

Form 5500 Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Annual Return/Report of Employee Benefit Plan This form is required to be filed for employee benefit plans under sections 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and sections 6047(e), 6057(b), and 6058(a) of the Internal Revenue Code (the Code). ▶ Complete all entries in accordance with the instructions to the Form 5500.	OMB Nos. 1210-0110 1210-0089 2013 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>	
A This return/report is for:	☐ a multiemployer plan; ☐ a multiple-employer plan; or ☒ a single-employer plan; ☐ a DFE (specify) ____
B This return/report is:	☐ the first return/report; ☐ the final return/report; ☐ an amended return/report; ☐ a short plan year return/report (less than 12 months).
C If the plan is a collectively-bargained plan, check here.	☐
D Check box if filing under:	☒ Form 5558; ☐ automatic extension; ☐ the DFVC program; ☐ special extension (enter description)

Part II	Basic Plan Information —enter all requested information										
1a Name of plan <u>ST. MARGARET HALL MONEY PURCHASE PENSION PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;"><u>001</u></td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>07/01/1977</u></td> </tr> <tr> <td colspan="2">2b Employer Identification Number (EIN) <u>31-0655031</u></td> </tr> <tr> <td colspan="2">2c Sponsor's telephone number <u>513-751-5880</u></td> </tr> <tr> <td colspan="2">2d Business code (see instructions) <u>623000</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	<u>001</u>	1c Effective date of plan <u>07/01/1977</u>		2b Employer Identification Number (EIN) <u>31-0655031</u>		2c Sponsor's telephone number <u>513-751-5880</u>		2d Business code (see instructions) <u>623000</u>	
1b Three-digit plan number (PN) ▶	<u>001</u>										
1c Effective date of plan <u>07/01/1977</u>											
2b Employer Identification Number (EIN) <u>31-0655031</u>											
2c Sponsor's telephone number <u>513-751-5880</u>											
2d Business code (see instructions) <u>623000</u>											
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan) <u>ST. MARGARET HALL</u> <u>1960 MADISON ROAD</u> <u>CINCINNATI, OH 45206-1828</u>											

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2014	SR. M ANTHONY VEILLEUX
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE
Preparer's name (including firm name, if applicable) and address; include room or suite number. (optional)			Preparer's telephone number (optional)

3a Plan administrator's name and address ☐ Same as Plan Sponsor Name ☐ Same as Plan Sponsor Address ST. MARGARET HALL 1960 MADISON ROAD CINCINNATI, OH 45206-1828		3b Administrator's EIN 31-0655031
		3c Administrator's telephone number 513-751-5880
4 If the name and/or EIN of the plan sponsor has changed since the last return/report filed for this plan, enter the name, EIN and the plan number from the last return/report: a Sponsor's name		4b EIN 4c PN
5 Total number of participants at the beginning of the plan year	5	148
6 Number of participants as of the end of the plan year (welfare plans complete only lines 6a , 6b , 6c , and 6d).		
a Active participants	6a	130
b Retired or separated participants receiving benefits	6b	0
c Other retired or separated participants entitled to future benefits.....	6c	17
d Subtotal. Add lines 6a , 6b , and 6c	6d	147
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits	6e	0
f Total. Add lines 6d and 6e	6f	147
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	6g	147
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	6h	3
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....	7	
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2C 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	
10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)		
a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information – Small Plan) (3) ☐ <u>0</u> A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)	

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110
		2013
		This Form is Open to Public Inspection.

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013	
A Name of plan ST. MARGARET HALL MONEY PURCHASE PENSION PLAN	B Three-digit plan number (PN) ▶ 001
C Plan sponsor's name as shown on line 2a of Form 5500 ST. MARGARET HALL	D Employer Identification Number (EIN) 31-0655031

Part I	Service Provider Information (see instructions)
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You must complete this Part, in accordance with the instructions, to report the information required for **each person** who received, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of monetary value) in connection with services rendered to the plan or the person's position with the plan during the plan year. If a person received **only** eligible indirect compensation for which the plan received the required disclosures, you are required to answer line 1 but are not required to include that person when completing the remainder of this Part.

1 Information on Persons Receiving Only Eligible Indirect Compensation

a Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No

b If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation

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2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

THE COGGINS GROUP

7755 MONTGOMERY ROAD
SUITE 200
CINCINNATI, OH 45236

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15 16 28 51	N/A	10628	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

2. Information on Other Service Providers Receiving Direct or Indirect Compensation. Except for those persons for whom you answered "Yes" to line 1a above, complete as many entries as needed to list each person receiving, directly or indirectly, \$5,000 or more in total compensation (i.e., money or anything else of value) in connection with services rendered to the plan or their position with the plan during the plan year. (See instructions).

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

(a) Enter name and EIN or address (see instructions)

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
			Yes ☐ No ☐	Yes ☐ No ☐		Yes ☐ No ☐

Part I Service Provider Information (continued)

3 If you reported on line 2 receipt of indirect compensation, other than eligible indirect compensation, by a service provider, and the service provider is a fiduciary or provides contract administrator, consulting, custodial, investment advisory, investment management, broker, or recordkeeping services, answer the following questions for (a) each source from whom the service provider received \$1,000 or more in indirect compensation and (b) each source for whom the service provider gave you a formula used to determine the indirect compensation instead of an amount or estimated amount of the indirect compensation. Complete as many entries as needed to report the required information for each source.

(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	
(a) Enter service provider name as it appears on line 2	(b) Service Codes (see instructions)	(c) Enter amount of indirect compensation
(d) Enter name and EIN (address) of source of indirect compensation	(e) Describe the indirect compensation, including any formula used to determine the service provider's eligibility for or the amount of the indirect compensation.	

Part II Service Providers Who Fail or Refuse to Provide Information

4 Provide, to the extent possible, the following information for each service provider who failed or refused to provide the information necessary to complete this Schedule.

(a) Enter name and EIN or address of service provider (see instructions)	(b) Nature of Service Code(s)	(c) Describe the information that the service provider failed or refused to provide

Part III **Termination Information on Accountants and Enrolled Actuaries (see instructions)**
(complete as many entries as needed)

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

a Name:	b EIN:
c Position:	
d Address:	e Telephone:

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection
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For calendar plan year 2013 or fiscal plan year beginning <u>01/01/2013</u> and ending <u>12/31/2013</u>		
A Name of plan <u>ST. MARGARET HALL MONEY PURCHASE PENSION PLAN</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ST. MARGARET HALL</u>	D Employer Identification Number (EIN) <u>31-0655031</u>	

Part I	Asset and Liability Statement		
1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.			
Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions.....	1b(1)	130238	125686
(2) Participant contributions.....	1b(2)	0	0
(3) Other.....	1b(3)	5747	5847
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	27859	49514
(2) U.S. Government securities	1c(2)	494092	462410
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	262956	291487
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common.....	1c(4)(B)	884163	1128709
(5) Partnership/joint venture interests	1c(5)	0	0
(6) Real estate (other than employer real property).....	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans.....	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	0	0
(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
(15) Other.....	1c(15)	6342	5317

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	1811397	2068970

Liabilities

g Benefit claims payable	1g	39	39
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	4020	1618
k Total liabilities (add all amounts in lines 1g through 1j)	1k	4059	1657

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	1807338	2067313
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Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

Income

		(a) Amount	(b) Total
a Contributions:			
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	125686	
(B) Participants	2a(1)(B)		
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		125686
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
(B) U.S. Government securities	2b(1)(B)	4761	
(C) Corporate debt instruments	2b(1)(C)	14654	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		19415
(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	20648	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		20648
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)	689060	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	620777	
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		68283
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	119167	
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		119167

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		353199

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	81341	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		81341
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)	1255	
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	10628	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		11883
j Total expenses. Add all expense amounts in column (b) and enter total	2j		93224

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		259975
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

3 Complete lines 3a through 3c if the opinion of an independent qualified public accountant is attached to this Form 5500. Complete line 3d if an opinion is not attached.

a The attached opinion of an independent qualified public accountant for this plan is (see instructions):

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ Disclaimer (4) ☐ Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)?

☐ Yes ☒ No

c Enter the name and EIN of the accountant (or accounting firm) below:

(1) Name: **HW & CO.**

(2) EIN: **34-1663157**

d The opinion of an independent qualified public accountant is **not attached** because:

(1) ☐ This form is filed for a CCT, PSA, or MTIA. (2) ☐ It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

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? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)

	Yes	No	Amount
4a		X	
4b		X	

		Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e Was this plan covered by a fidelity bond?	4e	X		1250000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l Has the plan failed to provide any benefit when due under the plan?	4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year?
 If "Yes," enter the amount of any plan assets that reverted to the employer this year. ☐ Yes ☒ No Amount:

5b 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.)

5b(1) Name of plan(s)	5b(2) EIN(s)	5b(3) PN(s)

5c If the plan is a defined benefit plan, is it covered under the PBGC insurance program (see ERISA section 4021)? ☐ Yes ☐ No ☐ Not determined

Part V Trust Information (optional)

6a Name of trust	6b Trust's EIN

SCHEDULE R (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Retirement Plan Information This schedule is required to be filed under section 104 and 4065 of the Employee Retirement Income Security Act of 1974 (ERISA) and section 6058(a) of the Internal Revenue Code (the Code). ▶ File as an attachment to Form 5500.	OMB No. 1210-0110 2013 This Form is Open to Public Inspection.
---	--	--

For calendar plan year 2013 or fiscal plan year beginning 01/01/2013 and ending 12/31/2013

A Name of plan <u>ST. MARGARET HALL MONEY PURCHASE PENSION PLAN</u>	B Three-digit plan number (PN) ▶ <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ST. MARGARET HALL</u>	D Employer Identification Number (EIN) <u>31-0655031</u>

Part I	Distributions
---------------	----------------------

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions.....	1	<u>0</u>
2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits): EIN(s): <u>01-0740524</u>		
Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.		
3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year.....	3	<u>10</u>

Part II	Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part)
----------------	--

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)?.....	☐ Yes	☒ No	☐ N/A
If the plan is a defined benefit plan, go to line 8.			
5 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 ruling letter granting the waiver. Date: Month _____ Day _____ Year _____ If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.			
6 a Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived).....	6a	<u>125437</u>	
b Enter the amount contributed by the employer to the plan for this plan year.....	6b	<u>125437</u>	
c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount)	6c	<u>0</u>	
If you completed line 6c, skip lines 8 and 9.			
7 Will the minimum funding amount reported on line 6c be met by the funding deadline?.....	☒ Yes	☐ No	☐ N/A
8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change?.....	☐ Yes	☐ No	☐ N/A

Part III	Amendments
-----------------	-------------------

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box.....	☐ Increase	☐ Decrease	☐ Both	☐ No
--	-----------------------------------	-----------------------------------	-------------------------------	-----------------------------

Part IV	ESOPs (see instructions). If this is not a plan described under Section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.
----------------	---

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan?	☐ Yes	☐ No
11 a Does the ESOP hold any preferred stock?	☐ Yes	☐ No
b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.).....	☐ Yes	☐ No
12 Does the ESOP hold any stock that is not readily tradable on an established securities market?	☐ Yes	☐ No

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

d Date collective bargaining agreement expires (If employer contributes under more than one collective bargaining agreement, check box ☐ and see instructions regarding required attachment. Otherwise, enter the applicable date.) Month _____ Day _____ Year _____

e Contribution rate information (If more than one rate applies, check this box ☐ and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)

(1) Contribution rate (in dollars and cents) _____

(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

- 14** Enter the number of participants on whose behalf no contributions were made by an employer as an employer of the participant for:

a The current year	14a	
b The plan year immediately preceding the current plan year	14b	
c The second preceding plan year	14c	

- 15** Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	15a	
b The corresponding number for the second preceding plan year	15b	

- 16** Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	16a	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	16b	

- 17** If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment. ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

- 18** If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

- 19** If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

St. Margaret Hall Money Purchase Pension Plan

YEARS ENDED DECEMBER 31, 2013 AND 2012

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

YEARS ENDED DECEMBER 31, 2013 AND 2012

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Independent Auditors' Report

Board of Trustees
St. Margaret Hall Money Purchase Pension Plan
Cincinnati, Ohio

Report on the Financial Statements

We have audited the accompanying financial statements of St. Margaret Hall Money Purchase Pension Plan, which comprise the statements of net assets available for benefits as of December 31, 2013 and 2012, and the related statement of changes in net assets available for benefits with fund information for the years then ended, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of the Plan as of December 31, 2013 and 2012, and the changes in net assets available for benefits with fund information for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules on pages 13 through 15 are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's (DOL) Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act (ERISA) of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

A handwritten signature in black ink that reads "HW & Co." with a period at the end. The letters are cursive and fluid.

Columbus, Ohio
October 14, 2014

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS

DECEMBER 31, 2013 and 2012

	<u>2013</u>	<u>2012</u>
Assets:		
Investments, at fair value:		
Cash	\$ 109	\$ 752
Money market funds	49,405	27,107
Bonds and government-issued securities	759,214	763,391
Common stock	1,128,709	884,163
Accrued interest	5,847	5,747
Contribution receivable; employer, net of forfeiture allowance	<u>125,686</u>	<u>130,238</u>
	2,068,970	1,811,398
Liabilities:		
Unsettled bond purchase	1,618	4,020
Benefit claims payable	<u>39</u>	<u>39</u>
	<u>1,657</u>	<u>4,059</u>
Net assets available for benefits	<u><u>\$ 2,067,313</u></u>	<u><u>\$ 1,807,339</u></u>

See notes to financial statements.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION

YEAR ENDED DECEMBER 31, 2013

	Receivables and Liabilities	Cash	Money Market Funds	Bonds and Government- Issued Securities	Common Stock	Total
Changes to net assets attributed to:						
Investment income:						
Interest (including change in receivable)	\$ 99		\$ 1	\$ 19,315		\$ 19,415
Dividends					\$ 20,648	20,648
Net appreciation in fair value of investments					230,010	230,010
	99		1	19,315	250,658	270,073
Contributions:						
Employer, net of forfeiture allocation	125,686					125,686
Total additions	125,785		1	19,315	250,658	395,759
Deductions from net assets attributed to:						
Benefits paid to participants	81,341					81,341
Administrative expenses	11,884					11,884
Net depreciation in fair value of investments				42,560		42,560
Total deductions	93,225			42,560		135,785
Net increase (decrease) prior to interfund transfers	32,560		1	(23,245)	250,658	259,974
Interfund transfers	(34,610)	\$ (643)	22,297	19,068	(6,112)	
Net increase (decrease)	(2,050)	(643)	22,298	(4,177)	244,546	259,974
Net assets available for benefits, beginning	131,926	752	27,107	763,391	884,163	1,807,339
Net assets available for benefits, ending	<u><u>\$ 129,876</u></u>	<u><u>\$ 109</u></u>	<u><u>\$ 49,405</u></u>	<u><u>\$ 759,214</u></u>	<u><u>\$ 1,128,709</u></u>	<u><u>\$ 2,067,313</u></u>

See notes to financial statements.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS WITH FUND INFORMATION

YEAR ENDED DECEMBER 31, 2012

	Receivables and Liabilities	Cash	Money Market Funds	Bonds and Government- Issued Securities	Common Stock	Total
Changes to net assets attributed to:						
Investment income:						
Interest (including change in receivable)	\$ (331)		\$ 5	\$ 20,417		\$ 20,091
Dividends					\$ 18,772	18,772
Net appreciation in fair value of investments				21,183	56,078	77,261
	(331)		5	41,600	74,850	116,124
Contributions:						
Employer, net of forfeiture allocation	130,238					130,238
Total additions	129,907		5	41,600	74,850	246,362
Deductions from net assets attributed to:						
Benefits paid to participants	30,503					30,503
Administrative expenses	11,112					11,112
Total deductions	41,615					41,615
Net increase prior to interfund transfers	88,292		5	41,600	74,850	204,747
Interfund transfers	(63,232)	\$ 549	(23,770)	(70,737)	157,190	
Net (decrease) increase	25,060	549	(23,765)	(29,137)	232,040	204,747
Net assets available for benefits, beginning	106,866	203.00	50,872	792,528	652,123	1,602,592
Net assets available for benefits, ending	<u>\$ 131,926</u>	<u>\$ 752</u>	<u>\$ 27,107</u>	<u>\$ 763,391</u>	<u>\$ 884,163</u>	<u>\$ 1,807,339</u>

See notes to financial statements.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

NOTES TO FINANCIAL STATEMENTS

YEARS ENDED DECEMBER 31, 2013 AND 2012

1. Description of the Plan:

The following brief description of the St. Margaret Hall (the Company) Money Purchase Pension Plan (the Plan) provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

The Plan is a defined contribution plan covering all employees of the Company who have completed one year of service and are age 21 or older. It is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Board of Trustees is responsible for oversight of the Plan. The Company's Finance Committee determines the appropriateness of the Plan's investment offerings, monitors investment performance and reports to the Company's Board of Trustees.

Contributions:

Each year, the Company contributes 4% of each qualifying participant's compensation to the Plan. The Company's contribution consists of the calculated amount less forfeitures accumulated during the year. All contributions into the Plan are invested in a portfolio of investments that are all non-participant directed. Participants may also contribute, at the discretion of the Plan Administrator, amounts representing distributions from other qualified defined benefit or defined contribution plans (rollover).

In 2013 and 2012, the Plan met the ERISA minimum funding requirements.

Participant accounts:

Each participant's account is increased by the Company's contribution, participant rollover contributions and an allocation of Plan investment earnings and appreciation. Each participant's account is decreased by an allocation of Plan investment losses and depreciation, administrative expenses, and forfeitures. Allocations are based on participant earnings or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting:

Participants are vested immediately in rollover contributions plus actual earnings thereon.

Vesting in the Company's contribution portion of their accounts is based on years of continuous service.

Participants are 20% vested after completing two years of qualified service. The vested percentage then increases by 20% for each qualified year of service until it reaches 100% after the sixth year. A year of qualified service is a calendar year in which a participant has completed 1,000 or more hours of service.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2013 AND 2012

1. Description of the Plan (continued):

Payment of benefits:

On termination of service, a participant or his or her beneficiary will receive a lump-sum distribution if their vested account balance is less than \$1,000. If their account balance is between \$1,000 and \$5,000, their vested balance will be transferred to an IRA in their name. A participant or his or her beneficiary with an account balance in excess of \$5,000 may receive a lump-sum distribution or may elect to remain in the Plan and have his or her benefits distributed on his or her normal or early retirement date. Retirement benefit distributions are made in the form of an annuity or in a single lump-sum distribution.

Forfeitures:

When certain terminations of participation in the Plan occur, the nonvested portion of the participant's account (as defined) represents a forfeiture. Forfeitures are utilized to reduce the Company's contribution for the plan year.

The amount of forfeited nonvested account balances totaled \$1,434 at December 31, 2013 and \$7,672 at December 31, 2012, which were used to reduce the Company's contribution.

2. Summary of significant accounting policies:

Basis of accounting:

The financial statements of the Plan are prepared using the accrual method of accounting.

Use of estimates:

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities, and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from those estimates and assumptions.

Investment valuation and income recognition:

The Plan's investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The Company's Finance Committee determines the Plan's valuation policies utilizing information provided by the investment advisors and Custodian. See Note 4 for discussion of fair value measurements.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2013 AND 2012

2. Summary of significant accounting policies (continued):

Investment valuation and income recognition (continued):

Purchases and sales of securities are recorded daily. Interest income is recorded on the accrual basis. Realized gain or loss on investments is the difference between the proceeds received and the historical cost of the investments sold. Unrealized appreciation in the fair value of investments is the net change in the difference between fair value and the cost of investments, as provided by the Custodian. These gains or losses and net changes in the differences between fair value and the cost of investments are reflected in the statements of changes in net assets available for benefits with fund information as net appreciation in fair value of investments.

Payment of benefits:

Benefit payments are recorded when paid.

At December 31, 2013, no participants who withdrew from the Plan requested benefit payments prior to the Plan year end. At December 31, 2012, \$60,805 was due to three participants who withdrew from the Plan and requested benefit prior to the Plan year end.

Expenses:

Certain administrative expenses are paid by the Plan with the expense allocated to each participant. Third-party administrator fees and other professional fees are currently paid by the Company. The Company provides other accounting and administrative services at no cost to the Plan. Administrative expenses of the Plan paid by the Company amounted to \$10,560 in 2013 and \$11,485 in 2012.

Subsequent events:

In preparing these financial statements, the Plan's management has evaluated events and transactions for potential recognition or disclosure through October 14, 2014, the date the Plan's financial statements were available to be issued.

3. Investments:

The following information is included in the financial statements and supplemental schedules at fair value at December 31, 2013 and 2012. The fair values are as determined by Morgan Stanley Smith Barney LLC, the Custodian.

	2013	2012
Cash	\$ 109	\$ 752
Money market funds	49,405	27,107
Bonds and government-issued securities	759,214	763,391
Common stock	<u>1,128,709</u>	<u>884,163</u>
	<u>\$ 1,937,437</u>	<u>\$ 1,675,413</u>
Investment income	<u>\$ 40,063</u>	<u>\$ 38,863</u>

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2013 AND 2012

3. Investments (continued):

	<u>2013</u>	<u>2012</u>
Net investment appreciation (depreciation) in fair value of:		
Bonds and government-issued securities	\$ (42,560)	\$ 21,183
Common stock	<u>230,010</u>	<u>56,078</u>
	<u>\$ 187,450</u>	<u>\$ 77,261</u>

There is only one single individual investment that is greater than 5% of plan assets, which is the US Treasury Notes due 8/15/2021, with a fair value of \$117,219 at December 31, 2013 and a fair value of \$124,048 at December 31, 2012.

4. Fair value:

The framework for measuring fair value provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

Level 1 — Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the Plan has the ability to access.

Level 2 — Inputs to the methodology include:

- Quoted market prices for similar assets or liabilities in active markets;
- Quoted prices for identical or similar assets or liabilities in inactive markets;
- Inputs other than quoted prices that are observable for the asset or liability;
- Inputs that are derived principally from or corroborated by observable market data by correlation or other means.

If the asset or liability has a specified (contractual) term, the Level 2 input must be observable for substantially the full term of the asset or liability.

Level 3 — Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques maximize the use of relevant observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2013 and 2012.

Money market funds and common stocks are valued at the closing price reported on the active market on which the individual securities are traded.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2013 AND 2012

4. Fair value measurements (continued):

Corporate bonds are valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings.

U.S. government-issued securities are valued using pricing models maximizing the use of observable inputs for similar securities.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2013 and 2012.

	Fair Value at December 31, 2013	Level 1	Level 2
Investments:			
Money market funds	\$ 49,405	\$ 49,405	
Bonds and government-issued securities:			
Government	462,410		\$ 462,410
Corporate	291,487		291,487
Municipal	<u>5,317</u>		<u>5,317</u>
Total bonds	<u>759,214</u>		<u>759,214</u>
Common stock:			
Consumer goods and products	274,010	274,010	
Technology	169,833	169,833	
Health care	162,415	162,415	
Industrial	119,461	119,461	
Financial	114,131	114,131	
Oil and gas	81,472	81,472	
Energy	78,491	78,491	
Grocery and drug stores	34,202	34,202	
Management consulting	26,310	26,310	
Basic materials	23,150	23,150	
Freight services	22,848	22,848	
Entertainment	11,713	11,713	
Restaurant	<u>10,673</u>	<u>10,673</u>	
Total common stock	<u>1,128,709</u>	<u>1,128,709</u>	
Total investments	<u>\$ 1,937,328</u>	<u>\$ 1,178,115</u>	<u>\$ 759,214</u>

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2013 AND 2012

4. Fair value (continued):

	Fair Value at December 31, 2012	Level 1	Level 2
Investments:			
Money market funds	\$ 27,107	\$ 27,107	
Bonds and government-issued securities:			
Government	494,093		\$ 494,093
Corporate	262,956		262,956
Municipal	<u>6,342</u>		<u>6,342</u>
Total bonds	<u>763,391</u>		<u>763,391</u>
Common stock:			
Consumer goods and products	256,615	256,615	
Technology	143,870	143,870	
Health care	97,888	97,888	
Financial	79,159	79,159	
Energy	72,638	72,638	
Industrial	70,786	70,786	
Oil and gas	56,432	56,432	
Basic materials	37,608	37,608	
Restaurant	25,581	25,581	
Management consulting	19,950	19,950	
Real Estate	13,578	13,578	
Freight services	<u>10,058</u>	<u>10,058</u>	
Total common stock	<u>884,163</u>	<u>884,163</u>	
Total investments	<u>\$ 1,674,661</u>	<u>\$ 911,270</u>	<u>\$ 763,391</u>

5. Termination of the Plan:

Although the Company has not expressed any intent to do so, it has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. If the Plan were to terminate or partially terminate, participants would become 100% vested in their accounts, and the Plan's value would be determined at the fair value at that time.

6. Party-in-interest transactions:

Certain Plan investments are managed by Morgan Stanley Smith Barney, LLC (Morgan Stanley). Morgan Stanley is the Custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees incurred by the Plan for investment management services are included in net appreciation in fair value of investments.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

NOTES TO FINANCIAL STATEMENTS (CONTINUED)

YEARS ENDED DECEMBER 31, 2013 AND 2012

7. Tax status:

The IRS has determined and informed the Plan by a letter dated December 17, 2010, that the Plan and related trust are designed in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan Administrator and the Plan's tax counsel believe that the Plan is designed, and is currently being operated, in compliance with the applicable requirements of the IRC and, therefore, believe that the Plan is qualified, and the related trust is tax-exempt.

Accounting principles generally accepted in the United States of America require Plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the organization has taken an uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits for any tax periods in progress. The Plan Administrator believes it is no longer subject to income tax examinations for years prior to 2010.

8. Risk and uncertainties:

The Plan invests in various investment securities. Investment securities are exposed to various risks, such as interest rate, market and credit risks. Due to the level of risks associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statements of net assets available for benefits.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

PLAN NUMBER: 001 EIN: 31-0655031

SCHEDULE H, PART IV, ITEM 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2013

Identity	Description of Investment	Cost	Current Value
Non-participant directed investments:			
Cash	Cash		\$ 109
* MS Liquid Asset Fund	Money Market Fund		4,967
* MS Liquid Asset Fund	Money Fund		44,438
Ace Ina Holdings	Bonds - 7,000 - due 02/15/2017, 5.700%	7,035	7,849
American Express	Bonds - 7,000 - due 08/28/201, 6.150%	8,072	8,076
Amgen Inc	Bonds - 7,000 - due 05/15/2017, 2.125%	7,161	7,089
AT&T Inc.	Bonds - 6,000 - due 02/15/2039, 6.550%	7,128	6,812
Bank of Montreal	Bonds - 15,000 - due 01/25/2019, 2.375%	15,201	14,957
Burlington North Santa Fe	Bonds - 15,000 - due 03/15/2023, 3.000%	15,317	13,969
Capital One Financial Co.	Bonds - 14,000 - due 07/15/2021, 4.750%	15,878	14,887
Caterpillar Inc.	Bonds - 7,000 - due 05/27/2021, 3.900%	7,186	7,271
Cigna Corp.	Bonds - 8,000 - due 02/15/2022, 4.000%	7,901	8,143
Comcast Corp	Bonds - 6,000 - due 03/01/2020, 5.150%	6,831	6,693
Credit Suisse	Bonds - 7,000 - due 01/14/2020, 5.400%	6,904	7,779
DirectV HLDG/FIN Inc.	Bonds - 15,000 - due 03/15/2022, 3.800%	15,820	14,410
Dow Chemical Co.	Bonds - 17,000 - due 11/15/2022, 3.000%	16,833	15,855
Eaton Corp	Bonds - 7,000 - due 03/20/2014, 5.950%	7,282	7,083
Ebay Inc	Bonds - 8,000 - due 07/15/2042, 4.000%	7,821	6,775
General Electric Capital Corp	Bonds - 16,000 - due 01/09/2023, 3.100%	15,771	15,180
Goldman Sachs Group Inc.	Bonds - 8,000 - due 07/19/2018, 2.900%	8,163	8,141
John Deere Capital Corp	Bonds - 7,000 - due 09/15/2016, 1.850%	6,996	7,167
JP Morgan Chase & Co.	Bonds - 16,000 - due 05/01/2023, 3.375%	16,003	14,912
Kinder Morgan Energy Partners	Bonds - 8,000 - due 02/01/2019, 2.650%	8,018	7,911
Marathon Oil Corp	Bonds - 8,000 - due 11/01/2022, 2.800%	8,019	7,373
Mckesson Corp	Bonds - 8,000 - due 03/01/2016, 3.250%	8,096	8,338
Merrill Lynch & Co.	Bonds - 7,000 - due 08/28/2017, 6.400%	7,061	8,083
Metlife Inc.	Bonds - 8,000 - due 12/15/2036, 6.400%	7,741	8,220
Midamerican Energy HLDGS	Bonds - 7,000 - due 04/01/2036, 6.125%	7,047	7,952
Oracle Corp	Bonds - 13,000 - due 04/15/2018, 5.750%	15,191	15,022
Sempra Energy	Bonds - 8,000 - due 10/01/2022, 2.875%	7,290	7,366
Thermo Fisher Scientific	Bonds - 8,000 - due 08/15/2016, 2.250%	8,054	8,181
US Bancorp	Bonds - 5,000 - due 07/15/2022, 2.950%	4,747	4,646
Wells Fargo & Co.	Bonds - 14,000 - due 04/01/2021, 4.600%	15,395	15,347
Federal Home Loan MTG Corp.	Bonds - 41,000 - due 03/27/2019, 3.750%	41,425	44,689
Federal Home LN MTG Corp. Med Term Notes	Bonds - 46,000 - due 05/27/2016, 2.500%	46,182	48,143
Federal Natl MTG Assn	Bonds - 45,000 - due 07/28/2015, 2.375%	44,839	46,422
US Treasury Bonds	Bonds - 9,000 - due 11/15/2042, 2.750%	7,583	7,116
US Treasury Notes	Bonds - 27,000 - due 06/15/2014, 0.750%	27,147	27,078
US Treasury Notes	Bonds - 62,000 - due 09/30/2018, 1.375%	62,172	61,244
US Treasury Notes	Bonds - 65,000 - due 12/31/2019, 1.125%	63,979	61,389
US Treasury Notes	Bonds - 121,000 - due 08/15/2021, 2.125%	122,117	117,219
US Treasury Notes-Inflation Index	Bonds - 15,000 - due 04/15/2015, 0.500%	15,179	16,521
US Treasury Bond-Inflation Index	Bonds - 7,000 - due 01/15/2028, 1.750%	7,075	8,355
US Treasury Notes-Inflation Index	Bonds - 20,000 - due 01/15/2018, 1.625%	20,453	24,233
Chicago Ill Met Wtr	Bonds - 5,000 - due 12/01/2038, 5.720%	6,147	5,316
Abbvie Inc Com (ABBV)	Common Stock - 510 Shares	25,317	26,933
Accenture Plc	Common Stock - 320 Shares	15,161	26,310
Amgen Inc	Common Stock - 340 Shares	26,774	38,787

(continued)

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

PLAN NUMBER: 001 EIN: 31-0655031

SCHEDULE H, PART IV, ITEM 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)

DECEMBER 31, 2013

Identity	Description of Investment	Cost	Current Value
Non-participant directed investments (continued):			
Analog Devices Inc	Common Stock - 340 Shares	13,521	17,316
Apple Inc	Common Stock - 50 Shares	26,521	28,051
BB & T Corp	Common Stock - 590 Shares	19,572	22,018
Becton Dickinson & Co	Common Stock - 200 Shares	16,434	22,098
Blackrock Inc	Common Stock - 52 Shares	9,871	16,456
C R Bard Inc New Jersey	Common Stock - 254 Shares	23,881	34,021
Chevron Corp	Common Stock - 178 Shares	19,659	22,234
Cisco Sys Inc	Common Stock - 1,310 Shares	26,451	29,383
Coca-Cola Co	Common Stock - 592 Shares	19,805	24,456
Cullen Frost Bankers Inc	Common Stock - 406 Shares	24,694	30,219
Cummins Inc (CMI)	Common Stock - 160 Shares	20,798	22,555
Donaldson Co. Inc (DCI)	Common Stock - 460 Shares	18,493	19,992
Dover Corp	Common Stock - 270 Shares	16,346	26,066
Dr Pepper Snapple Group Inc	Common Stock - 426 Shares	17,590	20,755
Ecolab Inc	Common Stock - 176 Shares	9,418	18,352
Emerson Electric Co	Common Stock - 540 Shares	24,138	37,900
Enbridge Inc	Common Stock - 530 Shares	18,248	23,150
EOG Resources	Common Stock - 176 Shares	18,497	29,540
Estee Lauder Co Inc CL A	Common Stock - 300 Shares	17,319	22,596
GNC Holdings, Inc Com CL A (GNC)	Common Stock - 270 Shares	13,707	15,782
Illinois Tool Works Inc	Common Stock - 300 Shares	16,270	25,224
Intel Corp	Common Stock - 1,050 Shares	21,877	27,253
Jack Henry & Assoc Inc (JKHY)	Common Stock - 240 Shares	11,102	14,210
Kraft Foods Group Inc Com (KRFT)	Common Stock - 380 Shares	20,052	20,486
Kroger Co (KR)	Common Stock - 466 Shares	16,792	18,421
McDonalds Corp	Common Stock - 110 Shares	9,948	10,673
Microsoft Corp	Common Stock - 560 Shares	15,081	20,950
Oneok Inc	Common Stock - 470 Shares	18,767	29,225
Praxair Inc	Common Stock - 278 Shares	21,525	36,148
Procter & Gamble Co	Common Stock - 200 Shares	13,318	16,282
Qualcomm Inc	Common Stock - 440 Shares	24,998	32,670
Roper Ind Inc	Common Stock - 106 Shares	11,358	14,700
Schlumberger LTD	Common Stock - 252 Shares	16,819	22,708
Smucker J M Co	Common Stock - 270 Shares	21,812	27,977
Stryker Corp	Common Stock - 540 Shares	29,451	40,576
T Rowe Price Group Inc	Common Stock - 200 Shares	12,449	16,754
Target Corporation	Common Stock - 198 Shares	12,315	12,527
Time Warner Inc New (TWX)	Common Stock - 168 Shares	11,505	11,713
TJX Companies Inc New	Common Stock - 320 Shares	7,018	20,394
Tupperware Brands Corp (TUP)	Common Stock - 134 Shares	11,154	12,667
U S Bancorp Com	Common Stock - 710 Shares	24,540	28,684
Union Pacific Corp	Common Stock - 136 Shares	17,919	22,848
V F Corporation	Common Stock - 280 Shares	11,044	17,455
Walt Disney Co HLDG Co	Common Stock - 456 Shares	21,955	34,838
Williams Co Inc	Common Stock - 476 Shares	15,303	18,359
		<u>\$ 1,616,847</u>	<u>\$ 1,937,437</u>

* Represents party-in-interest to the Plan.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

PLAN NUMBER: 001 EIN: 31-0655031

SCHEDULE H, PART IV, ITEM 4i - SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR)

YEAR ENDED DECEMBER 31, 2013

Identity	Description of Investment				Cost of Acquisitions	Proceeds of Dispositions
US Treasury Notes	Bonds	7,000	due 6/15/2014	0.750%	7,039	7,024
US Treasury Notes	Bonds	2,000	due 11/15/2042	0.750%	1,843	1,681
US Treasury Notes	Bonds	1,000	due 11/15/2042	0.750%	937	840
US Treasury Notes	Bonds	34,000	due 12/15/2013	0.750%	34,170	34,102
US Treasury Notes	Bonds	2,000	due 12/15/2013	0.750%	2,009	2,006
US Treasury Notes	Bonds	3,000	due 11/15/2042	0.750%	2,765	2,853
US Treasury Notes	Bonds	5,000	due 11/15/2042	0.750%	4,608	4,508
US Treasury Notes	Bonds	4,000	due 10/31/2017	0.750%	4,009	3,963
US Treasury Notes	Bonds	9,000	due 10/31/2017	0.750%	8,918	8,917
US Treasury Notes	Bonds	2,000	due 6/15/2014	0.750%	2,012	2,008
US Treasury Notes	Bonds	6,000	due 6/15/2014	0.750%	6,033	6,025
US Treasury Notes	Bonds	8,000	due 6/15/2014	0.750%	8,044	8,032
US Treasury Bonds	Bonds	1,000	due 11/15/2042	0.750%	922	893
US Treasury Bonds	Bonds	2,000	due 11/15/2042	0.750%	1,843	1,704
US Bancorp	Bonds	5,000			4,740	4,656
US Bancorp	Bonds	6,000			5,688	5,642
FPL Group Capital	Bonds	7,000			7,104	7,000
Dentsply International Inc	Common Stock	70 Shares			3,053	3,301
General Mills Inc	Common Stock	40 Shares			1,952	2,013
Tupperware Brands Corp	Common Stock	10 Shares			828	796
Intl Business Machines Corp	Common Stock	16 Shares			3,043	2,873
Kinder Morgan Incorp	Common Stock	34 Shares			1,229	1,196

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

PLAN NUMBER: 001 EIN: 31-0655031

SCHEDULE H, PART IV, ITEM 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)

DECEMBER 31, 2013

Identity	Description of Investment	Cost	Current Value
Non-participant directed investments:			
Cash	Cash		\$ 109
* MS Liquid Asset Fund	Money Market Fund		4,967
* MS Liquid Asset Fund	Money Fund		44,438
Ace Ina Holdings	Bonds - 7,000 - due 02/15/2017, 5.700%	7,035	7,849
American Express	Bonds - 7,000 - due 08/28/201, 6.150%	8,072	8,076
Amgen Inc	Bonds - 7,000 - due 05/15/2017, 2.125%	7,161	7,089
AT&T Inc.	Bonds - 6,000 - due 02/15/2039, 6.550%	7,128	6,812
Bank of Montreal	Bonds - 15,000 - due 01/25/2019, 2.375%	15,201	14,957
Burlington North Santa Fe	Bonds - 15,000 - due 03/15/2023, 3.000%	15,317	13,969
Capital One Financial Co.	Bonds - 14,000 - due 07/15/2021, 4.750%	15,878	14,887
Caterpillar Inc.	Bonds - 7,000 - due 05/27/2021, 3.900%	7,186	7,271
Cigna Corp.	Bonds - 8,000 - due 02/15/2022, 4.000%	7,901	8,143
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Credit Suisse	Bonds - 7,000 - due 01/14/2020, 5.400%	6,904	7,779
DirectV HLDG/FIN Inc.	Bonds - 15,000 - due 03/15/2022, 3.800%	15,820	14,410
Dow Chemical Co.	Bonds - 17,000 - due 11/15/2022, 3.000%	16,833	15,855
Eaton Corp	Bonds - 7,000 - due 03/20/2014, 5.950%	7,282	7,083
Ebay Inc	Bonds - 8,000 - due 07/15/2042, 4.000%	7,821	6,775
General Electric Capital Corp	Bonds - 16,000 - due 01/09/2023, 3.100%	15,771	15,180
Goldman Sachs Group Inc.	Bonds - 8,000 - due 07/19/2018, 2.900%	8,163	8,141
John Deere Capital Corp	Bonds - 7,000 - due 09/15/2016, 1.850%	6,996	7,167
JP Morgan Chase & Co.	Bonds - 16,000 - due 05/01/2023, 3.375%	16,003	14,912
Kinder Morgan Energy Partners	Bonds - 8,000 - due 02/01/2019, 2.650%	8,018	7,911
Marathon Oil Corp	Bonds - 8,000 - due 11/01/2022, 2.800%	8,019	7,373
Mckesson Corp	Bonds - 8,000 - due 03/01/2016, 3.250%	8,096	8,338
Merrill Lynch & Co.	Bonds - 7,000 - due 08/28/2017, 6.400%	7,061	8,083
Metlife Inc.	Bonds - 8,000 - due 12/15/2036, 6.400%	7,741	8,220
Midamerican Energy HLDGS	Bonds - 7,000 - due 04/01/2036, 6.125%	7,047	7,952
Oracle Corp	Bonds - 13,000 - due 04/15/2018, 5.750%	15,191	15,022
Sempra Energy	Bonds - 8,000 - due 10/01/2022, 2.875%	7,290	7,366
Thermo Fisher Scientific	Bonds - 8,000 - due 08/15/2016, 2.250%	8,054	8,181
US Bancorp	Bonds - 5,000 - due 07/15/2022, 2.950%	4,747	4,646
Wells Fargo & Co.	Bonds - 14,000 - due 04/01/2021, 4.600%	15,395	15,347
Federal Home Loan MTG Corp.	Bonds - 41,000 - due 03/27/2019, 3.750%	41,425	44,689
Federal Home LN MTG Corp. Med Term Notes	Bonds - 46,000 - due 05/27/2016, 2.500%	46,182	48,143
Federal Natl MTG Assn	Bonds - 45,000 - due 07/28/2015, 2.375%	44,839	46,422
US Treasury Bonds	Bonds - 9,000 - due 11/15/2042, 2.750%	7,583	7,116
US Treasury Notes	Bonds - 27,000 - due 06/15/2014, 0.750%	27,147	27,078
US Treasury Notes	Bonds - 62,000 - due 09/30/2018, 1.375%	62,172	61,244
US Treasury Notes	Bonds - 65,000 - due 12/31/2019, 1.125%	63,979	61,389
US Treasury Notes	Bonds - 121,000 - due 08/15/2021, 2.125%	122,117	117,219
US Treasury Notes-Inflation Index	Bonds - 15,000 - due 04/15/2015, 0.500%	15,179	16,521
US Treasury Bond-Inflation Index	Bonds - 7,000 - due 01/15/2028, 1.750%	7,075	8,355
US Treasury Notes-Inflation Index	Bonds - 20,000 - due 01/15/2018, 1.625%	20,453	24,233
Chicago Ill Met Wtr	Bonds - 5,000 - due 12/01/2038, 5.720%	6,147	5,316
Abbvie Inc Com (ABBV)	Common Stock - 510 Shares	25,317	26,933
Accenture Plc	Common Stock - 320 Shares	15,161	26,310
Amgen Inc	Common Stock - 340 Shares	26,774	38,787

(continued)

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

PLAN NUMBER: 001 EIN: 31-0655031

SCHEDULE H, PART IV, ITEM 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR) (CONTINUED)

DECEMBER 31, 2013

Identity	Description of Investment	Cost	Current Value
Non-participant directed investments (continued):			
Analog Devices Inc	Common Stock - 340 Shares	13,521	17,316
Apple Inc	Common Stock - 50 Shares	26,521	28,051
BB & T Corp	Common Stock - 590 Shares	19,572	22,018
Becton Dickinson & Co	Common Stock - 200 Shares	16,434	22,098
Blackrock Inc	Common Stock - 52 Shares	9,871	16,456
C R Bard Inc New Jersey	Common Stock - 254 Shares	23,881	34,021
Chevron Corp	Common Stock - 178 Shares	19,659	22,234
Cisco Sys Inc	Common Stock - 1,310 Shares	26,451	29,383
Coca-Cola Co	Common Stock - 592 Shares	19,805	24,456
Cullen Frost Bankers Inc	Common Stock - 406 Shares	24,694	30,219
Cummins Inc (CMI)	Common Stock - 160 Shares	20,798	22,555
Donaldson Co. Inc (DCI)	Common Stock - 460 Shares	18,493	19,992
Dover Corp	Common Stock - 270 Shares	16,346	26,066
Dr Pepper Snapple Group Inc	Common Stock - 426 Shares	17,590	20,755
Ecolab Inc	Common Stock - 176 Shares	9,418	18,352
Emerson Electric Co	Common Stock - 540 Shares	24,138	37,900
Enbridge Inc	Common Stock - 530 Shares	18,248	23,150
EOG Resources	Common Stock - 176 Shares	18,497	29,540
Estee Lauder Co Inc CL A	Common Stock - 300 Shares	17,319	22,596
GNC Holdings, Inc Com CL A (GNC)	Common Stock - 270 Shares	13,707	15,782
Illinois Tool Works Inc	Common Stock - 300 Shares	16,270	25,224
Intel Corp	Common Stock - 1,050 Shares	21,877	27,253
Jack Henry & Assoc Inc (JKHY)	Common Stock - 240 Shares	11,102	14,210
Kraft Foods Group Inc Com (KRFT)	Common Stock - 380 Shares	20,052	20,486
Kroger Co (KR)	Common Stock - 466 Shares	16,792	18,421
McDonalds Corp	Common Stock - 110 Shares	9,948	10,673
Microsoft Corp	Common Stock - 560 Shares	15,081	20,950
Oneok Inc	Common Stock - 470 Shares	18,767	29,225
Praxair Inc	Common Stock - 278 Shares	21,525	36,148
Procter & Gamble Co	Common Stock - 200 Shares	13,318	16,282
Qualcomm Inc	Common Stock - 440 Shares	24,998	32,670
Roper Ind Inc	Common Stock - 106 Shares	11,358	14,700
Schlumberger LTD	Common Stock - 252 Shares	16,819	22,708
Smucker J M Co	Common Stock - 270 Shares	21,812	27,977
Stryker Corp	Common Stock - 540 Shares	29,451	40,576
T Rowe Price Group Inc	Common Stock - 200 Shares	12,449	16,754
Target Corporation	Common Stock - 198 Shares	12,315	12,527
Time Warner Inc New (TWX)	Common Stock - 168 Shares	11,505	11,713
TJX Companies Inc New	Common Stock - 320 Shares	7,018	20,394
Tupperware Brands Corp (TUP)	Common Stock - 134 Shares	11,154	12,667
U S Bancorp Com	Common Stock - 710 Shares	24,540	28,684
Union Pacific Corp	Common Stock - 136 Shares	17,919	22,848
V F Corporation	Common Stock - 280 Shares	11,044	17,455
Walt Disney Co HLDG Co	Common Stock - 456 Shares	21,955	34,838
Williams Co Inc	Common Stock - 476 Shares	15,303	18,359
		<u>\$ 1,616,847</u>	<u>\$ 1,937,437</u>

* Represents party-in-interest to the Plan.

ST. MARGARET HALL MONEY PURCHASE PENSION PLAN

PLAN NUMBER: 001 EIN: 31-0655031

SCHEDULE H, PART IV, ITEM 4i - SCHEDULE OF ASSETS (ACQUIRED AND DISPOSED OF WITHIN YEAR)

YEAR ENDED DECEMBER 31, 2013

Identity	Description of Investment				Cost of Acquisitions	Proceeds of Dispositions
US Treasury Notes	Bonds	7,000	due 6/15/2014	0.750%	7,039	7,024
US Treasury Notes	Bonds	2,000	due 11/15/2042	0.750%	1,843	1,681
US Treasury Notes	Bonds	1,000	due 11/15/2042	0.750%	937	840
US Treasury Notes	Bonds	34,000	due 12/15/2013	0.750%	34,170	34,102
US Treasury Notes	Bonds	2,000	due 12/15/2013	0.750%	2,009	2,006
US Treasury Notes	Bonds	3,000	due 11/15/2042	0.750%	2,765	2,853
US Treasury Notes	Bonds	5,000	due 11/15/2042	0.750%	4,608	4,508
US Treasury Notes	Bonds	4,000	due 10/31/2017	0.750%	4,009	3,963
US Treasury Notes	Bonds	9,000	due 10/31/2017	0.750%	8,918	8,917
US Treasury Notes	Bonds	2,000	due 6/15/2014	0.750%	2,012	2,008
US Treasury Notes	Bonds	6,000	due 6/15/2014	0.750%	6,033	6,025
US Treasury Notes	Bonds	8,000	due 6/15/2014	0.750%	8,044	8,032
US Treasury Bonds	Bonds	1,000	due 11/15/2042	0.750%	922	893
US Treasury Bonds	Bonds	2,000	due 11/15/2042	0.750%	1,843	1,704
US Bancorp	Bonds	5,000			4,740	4,656
US Bancorp	Bonds	6,000			5,688	5,642
FPL Group Capital	Bonds	7,000			7,104	7,000
Dentsply International Inc	Common Stock	70 Shares			3,053	3,301
General Mills Inc	Common Stock	40 Shares			1,952	2,013
Tupperware Brands Corp	Common Stock	10 Shares			828	796
Intl Business Machines Corp	Common Stock	16 Shares			3,043	2,873
Kinder Morgan Incorp	Common Stock	34 Shares			1,229	1,196