	34	131
Part VI Pension Funding Compliance 11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)	h	·					X					
11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)	i	· · · · · · · · · · · · · · · · · · ·			10i							
11 Is this a defined benefit plan subject to minimum funding requirements? (If "Yes," see instructions and complete Schedule SB (Form 5500) and line 11a below)	Part	VI Pension Funding Compliance										
11a Enter the unpaid minimum required contribution for current year from Schedule SB (Form 5500) line 39		Is this a defined benefit plan subject to minimum funding requirem	•					•		Yes	П	No
12 Is this a defined contribution plan subject to the minimum funding requirements of section 412 of the Code or section 302 of ERISA? (If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. Month Day Year If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.	11a	0000/ und une 110 0000//										
(If "Yes," complete line 12a or lines 12b, 12c, 12d, and 12e below, as applicable.) a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. Month Day Year If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.									Nο			
a If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions, and enter the date of the letter ruling granting the waiver. Month Day Year If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.	-14							. 10				
If you completed line 12a, complete lines 3, 9, and 10 of Schedule MB (Form 5500), and skip to line 13.	a	If a waiver of the minimum funding standard for a prior year is being	ng amortiz	ed in this plan year, see instruc		and e	_	ne date of			ing	
	If				u 1		⊔ay		ı c d	<u>'</u>		
b Enter the minimum required contribution for this plan year			•				12b					

Page	3 -	. 1	
raye	J		

Enter the amount contributed by the employer to the plan for this plan year	12c						
Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)	12d						
Will the minimum funding amount reported on line 12d be met by the funding deadline?		Yes	No	N/A			
VII Plan Terminations and Transfers of Assets							
Has a resolution to terminate the plan been adopted in any plan year?	X	es No					
If "Yes," enter the amount of any plan assets that reverted to the employer this year	13a			0			
Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the co of the PBGC?	ntrol		Yes	X No			
C If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)							
3c(1) Name of plan(s):	13c(2) EIN(s) 13c			PN(s)			
VIII Trust Information (optional)							
14a Name of trust			14b Trust's EIN				
1 1	Will the minimum funding amount reported on line 12d be met by the funding deadline? VII Plan Terminations and Transfers of Assets Has a resolution to terminate the plan been adopted in any plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year Were all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the coof the PBGC? If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.) 13c(1) Name of plan(s): 13c 13c 13c 13c 13c 13c 13c 13	Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount). Will the minimum funding amount reported on line 12d be met by the funding deadline? I Has a resolution to terminate the plan been adopted in any plan year? If "Yes," enter the amount of any plan assets that reverted to the employer this year. If all the plan assets distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC? If during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.) I Trust Information (optional)	Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount)	Subtract the amount in line 12c from the amount in line 12b. Enter the result (enter a minus sign to the left of a negative amount). Will the minimum funding amount reported on line 12d be met by the funding deadline?			