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

Part I Annual Report Identification Information

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A This return/report is for:
- [ ] a multiemployer plan;
- [ ] a multiple-employer plan; or
- [X] 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:
- [X] Form 5558;
- [ ] automatic extension;
- [ ] the DFVC program;
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 005

1c Effective date of plan 07/01/1987

2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)

CLIFFORD FUEL COMPANY, INC.

P.O. BOX 378
UTICA, NY 13503-0378

2b Employer Identification Number (EIN)
15-0620960

2c Sponsor's telephone number
315-797-2240

2d Business code (see instructions)
424700

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.	01/07/2015	MICHAEL ABRAHAM
	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

CLIFFORD FUEL COMPANY, INC.

P.O. BOX 378
UTICA, NY 13503-0378

3b Administrator's EIN 15-0620960

3c Administrator's telephone number 315-797-2240

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**	176
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**	137
b	Retired or separated participants receiving benefits	**6b**	8
c	Other retired or separated participants entitled to future benefits	**6c**	0
d	Subtotal. Add lines **6a**, **6b**, and **6c**	**6d**	145
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	1
f	Total. Add lines **6d** and **6e**.	**6f**	146
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	141
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	20
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:
2A 2E 3H

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)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	Trust
(4)		General assets of the sponsor

9b Plan benefit arrangement (check all that apply)

(1)	X	Insurance
(2)		Code section 412(e)(3) insurance contracts
(3)	X	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)	X	**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)	X		**H** (Financial Information)
(2)			**I** (Financial Information – Small Plan)
(3)	X	1	**A** (Insurance Information)
(4)	X		**C** (Service Provider Information)
(5)			**D** (DFE/Participating Plan Information)
(6)			**G** (Financial Transaction Schedules)

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance 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.**

▶ Insurance companies are required to provide the information pursuant to ERISA section 103(a)(2).

OMB No. 1210-0110

2013

This Form is Open to Public Inspection

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

Part I **Information Concerning Insurance Contract Coverage, Fees, and Commissions** Provide information for each contract on a separate Schedule A. Individual contracts grouped as a unit in Parts II and III can be reported on a single Schedule A.

1 Coverage Information:

(a) Name of insurance carrier

COLUMBIAN MUTUAL LIFE INSURANCE COMPANY

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
15-0274455	62103	C001001587	1	07/01/2013	06/30/2014

2 Insurance fee and commission information. Enter the total fees and total commissions paid. List in line 3 the agents, brokers, and other persons in descending order of the amount paid.

(a) Total amount of commissions paid	**(b)** Total amount of fees paid

3 Persons receiving commissions and fees. (Complete as many entries as needed to report all persons).

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

(a) Name and address of the agent, broker, or other person to whom commissions or fees were paid

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	(c) Amount	**(d)** Purpose	

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(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	

Part II Investment and Annuity Contract Information

Where individual contracts are provided, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

4	Current value of plan's interest under this contract in the general account at year end	4	
5	Current value of plan's interest under this contract in separate accounts at year end	5	

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶ FLEX PREMIUM-ADJUSTABLE LIFE

b	Premiums paid to carrier	6b	287
c	Premiums due but unpaid at the end of the year	6c	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount. Specify nature of costs ▶	6d	

e Type of contract: (1) [X] individual policies (2) [ ] group deferred annuity (3) [ ] other (specify) ▶

f If contract purchased, in whole or in part, to distribute benefits from a terminating plan, check here ▶ [ ]

7 Contracts With Unallocated Funds (Do not include portions of these contracts maintained in separate accounts)

a Type of contract: (1) [ ] deposit administration (2) [ ] immediate participation guarantee (3) [ ] guaranteed investment (4) [ ] other ▶

b	Balance at the end of the previous year			7b	0
c	Additions: (1) Contributions deposited during the year	7c(1)			
	(2) Dividends and credits	7c(2)			
	(3) Interest credited during the year	7c(3)			
	(4) Transferred from separate account	7c(4)			
	(5) Other (specify below) ▶	7c(5)			
	(6) Total additions			7c(6)	0
d	Total of balance and additions (add lines **7b** and **7c(6)**)			7d	0
e	Deductions:				
	(1) Disbursed from fund to pay benefits or purchase annuities during year	7e(1)			
	(2) Administration charge made by carrier	7e(2)			
	(3) Transferred to separate account	7e(3)			
	(4) Other (specify below) ▶	7e(4)			
	(5) Total deductions			7e(5)	0
f	Balance at the end of the current year (subtract line **7e(5)** from line **7d**)			7f	0

Part III Welfare Benefit Contract Information

If more than one contract covers the same group of employees of the same employer(s) or members of the same employee organizations(s), the information may be combined for reporting purposes if such contracts are experience-rated as a unit. Where contracts cover individual employees, the entire group of such individual contracts with each carrier may be treated as a unit for purposes of this report.

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision)	**b** ☐ Dental	**c** ☐ Vision	**d** ☐ Life insurance
e ☐ Temporary disability (accident and sickness)	**f** ☐ Long-term disability	**g** ☐ Supplemental unemployment	**h** ☐ Prescription drug
i ☐ Stop loss (large deductible)	**j** ☐ HMO contract	**k** ☐ PPO contract	**l** ☐ Indemnity contract
m ☐ Other (specify) ▶			

9 Experience-rated contracts:				
a Premiums: (1) Amount received	**9a(1)**			
(2) Increase (decrease) in amount due but unpaid	**9a(2)**			
(3) Increase (decrease) in unearned premium reserve	**9a(3)**			
(4) Earned (**(1)** + **(2)** - **(3)**)			**9a(4)**	0
b Benefit charges (1) Claims paid	**9b(1)**			
(2) Increase (decrease) in claim reserves	**9b(2)**			
(3) Incurred claims (add **(1)** and **(2)**)			**9b(3)**	0
(4) Claims charged			**9b(4)**	
c Remainder of premium: (1) Retention charges (on an accrual basis) --				
(A) Commissions	**9c(1)(A)**			
(B) Administrative service or other fees	**9c(1)(B)**			
(C) Other specific acquisition costs	**9c(1)(C)**			
(D) Other expenses	**9c(1)(D)**			
(E) Taxes	**9c(1)(E)**			
(F) Charges for risks or other contingencies	**9c(1)(F)**			
(G) Other retention charges	**9c(1)(G)**			
(H) Total retention			**9c(1)(H)**	0
(2) Dividends or retroactive rate refunds. (These amounts were ☐ paid in cash, or ☐ credited.)			**9c(2)**	
d Status of policyholder reserves at end of year: (1) Amount held to provide benefits after retirement			**9d(1)**	
(2) Claim reserves			**9d(2)**	
(3) Other reserves			**9d(3)**	
e Dividends or retroactive rate refunds due. (Do not include amount entered in line **9c(2)**.)			**9e**	
10 Nonexperience-rated contracts:				
a Total premiums or subscription charges paid to carrier			**10a**	
b If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, other than reported in Part I, line 2 above, report amount			**10b**	

Specify nature of costs ▶

Part IV Provision of Information

11 Did the insurance company fail to provide any information necessary to complete Schedule A? ☐ Yes ☒ No

12 If the answer to line 11 is "Yes," specify the information not provided. ▶

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	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.**	**2013** **This Form is Open to Public Inspection.**

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

Part I Service Provider Information (see instructions)

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)

MORGANSTANLEYSMITHBARNEY

106 BUSINESS PARK DRIVE
UTICA, NY 13502

26-4310632

(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?
50 49 27 63 72	NONE	30565	Yes [X] No [ ]	Yes [ ] No [X]	0	Yes [ ] No [X]

(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

(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

(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

(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

(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

(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

For calendar plan year 2013 or fiscal plan year beginning 07/01/2013 and ending 06/30/2014

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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	3370	5890
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	255419	259624
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	9899	7514
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	495969	398829
(2) U.S. Government securities	1c(2)	704414	565573
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	534405	626118
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	997725	1272442
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	1236034	1704017
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	0

			(a) Beginning of Year	(b) End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	4237235	4840007
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j	3897	283
k	Total liabilities (add all amounts in lines 1g through1j)	1k	3897	283
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	4233338	4839724

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)	259624	
	(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)		259624
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)		
	(C) Corporate debt instruments	2b(1)(C)		
	(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)		0
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	107111	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		107111
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	171133	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		171133
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	218791	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		218791

		(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		1008
d Total income. Add all **income** amounts in column (b) and enter total	2d		757667
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	120429	
(2) To insurance carriers for the provision of benefits	2e(2)	287	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		120716
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)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	30565	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		30565
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		151281
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		606386
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) [X] 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 [X] No

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

(1) Name: TESTONE, MARSHALL & DISCENZA **(2)** EIN: 16-1076996

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:

		Yes	No	Amount
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.)	4a		X	
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.)	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		400000
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 07/01/2013 and ending 06/30/2014

A Name of plan
CLIFFORD FUEL CO., INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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** 0

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): 16-1065416

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**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section of 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**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

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**

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: 00% 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):

FINANCIAL STATEMENTS

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS
AND PROFIT SHARING PLAN

JUNE 30, 2014 AND 2013

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

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Testone, Marshall & Discenza, LLP

The Foundry
432 North Franklin Street
Syracuse, NY 13204

315 476.4004
315 475.1513 Facsimile
www.tmdcpas.com

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator of
Clifford Fuel Co., Inc.
Employees' 401(k) Savings and Profit Sharing Plan
Utica, New York

Report on the Financial Statements

We have audited the accompanying financial statements of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan, which comprise the statements of net assets available for benefits as of June 30, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended June 30, 2014, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan 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.

Auditor's 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 of 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 controls relevant to the Plan'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 Plan'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 Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan as of June 30, 2014 and 2013, and the changes in its net assets available for benefits for the year ended June 30, 2014 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 schedule included in schedule H, line 4i - schedule of assets (held at end of year) as of June 30, 2014 is presented for the purpose of additional analysis and is not a required part of the financial statements but is supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act 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.

Bottone, Marshall & Discenza, LLP

December 19, 2014
Syracuse, New York

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2014 AND 2013

	2014	2013
INVESTMENTS, AT FAIR VALUE:		
Mutual funds	$ 1,704,017	$ 1,236,034
Common stocks	1,272,442	997,725
Corporate bonds	626,118	534,405
Government and agency obligations	565,573	704,414
Total investments, at fair value	4,168,150	3,472,578
RECEIVABLES:		
Company contributions	259,624	255,419
Accrued interest and dividends	7,514	9,899
Total receivables	267,138	265,318
CASH	404,436	499,339
TOTAL ASSETS	4,839,724	4,237,235
LIABILITIES / Other	-	1,245
NET ASSETS AVAILABLE FOR BENEFITS	$ 4,839,724	$ 4,235,990

See Accompanying Notes to the Financial Statements

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEAR ENDED JUNE 30, 2014

ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
Investment income:	
Interest and dividend income	$ 107,111
Net appreciation in fair value of investments	390,932
	498,043
Investment expenses	(30,565)
Total investment income - net	467,478
Company contributions	259,624
Total additions	727,102
DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefits paid to participants	123,081
Premiums paid to insurance carrier	287
Total deductions	123,368
NET INCREASE	603,734
NET ASSETS AVAILABLE FOR BENEFITS - JULY 1, 2013	4,235,990
NET ASSETS AVAILABLE FOR BENEFITS - JUNE 30, 2014	$ 4,839,724

See Accompanying Notes to the Financial Statements

1. DESCRIPTION OF PLAN

The following description of the Clifford Fuel Co., Inc. ("Company") Employees' 401(k) Saving and Profit Sharing Plan ("Plan") provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company who are age twenty-one or older and have completed one year of service. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 ("ERISA").

Contributions

Each year, the Company may make a discretionary contribution which is not conditioned on profits. The discretionary contribution is allocated based on each participant's compensation and a classification group. In order to receive an allocation of a discretionary contribution, participants must have completed a minimum of 1,000 hours of service during the Plan year and be employed on the last day of the Plan year. Contributions are subject to certain limitations.

Participant Accounts

Each participant's account is credited with an allocation of the Company's discretionary contribution, Plan earnings and investment expenses. Allocations are based on participant compensation 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

Vesting in the Company's discretionary contribution portion of their accounts plus earnings thereon is based on years of continuous service. A participant is fully vested after six years of credited service.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in either a lump sum amount, or in monthly, quarterly, or annual cash installments over a period to be determined by the participant or his beneficiary. The period over which such a payment is to be made shall not extend beyond the participant's life expectancy or the life expectancy of the participant and his designated beneficiary. Options for a life annuity or a joint life and last survivor annuity are also available. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as an automatic rollover IRA unless the participant elects otherwise.

(Continued)

1. DESCRIPTION OF PLAN (CONT'D)

Payment of Benefits (cont'd)

Hardship withdrawals are permitted by the Plan for the purchase of a principal residence, tuition and related expenses for post-secondary education, medical expenses not covered by insurance, to prevent eviction from or foreclosure on a principal residence, for certain burial or funeral expenses, and for the repair to a principal residence resulting from a casualty. Participants may withdraw rollover contributions and fully vested employer contributions plus their respective earnings subject to certain limitations.

Forfeited Accounts

Forfeited accounts are used to reduce employer contributions. The Company used $15,663 in forfeited funds to reduce the Company contribution for the Plan year ending June 30, 2014. There was no forfeited non-vested account balance as of June 30, 2014 or 2013.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

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

Use of Estimates

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

Payment of Benefits

Benefits are recorded when paid.

(Continued)

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (CONT'D)

Investment Valuation and Income Recognition

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.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Allocated Contract

The Plan has a contract with an insurance company for an individual life insurance policy on a key employee. The insurance benefits are fully guaranteed by the insurance company. Therefore, the allocated contract and related benefit obligation are excluded from the Plan's financial statements.

Subsequent Event

Subsequent events have been evaluated through December 19, 2014, the date the financial statements were available to be issued.

3. INVESTMENTS

There were no investments that represent 5% or more of the Plan's net assets and require separate identification at June 30, 2014.

During 2014, the Plan's investments (including gains and losses on investments bought and sold, as well as held during the year) appreciated (depreciated) in value by $390,932 as follows:

Mutual funds	$ 171,393
Common stocks	226,256
Corporate bonds	(394)
Government and agency obligations	(6,323)
Net appreciation in fair value of investments	$ 390,932

(Continued)

4. FAIR VALUE MEASUREMENTS

Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the framework for measuring fair value. That framework 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 measurements) and the lowest priority to unobservable inputs (level 3 measurements). 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 valuation methodology include:

- quoted 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 used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

The following is a description of the valuation methodologies used for assets measured at fair value. There were no changes in the methodologies used at June 30, 2014 and 2013.

- *Common stocks, corporate bonds and government and agency obligations:* valued at the closing price reported in the active market where the assets are traded.
- *Mutual funds:* valued at the net asset value of shares held by the Plan at year end.

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.

(Continued)

4. FAIR VALUE MEASUREMENTS (CONT'D)

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurement at June 30, 2014 and 2013.

Fair value measurement at June 30, 2014:

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Large cap funds	$ 347,616	$ -	$ -	$ 347,616
Mid cap funds	133,961	-	-	133,961
Small cap funds	181,440	-	-	181,440
Bond funds	450,482	-	-	450,482
Index funds	155,067	-	-	155,067
International funds	435,451	-	-	435,451
Total mutual funds	1,704,017	-	-	1,704,017
Common stocks:				
Consumer cyclical	212,656	-	-	212,656
Consumer defensive	73,519	-	-	73,519
Energy	122,475	-	-	122,475
Financial	248,903	-	-	248,903
Healthcare	129,266	-	-	129,266
Industrial	151,380	-	-	151,380
Information technology	208,531	-	-	208,531
Materials	84,724	-	-	84,724
REIT	30,091	-	-	30,091
Telecommunications services	5,466	-	-	5,466
Utilities	5,431	-	-	5,431
Total common stocks	1,272,442	-	-	1,272,442
Corporate bonds:				
Long-term	21,629	-	-	21,629
Short-term	604,489	-	-	604,489
Total corporate bonds	626,118	-	-	626,118
Government and agency obligations:				
Long-term	144,844	-	-	144,844
Short-term	420,729	-	-	420,729
Total government and agency obligations	565,573	-	-	565,573
Total investments, at fair value	$ 4,168,150	$ -	$ -	$ 4,168,150

(Continued)

4. FAIR VALUE MEASUREMENTS (CONT'D)

Fair value measurement at June 30, 2013:

	Level 1	Level 2	Level 3	Total
Mutual funds:				
Large cap funds	$ 315,911	$ -	$ -	$ 315,911
Mid cap funds	109,982	-	-	109,982
Small cap funds	144,935	-	-	144,935
Bond funds	366,267	-	-	366,267
International funds	298,939	-	-	298,939
Total mutual funds	1,236,034	-	-	1,236,034
Common stocks:				
Consumer cyclical	136,524	-	-	136,524
Consumer defensive	51,843	-	-	51,843
Diversified	43,342	-	-	43,342
Energy	73,249	-	-	73,249
ETF	48,512	-	-	48,512
Financial	155,950	-	-	155,950
Healthcare	116,133	-	-	116,133
Index funds	97,267	-	-	97,267
Industrial	77,163	-	-	77,163
Information technology	151,499	-	-	151,499
Materials	33,181	-	-	33,181
Telecommunications services	13,062	-	-	13,062
Total common stocks	997,725	-	-	997,725
Corporate bonds:				
Long-term	70,161	-	-	70,161
Short-term	464,244	-	-	464,244
Total corporate bonds	534,405	-	-	534,405
Government and agency obligations:				
Long-term	222,458	-	-	222,458
Short-term	481,956	-	-	481,956
Total government and agency obligations	704,414	-	-	704,414
Total investments, at fair value	$ 3,472,578	$ -	$ -	$ 3,472,578

(Continued)

5. RELATED PARTY TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney ("MSSB"), who acts as the custodian and investment advisor of the Plan; therefore, transactions qualify as party-in-interest transactions. Fees paid to MSSB by the Plan for investment management services amounted to $30,565 for the year ended June 30, 2014.

6. RISKS 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 risk 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.

7. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated March 16, 2010 that the Plan is 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.

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 (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of June 30, 2014, there are no uncertain positions taken or expected to be taken that would require recognition of a liability (or asset) or disclosure in the financial statements. 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 Plan years prior to June 30, 2011.

8. PLAN TERMINATION

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants become one hundred percent vested in their accounts.

(Continued)

9. RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

The following is a reconciliation of net assets available for benefits per the financial statements at June 30, 2013, to Form 5500:

Net assets available for benefits per the financial statements	$ 4,235,990
Amounts allocated to withdrawing participants	(2,652)
Net assets available for benefits per the Form 5500	$ 4,233,338

The following is a reconciliation of benefits paid to participants per the financial statements for the year ended June 30, 2014, to Form 5500:

Benefits paid to participants per the financial statements	$ 123,081
Less: Amounts allocated to withdrawing participants at June 30, 2013	(2,652)
Benefits paid to participants per the Form 5500	$ 120,429

Amounts allocated to withdrawing participants are recorded on the From 5500 for benefit claims that have been processed and approved for payment prior to year-end, but not yet paid as of that date.

(Concluded)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Mutual Fund	1,222 SHS AMERICAN EUROPACIFIC GRW F2	$ 17,437	$ 62,026
*	Morgan Stanley Smith Barney - Mutual Fund	2,236 SHS BARON SMALL CAP INSTL	30,000	80,269
*	Morgan Stanley Smith Barney - Mutual Fund	4,621 SHS BLACKROCK GLOBAL ALLOCATION	75,000	102,674
*	Morgan Stanley Smith Barney - Mutual Fund	4,754 SHS BLACKROCK GLOBAL L/S CREDIT	50,000	52,241
*	Morgan Stanley Smith Barney - Mutual Fund	6,622 SHS BLACKROCK STRATEGIC INC OPP	65,000	68,667
*	Morgan Stanley Smith Barney - Mutual Fund	1,741 SHS CLEARBRIDGE APPRECIATION	25,000	35,167
*	Morgan Stanley Smith Barney - Mutual Fund	984 SHS FIRST EAGLE GLOBAL	50,000	56,370
*	Morgan Stanley Smith Barney - Mutual Fund	7,713 SHS FRANKLIN UTILITIES ADVISOR	67,039	135,133
*	Morgan Stanley Smith Barney - Mutual Fund	5,324 SHS HATTERAS LG SHT DEBT INST	50,000	53,186
*	Morgan Stanley Smith Barney - Mutual Fund	4,301 SHS INVESCO BALANCED RISK	50,000	54,491
*	Morgan Stanley Smith Barney - Mutual Fund	1,899 SHS IVY ASSET STRATEGY	50,000	61,046
*	Morgan Stanley Smith Barney - Mutual Fund	1,057 SHS IVY MID CAP GROWTH	25,000	26,678
*	Morgan Stanley Smith Barney - Mutual Fund	2,853 SHS JP MORGAN MID CAP VALUE	48,723	107,283
*	Morgan Stanley Smith Barney - Mutual Fund	5,134 SHS JP MORGAN STRAT INC OPP SEL	60,000	61,099
*	Morgan Stanley Smith Barney - Mutual Fund	4,225 SHS MAINSTAY MARKET FIELD	75,000	75,494
*	Morgan Stanley Smith Barney - Mutual Fund	2,146 SHS MFS INTERNATIONAL NEW DISC	46,699	65,703
*	Morgan Stanley Smith Barney - Mutual Fund	560 SHS OAKMARK I	25,000	38,284
*	Morgan Stanley Smith Barney - Mutual Fund	3,136 SHS OAKMARK INTERNATIONAL I	78,000	84,353
*	Morgan Stanley Smith Barney - Mutual Fund	1,681 SHS OPPENHEIMER DEVELOPING MKTS	36,932	66,942
*	Morgan Stanley Smith Barney - Mutual Fund	6,234 SHS PIMCO ALL ASSET	72,584	79,604
*	Morgan Stanley Smith Barney - Mutual Fund	4,263 SHS ROYCE PREMIER INV	30,000	101,171
*	Morgan Stanley Smith Barney - Mutual Fund	10,122 SHS TEMPLETON FOREIGN FUND ADV	33,000	86,541
*	Morgan Stanley Smith Barney - Mutual Fund	1,163 SHS THORNBURG INV INC BUILDER	25,000	32,380
*	Morgan Stanley Smith Barney - Mutual Fund	7,611 SHS VANGUARD SH TM INVT GR INV	80,000	81,971
*	Morgan Stanley Smith Barney - Mutual Fund	1,993 SHS VIRTUS PREM ALPHASECTOR	25,000	35,244
*	Morgan Stanley Smith Barney - Common Stk	225 SHS ABBOTT LABORATORIES	7,109	9,202
*	Morgan Stanley Smith Barney - Common Stk	136 SHS AGILENT TECHNOLOGIES	5,886	7,812
*	Morgan Stanley Smith Barney - Common Stk	60 SHS AGRIUM INC	5,390	5,498
*	Morgan Stanley Smith Barney - Common Stk	46 SHS AIRGAS INC	4,987	5,010
*	Morgan Stanley Smith Barney - Common Stk	45 SHS AMAZON COM INC	10,018	14,615
*	Morgan Stanley Smith Barney - Common Stk	282 SHS AMER INTL GP INC NEW	9,086	15,392
*	Morgan Stanley Smith Barney - Common Stk	213 SHS AMERICAN TOWER REIT COM	9,215	19,166
*	Morgan Stanley Smith Barney - Common Stk	49 SHS AMPHENOL CORP NEW CL A	2,404	4,721
*	Morgan Stanley Smith Barney - Common Stk	76 SHS ANADARKO PETE	6,803	8,320
*	Morgan Stanley Smith Barney - Common Stk	216 SHS ANGLOGOLD ASHANTI LIMITED	7,763	3,717
*	Morgan Stanley Smith Barney - Common Stk	146 SHS AON PLC SHS CL-A	7,166	13,153
*	Morgan Stanley Smith Barney - Common Stk	135 SHS APACHE CORP	9,815	13,584
*	Morgan Stanley Smith Barney - Common Stk	322 SHS APPLE INC	24,651	29,923
*	Morgan Stanley Smith Barney - Common Stk	345 SHS AVON PRODUCTS INC	5,757	5,040
*	Morgan Stanley Smith Barney - Common Stk	88 SHS BAKER HUGHES INC	4,187	6,552
*	Morgan Stanley Smith Barney - Common Stk	12 SHS BIOGEN IDEC INC	4,241	3,784
*	Morgan Stanley Smith Barney - Common Stk	41 SHS BOEING CO	3,839	5,216

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Common Stk	341 SHS CA INCORPORATED	8,461	9,800
*	Morgan Stanley Smith Barney - Common Stk	89 SHS CAMERON INTNL CORP	5,418	6,026
*	Morgan Stanley Smith Barney - Common Stk	202 SHS CANADIAN NATURAL RESOURCES LTF	6,305	9,274
*	Morgan Stanley Smith Barney - Common Stk	76 SHS CAPITAL ONE FINANCIAL CORP	4,261	6,277
*	Morgan Stanley Smith Barney - Common Stk	26 SHS CATERPILLAR INC	2,361	2,825
*	Morgan Stanley Smith Barney - Common Stk	341 SHS CBRE GROUP INC	6,890	10,926
*	Morgan Stanley Smith Barney - Common Stk	83 SHS CELGENE CORP	5,868	7,128
*	Morgan Stanley Smith Barney - Common Stk	151 SHS CENTURYLINK INC	5,122	5,466
*	Morgan Stanley Smith Barney - Common Stk	10 SHS CHIPOTLE MEXICAN GRILL INC	3,656	5,925
*	Morgan Stanley Smith Barney - Common Stk	236 SHS CISCO SYS INC	4,083	5,865
*	Morgan Stanley Smith Barney - Common Stk	327 SHS CITIGROUP INC NEW	13,037	15,402
*	Morgan Stanley Smith Barney - Common Stk	170 SHS COCA-COLA CO	7,182	7,201
*	Morgan Stanley Smith Barney - Common Stk	60 SHS COCA-COLA ENTERPRISES INC	2,881	2,867
*	Morgan Stanley Smith Barney - Common Stk	140 SHS COLGATE PALMOLIVE CO	8,378	9,545
*	Morgan Stanley Smith Barney - Common Stk	131 SHS COMCAST CORP (NEW) CLASS a	6,770	7,032
*	Morgan Stanley Smith Barney - Common Stk	115 SHS COSTCO WHOLESALE CORP NEW	6,210	13,243
*	Morgan Stanley Smith Barney - Common Stk	40 SHS CUMMINS INC	4,738	6,172
*	Morgan Stanley Smith Barney - Common Stk	114 SHS CVS CAREMARK CORP	3,650	8,592
*	Morgan Stanley Smith Barney - Common Stk	83 SHS DANAHER CORPORATION	3,831	6,535
*	Morgan Stanley Smith Barney - Common Stk	75 SHS DISCOVERY COMMUNICATIONS SER A	4,297	5,571
*	Morgan Stanley Smith Barney - Common Stk	131 SHS DOLLAR GEN CORP NEW COM	6,419	7,514
*	Morgan Stanley Smith Barney - Common Stk	207 SHS EBAY INC	11,143	10,362
*	Morgan Stanley Smith Barney - Common Stk	423 SHS EMC CORP MASS	10,209	11,142
*	Morgan Stanley Smith Barney - Common Stk	67 SHS EQUINIX INC NEW	9,851	14,076
*	Morgan Stanley Smith Barney - Common Stk	121 SHS FACEBOOK INC CL-A	3,810	8,142
*	Morgan Stanley Smith Barney - Common Stk	535 SHS FIRST TR MLD CP COR ALPHDX ETF	22,286	28,596
*	Morgan Stanley Smith Barney - Common Stk	589 SHS FIRST TRUST LARGE CAP CORE ETF	21,111	26,104
*	Morgan Stanley Smith Barney - Common Stk	1,500 SHS FIRST TRUST NORTH AMERICAN	31,890	40,545
*	Morgan Stanley Smith Barney - Common Stk	23 SHS FLEETCOR TECHNOLOGIES	2,769	3,032
*	Morgan Stanley Smith Barney - Common Stk	365 SHS FORD MOTOR CO NEW	5,888	6,293
*	Morgan Stanley Smith Barney - Common Stk	325 SHS GENERAL MTRS CO	9,817	11,797
*	Morgan Stanley Smith Barney - Common Stk	112 SHS GILEAD SCIENCE	4,681	9,286
*	Morgan Stanley Smith Barney - Common Stk	40 SHS GOLDMAN SACHS GRP INC	5,745	6,698
*	Morgan Stanley Smith Barney - Common Stk	22 SHS GOOGLE INC-CL A	6,220	12,863
*	Morgan Stanley Smith Barney - Common Stk	22 SHS GOOGLE INC-CL C	6,200	12,656
*	Morgan Stanley Smith Barney - Common Stk	60 SHS HAIN CELESTIAL GROUP INC	4,796	5,324
*	Morgan Stanley Smith Barney - Common Stk	372 SHS HARTFORD FIN SERS GRP INC	11,643	13,321
*	Morgan Stanley Smith Barney - Common Stk	619 SHS HEALTH CARE SEL SECT SPDR FD	22,266	37,654
*	Morgan Stanley Smith Barney - Common Stk	113 SHS HOME DEPOT INC	8,802	9,148
*	Morgan Stanley Smith Barney - Common Stk	127 SHS HONEYWELL INTERNATIONAL INC	7,562	11,805
*	Morgan Stanley Smith Barney - Common Stk	569 SHS INDUSTRIAL SEL SEC SPDR FD	27,701	30,760
*	Morgan Stanley Smith Barney - Common Stk	178 SHS INGERSOLL-RAND PLC SHS	7,716	11,127

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Common Stk	42 SHS INTERCONTINENTAL EXCHANGE, INC	6,572	7,934
*	Morgan Stanley Smith Barney - Common Stk	431 SHS INTERPUBLIC GROUP OF COS INC	7,479	8,409
*	Morgan Stanley Smith Barney - Common Stk	584 SHS ISHARES EUROPE ETF	28,886	28,366
*	Morgan Stanley Smith Barney - Common Stk	651 SHS ISHARES MSCI EMU ETF	24,698	27,550
*	Morgan Stanley Smith Barney - Common Stk	312 SHS ISHARES S&P 500 VAL ETF	28,087	28,167
*	Morgan Stanley Smith Barney - Common Stk	243 SHS ISHARES S&P MID-CAP 400 V ETF	29,412	30,842
*	Morgan Stanley Smith Barney - Common Stk	159 SHS JPMORGAN CHASE & CO	7,101	9,161
*	Morgan Stanley Smith Barney - Common Stk	66 SHS KANSAS CY SOUTHN IND NEW	6,847	7,096
*	Morgan Stanley Smith Barney - Common Stk	148 SHS L BRANDS INC	7,340	8,682
*	Morgan Stanley Smith Barney - Common Stk	66 SHS LAS VEGAS SANDS CORPORATION	5,078	5,031
*	Morgan Stanley Smith Barney - Common Stk	48 SHS LINKEDIN CORP - A	9,740	8,231
*	Morgan Stanley Smith Barney - Common Stk	132 SHS LOEWS CORPORATION	3,730	5,809
*	Morgan Stanley Smith Barney - Common Stk	608 SHS MATERIALS SEL SECT SPDR FD	29,482	30,181
*	Morgan Stanley Smith Barney - Common Stk	41 SHS MC CORMICK AND CO NON VOTING	2,672	2,935
*	Morgan Stanley Smith Barney - Common Stk	46 SHS MCKESSON CORP	6,529	8,566
*	Morgan Stanley Smith Barney - Common Stk	169 SHS METLIFE INCORPORATED	5,575	9,390
*	Morgan Stanley Smith Barney - Common Stk	565 SHS MICROSOFT CORP	16,487	23,561
*	Morgan Stanley Smith Barney - Common Stk	48 SHS MONSANTO CO/ NEW	4,972	5,988
*	Morgan Stanley Smith Barney - Common Stk	187 SHS MYLAN INC	9,888	9,642
*	Morgan Stanley Smith Barney - Common Stk	135 SHS NAVIENT CORP COM	3,900	4,463
*	Morgan Stanley Smith Barney - Common Stk	135 SHS NIKE INC B	6,144	10,469
*	Morgan Stanley Smith Barney - Common Stk	43 SHS NORTHERN TRUST CORP	2,824	2,761
*	Morgan Stanley Smith Barney - Common Stk	251 SHS NORWEGIAN CRUISE LINE HLDS INC	8,359	7,957
*	Morgan Stanley Smith Barney - Common Stk	146 SHS NRG ENERGY INC	6,179	5,431
*	Morgan Stanley Smith Barney - Common Stk	100 SHS OCCIDENTAL PETROLEUM CORP DE	8,721	10,263
*	Morgan Stanley Smith Barney - Common Stk	555 SHS ORACLE CORP	17,256	22,494
*	Morgan Stanley Smith Barney - Common Stk	88 SHS PACCAR INC	3,103	5,529
*	Morgan Stanley Smith Barney - Common Stk	60 SHS PEPSICO INC NC	4,070	5,360
*	Morgan Stanley Smith Barney - Common Stk	238 SHS PFIZER INC	4,173	7,064
*	Morgan Stanley Smith Barney - Common Stk	33 SHS PHILIP MORRIS INTL INC	988	2,782
*	Morgan Stanley Smith Barney - Common Stk	30 SHS PHILLIPS 66 COM	2,089	2,413
*	Morgan Stanley Smith Barney - Common Stk	994 SHS POWERSHARES DB AGRICULTURE FUND	28,120	27,295
*	Morgan Stanley Smith Barney - Common Stk	40 SHS PRECISION CASTPARTS CORP	8,468	10,096
*	Morgan Stanley Smith Barney - Common Stk	6 SHS PRICELINE.COM INC NEW	3,677	7,218
*	Morgan Stanley Smith Barney - Common Stk	68 SHS PVH CORPORATION	4,646	7,929
*	Morgan Stanley Smith Barney - Common Stk	134 SHS QUALCOMM INC	6,609	10,613
*	Morgan Stanley Smith Barney - Common Stk	62 SHS RAYTHEON CO (NEW)	2,434	5,720
*	Morgan Stanley Smith Barney - Common Stk	24 SHS REGENERON PHARM	6,084	6,779
*	Morgan Stanley Smith Barney - Common Stk	123 SHS SANOFI ADR	4,426	6,540
*	Morgan Stanley Smith Barney - Common Stk	74 SHS SCHLUMBERGER LTD	5,191	8,728
*	Morgan Stanley Smith Barney - Common Stk	159 SHS SENSATA TECHNOLOGIES	6,323	7,438
*	Morgan Stanley Smith Barney - Common Stk	66 SHS SERVICENOW INC	3,508	4,089

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Common Stk	34 SHS SHERWIN WILLIAMS COMPANY OHIO	6,174	7,035
*	Morgan Stanley Smith Barney - Common Stk	252 SHS SLM CORPORATION	2,184	2,094
*	Morgan Stanley Smith Barney - Common Stk	101 SHS STARBUCKS CORP WASHINGTON	7,137	7,815
*	Morgan Stanley Smith Barney - Common Stk	1,156 SHS TALISMAN ENERGY INC	17,264	12,253
*	Morgan Stanley Smith Barney - Common Stk	117 SHS TARGET CORPORATION	6,586	6,780
*	Morgan Stanley Smith Barney - Common Stk	258 SHS TERADYNE INC	4,565	5,057
*	Morgan Stanley Smith Barney - Common Stk	77 SHS TESORO PETROLEUM CP	3,742	4,518
*	Morgan Stanley Smith Barney - Common Stk	242 SHS TEVA PHARMACEUTICALS ADR	10,217	12,686
*	Morgan Stanley Smith Barney - Common Stk	74 SHS TIM HORTONS INC	4,199	4,050
*	Morgan Stanley Smith Barney - Common Stk	14 SHS TIME INC	176	339
*	Morgan Stanley Smith Barney - Common Stk	167 SHS TIME WARNER INC NEW	5,824	11,732
*	Morgan Stanley Smith Barney - Common Stk	72 SHS TOLL BROTHERS	2,825	2,657
*	Morgan Stanley Smith Barney - Common Stk	271 SHS TWENTY-FIRST CENTURY FOX CL A	8,509	9,526
*	Morgan Stanley Smith Barney - Common Stk	74 SHS UNION PACIFIC CORP	1,193	7,381
*	Morgan Stanley Smith Barney - Common Stk	331 SHS UNUMPROVIDENT CORP	7,220	11,506
*	Morgan Stanley Smith Barney - Common Stk	33 SHS VERTEX PHARMACEUTICALS	2,138	3,124
*	Morgan Stanley Smith Barney - Common Stk	104 SHS VIACOM INC NEW CLASS B	4,087	9,020
*	Morgan Stanley Smith Barney - Common Stk	30 SHS VISA INC CL A	6,240	6,321
*	Morgan Stanley Smith Barney - Common Stk	20 SHS W W GRAINGER INC	5,125	5,085
*	Morgan Stanley Smith Barney - Common Stk	51 SHS WAL MART STORES INC	4,117	3,828
*	Morgan Stanley Smith Barney - Common Stk	202 SHS WELLS FARGO & CO NEW	6,722	10,617
*	Morgan Stanley Smith Barney - Common Stk	176 SHS WHOLE FOODS MARKETS INC	9,348	6,799
*	Morgan Stanley Smith Barney - Common Stk	118 SHS XILINX INC	4,267	5,583
*	Morgan Stanley Smith Barney - Common Stk	136 SHS YUM BRANDS INC	9,742	11,042
*	Morgan Stanley Smith Barney - Corp Bonds	40,000 AMERICAN EXPRESS CR 6/12/2015 1.75%	40,228	40,507
*	Morgan Stanley Smith Barney - Corp Bonds	45,000 BAXTER INTER. INC 6/15/2018 1.85%	45,081	45,069
*	Morgan Stanley Smith Barney - Corp Bonds	40,000 BERKSHIRE HATHAWAY FN 1/15/2015 4.85%	43,182	40,991
*	Morgan Stanley Smith Barney - Corp Bonds	20,000 CATERPILLAR INC 5/27/2021 3.9%	22,291	21,629
*	Morgan Stanley Smith Barney - Corp Bonds	25,000 COCA-COLA CO 3/15/2019 4.875%	25,153	28,455
*	Morgan Stanley Smith Barney - Corp Bonds	12,000 CONOCOPHILLIPS 1/15/2015 4.6%	13,329	12,268
*	Morgan Stanley Smith Barney - Corp Bonds	50,000 EBAY INC 7/15/2017 1.35%	50,711	50,236
*	Morgan Stanley Smith Barney - Corp Bonds	30,000 G.E. CAP CORP 1/9/2017 2.9%	30,535	31,381
*	Morgan Stanley Smith Barney - Corp Bonds	25,000 G.E. CAP CORP 10/6/2015 .42%	24,837	25,010
*	Morgan Stanley Smith Barney - Corp Bonds	35,000 G.E. CAP CORP 10/20/2016 .551%	34,584	34,915
*	Morgan Stanley Smith Barney - Corp Bonds	25,000 GOLDMAN SACHS GRP INC 1/12/2015 .727%	24,978	25,037
*	Morgan Stanley Smith Barney - Corp Bonds	40,000 JOHN DEERE CAP CORP 3/15/2017 1.4%	40,174	40,530
*	Morgan Stanley Smith Barney - Corp Bonds	30,000 JP MORGAN CHASE & CO 1/20/2015 3.7%	31,808	30,531
*	Morgan Stanley Smith Barney - Corp Bonds	25,000 MCDONALD'S CORP 3/1/2018 5.35%	26,768	28,390
*	Morgan Stanley Smith Barney - Corp Bonds	45,000 ORACLE CORP 10/15/2017 1.2%	45,004	44,940
*	Morgan Stanley Smith Barney - Corp Bonds	25,000 SYSCO CORPORATION 2/12/2018 5.25%	25,340	27,993
*	Morgan Stanley Smith Barney - Corp Bonds	40,000 US BANCORP 11/15/2018 1.95%	39,934	40,263
*	Morgan Stanley Smith Barney - Corp Bonds	25,000 WELLS FARGO & COMPANY 3/5/2019 .727%	24,625	23,837

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party		(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Corp Bonds	30,000	WELLS FARGO CO 12/11/2017 5.625%	33,883	34,136
*	Morgan Stanley Smith Barney - Govt Obligtn	36,000	FED HOME LN MTG CORP 8/25/2016 2.0%	37,940	37,083
*	Morgan Stanley Smith Barney - Govt Obligtn	55,000	FED HOME LN MTG CORP 9/10/2015 1.75%	56,578	55,995
*	Morgan Stanley Smith Barney - Govt Obligtn	50,000	FED NATL MTG ASSN 10/15/2014 4.625%	48,387	50,646
*	Morgan Stanley Smith Barney - Govt Obligtn	40,000	US TREASURY NOTE5/15/2014 4.5%	41,812	44,172
*	Morgan Stanley Smith Barney - Govt Obligtn	18,000	US TREASURY NOTE 5/15/2019 3.125%	19,320	19,303
*	Morgan Stanley Smith Barney - Govt Obligtn	42,000	US TREASURY NOTE 2/15/2020 3.625%	48,375	46,197
*	Morgan Stanley Smith Barney - Govt Obligtn	60,000	US TREASURY NOTE 4/30/2015 2.5%	62,649	61,198
*	Morgan Stanley Smith Barney - Govt Obligtn	40,000	US TREASURY NOTE 11/15/2020 2.625%	37,369	41,550
*	Morgan Stanley Smith Barney - Govt Obligtn	38,000	US TREASURY NOTE 7/31/2016 1.5%	39,012	38,790
*	Morgan Stanley Smith Barney - Govt Obligtn	42,000	US TREASURY NOTE 1/31/2019 1.25%	42,925	41,527
*	Morgan Stanley Smith Barney - Govt Obligtn	58,000	US TREASURY NOTE 2/15/2022 2.0%	54,649	57,098
*	Morgan Stanley Smith Barney - Govt Obligtn	72,000	US TREASURY NOTE 4/30/2015 .125%	72,034	72,014
*	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND	398,828	398,828
	First Niagara		CASH	5,608	5,608
				$ 3,796,054	$ 4,572,586

* - indicates a party-in-interest to the Plan

See Accompanying Notes to the Financial Statements

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
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*	Morgan Stanley Smith Barney - Mutual Fund	1,222 SHS AMERICAN EUROPACIFIC GRW F2	$ 17,437	$ 62,026
*	Morgan Stanley Smith Barney - Mutual Fund	2,236 SHS BARON SMALL CAP INSTL	30,000	80,269
*	Morgan Stanley Smith Barney - Mutual Fund	4,621 SHS BLACKROCK GLOBAL ALLOCATION	75,000	102,674
*	Morgan Stanley Smith Barney - Mutual Fund	4,754 SHS BLACKROCK GLOBAL L/S CREDIT	50,000	52,241
*	Morgan Stanley Smith Barney - Mutual Fund	6,622 SHS BLACKROCK STRATEGIC INC OPP	65,000	68,667
*	Morgan Stanley Smith Barney - Mutual Fund	1,741 SHS CLEARBRIDGE APPRECIATION	25,000	35,167
*	Morgan Stanley Smith Barney - Mutual Fund	984 SHS FIRST EAGLE GLOBAL	50,000	56,370
*	Morgan Stanley Smith Barney - Mutual Fund	7,713 SHS FRANKLIN UTILITIES ADVISOR	67,039	135,133
*	Morgan Stanley Smith Barney - Mutual Fund	5,324 SHS HATTERAS LG SHT DEBT INST	50,000	53,186
*	Morgan Stanley Smith Barney - Mutual Fund	4,301 SHS INVESCO BALANCED RISK	50,000	54,491
*	Morgan Stanley Smith Barney - Mutual Fund	1,899 SHS IVY ASSET STRATEGY	50,000	61,046
*	Morgan Stanley Smith Barney - Mutual Fund	1,057 SHS IVY MID CAP GROWTH	25,000	26,678
*	Morgan Stanley Smith Barney - Mutual Fund	2,853 SHS JP MORGAN MID CAP VALUE	48,723	107,283
*	Morgan Stanley Smith Barney - Mutual Fund	5,134 SHS JP MORGAN STRAT INC OPP SEL	60,000	61,099
*	Morgan Stanley Smith Barney - Mutual Fund	4,225 SHS MAINSTAY MARKET FIELD	75,000	75,494
*	Morgan Stanley Smith Barney - Mutual Fund	2,146 SHS MFS INTERNATIONAL NEW DISC	46,699	65,703
*	Morgan Stanley Smith Barney - Mutual Fund	560 SHS OAKMARK I	25,000	38,284
*	Morgan Stanley Smith Barney - Mutual Fund	3,136 SHS OAKMARK INTERNATIONAL I	78,000	84,353
*	Morgan Stanley Smith Barney - Mutual Fund	1,681 SHS OPPENHEIMER DEVELOPING MKTS	36,932	66,942
*	Morgan Stanley Smith Barney - Mutual Fund	6,234 SHS PIMCO ALL ASSET	72,584	79,604
*	Morgan Stanley Smith Barney - Mutual Fund	4,263 SHS ROYCE PREMIER INV	30,000	101,171
*	Morgan Stanley Smith Barney - Mutual Fund	10,122 SHS TEMPLETON FOREIGN FUND ADV	33,000	86,541
*	Morgan Stanley Smith Barney - Mutual Fund	1,163 SHS THORNBURG INV INC BUILDER	25,000	32,380
*	Morgan Stanley Smith Barney - Mutual Fund	7,611 SHS VANGUARD SH TM INVT GR INV	80,000	81,971
*	Morgan Stanley Smith Barney - Mutual Fund	1,993 SHS VIRTUS PREM ALPHASECTOR	25,000	35,244
*	Morgan Stanley Smith Barney - Common Stk	225 SHS ABBOTT LABORATORIES	7,109	9,202
*	Morgan Stanley Smith Barney - Common Stk	136 SHS AGILENT TECHNOLOGIES	5,886	7,812
*	Morgan Stanley Smith Barney - Common Stk	60 SHS AGRIUM INC	5,390	5,498
*	Morgan Stanley Smith Barney - Common Stk	46 SHS AIRGAS INC	4,987	5,010
*	Morgan Stanley Smith Barney - Common Stk	45 SHS AMAZON COM INC	10,018	14,615
*	Morgan Stanley Smith Barney - Common Stk	282 SHS AMER INTL GP INC NEW	9,086	15,392
*	Morgan Stanley Smith Barney - Common Stk	213 SHS AMERICAN TOWER REIT COM	9,215	19,166
*	Morgan Stanley Smith Barney - Common Stk	49 SHS AMPHENOL CORP NEW CL A	2,404	4,721
*	Morgan Stanley Smith Barney - Common Stk	76 SHS ANADARKO PETE	6,803	8,320
*	Morgan Stanley Smith Barney - Common Stk	216 SHS ANGLOGOLD ASHANTI LIMITED	7,763	3,717
*	Morgan Stanley Smith Barney - Common Stk	146 SHS AON PLC SHS CL-A	7,166	13,153
*	Morgan Stanley Smith Barney - Common Stk	135 SHS APACHE CORP	9,815	13,584
*	Morgan Stanley Smith Barney - Common Stk	322 SHS APPLE INC	24,651	29,923
*	Morgan Stanley Smith Barney - Common Stk	345 SHS AVON PRODUCTS INC	5,757	5,040
*	Morgan Stanley Smith Barney - Common Stk	88 SHS BAKER HUGHES INC	4,187	6,552
*	Morgan Stanley Smith Barney - Common Stk	12 SHS BIOGEN IDEC INC	4,241	3,784
*	Morgan Stanley Smith Barney - Common Stk	41 SHS BOEING CO	3,839	5,216

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Common Stk	341 SHS CA INCORPORATED	8,461	9,800
*	Morgan Stanley Smith Barney - Common Stk	89 SHS CAMERON INTNL CORP	5,418	6,026
*	Morgan Stanley Smith Barney - Common Stk	202 SHS CANADIAN NATURAL RESOURCES LTF	6,305	9,274
*	Morgan Stanley Smith Barney - Common Stk	76 SHS CAPITAL ONE FINANCIAL CORP	4,261	6,277
*	Morgan Stanley Smith Barney - Common Stk	26 SHS CATERPILLAR INC	2,361	2,825
*	Morgan Stanley Smith Barney - Common Stk	341 SHS CBRE GROUP INC	6,890	10,926
*	Morgan Stanley Smith Barney - Common Stk	83 SHS CELGENE CORP	5,868	7,128
*	Morgan Stanley Smith Barney - Common Stk	151 SHS CENTURYLINK INC	5,122	5,466
*	Morgan Stanley Smith Barney - Common Stk	10 SHS CHIPOTLE MEXICAN GRILL INC	3,656	5,925
*	Morgan Stanley Smith Barney - Common Stk	236 SHS CISCO SYS INC	4,083	5,865
*	Morgan Stanley Smith Barney - Common Stk	327 SHS CITIGROUP INC NEW	13,037	15,402
*	Morgan Stanley Smith Barney - Common Stk	170 SHS COCA-COLA CO	7,182	7,201
*	Morgan Stanley Smith Barney - Common Stk	60 SHS COCA-COLA ENTERPRISES INC	2,881	2,867
*	Morgan Stanley Smith Barney - Common Stk	140 SHS COLGATE PALMOLIVE CO	8,378	9,545
*	Morgan Stanley Smith Barney - Common Stk	131 SHS COMCAST CORP (NEW) CLASS a	6,770	7,032
*	Morgan Stanley Smith Barney - Common Stk	115 SHS COSTCO WHOLESALE CORP NEW	6,210	13,243
*	Morgan Stanley Smith Barney - Common Stk	40 SHS CUMMINS INC	4,738	6,172
*	Morgan Stanley Smith Barney - Common Stk	114 SHS CVS CAREMARK CORP	3,650	8,592
*	Morgan Stanley Smith Barney - Common Stk	83 SHS DANAHER CORPORATION	3,831	6,535
*	Morgan Stanley Smith Barney - Common Stk	75 SHS DISCOVERY COMMUNICATIONS SER A	4,297	5,571
*	Morgan Stanley Smith Barney - Common Stk	131 SHS DOLLAR GEN CORP NEW COM	6,419	7,514
*	Morgan Stanley Smith Barney - Common Stk	207 SHS EBAY INC	11,143	10,362
*	Morgan Stanley Smith Barney - Common Stk	423 SHS EMC CORP MASS	10,209	11,142
*	Morgan Stanley Smith Barney - Common Stk	67 SHS EQUINIX INC NEW	9,851	14,076
*	Morgan Stanley Smith Barney - Common Stk	121 SHS FACEBOOK INC CL-A	3,810	8,142
*	Morgan Stanley Smith Barney - Common Stk	535 SHS FIRST TR MLD CP COR ALPHDX ETF	22,286	28,596
*	Morgan Stanley Smith Barney - Common Stk	589 SHS FIRST TRUST LARGE CAP CORE ETF	21,111	26,104
*	Morgan Stanley Smith Barney - Common Stk	1,500 SHS FIRST TRUST NORTH AMERICAN	31,890	40,545
*	Morgan Stanley Smith Barney - Common Stk	23 SHS FLEETCOR TECHNOLOGIES	2,769	3,032
*	Morgan Stanley Smith Barney - Common Stk	365 SHS FORD MOTOR CO NEW	5,888	6,293
*	Morgan Stanley Smith Barney - Common Stk	325 SHS GENERAL MTRS CO	9,817	11,797
*	Morgan Stanley Smith Barney - Common Stk	112 SHS GILEAD SCIENCE	4,681	9,286
*	Morgan Stanley Smith Barney - Common Stk	40 SHS GOLDMAN SACHS GRP INC	5,745	6,698
*	Morgan Stanley Smith Barney - Common Stk	22 SHS GOOGLE INC-CL A	6,220	12,863
*	Morgan Stanley Smith Barney - Common Stk	22 SHS GOOGLE INC-CL C	6,200	12,656
*	Morgan Stanley Smith Barney - Common Stk	60 SHS HAIN CELESTIAL GROUP INC	4,796	5,324
*	Morgan Stanley Smith Barney - Common Stk	372 SHS HARTFORD FIN SERS GRP INC	11,643	13,321
*	Morgan Stanley Smith Barney - Common Stk	619 SHS HEALTH CARE SEL SECT SPDR FD	22,266	37,654
*	Morgan Stanley Smith Barney - Common Stk	113 SHS HOME DEPOT INC	8,802	9,148
*	Morgan Stanley Smith Barney - Common Stk	127 SHS HONEYWELL INTERNATIONAL INC	7,562	11,805
*	Morgan Stanley Smith Barney - Common Stk	569 SHS INDUSTRIAL SEL SEC SPDR FD	27,701	30,760
*	Morgan Stanley Smith Barney - Common Stk	178 SHS INGERSOLL-RAND PLC SHS	7,716	11,127

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Common Stk	42 SHS INTERCONTINENTAL EXCHANGE, INC	6,572	7,934
*	Morgan Stanley Smith Barney - Common Stk	431 SHS INTERPUBLIC GROUP OF COS INC	7,479	8,409
*	Morgan Stanley Smith Barney - Common Stk	584 SHS ISHARES EUROPE ETF	28,886	28,366
*	Morgan Stanley Smith Barney - Common Stk	651 SHS ISHARES MSCI EMU ETF	24,698	27,550
*	Morgan Stanley Smith Barney - Common Stk	312 SHS ISHARES S&P 500 VAL ETF	28,087	28,167
*	Morgan Stanley Smith Barney - Common Stk	243 SHS ISHARES S&P MID-CAP 400 V ETF	29,412	30,842
*	Morgan Stanley Smith Barney - Common Stk	159 SHS JPMORGAN CHASE & CO	7,101	9,161
*	Morgan Stanley Smith Barney - Common Stk	66 SHS KANSAS CY SOUTHN IND NEW	6,847	7,096
*	Morgan Stanley Smith Barney - Common Stk	148 SHS L BRANDS INC	7,340	8,682
*	Morgan Stanley Smith Barney - Common Stk	66 SHS LAS VEGAS SANDS CORPORATION	5,078	5,031
*	Morgan Stanley Smith Barney - Common Stk	48 SHS LINKEDIN CORP - A	9,740	8,231
*	Morgan Stanley Smith Barney - Common Stk	132 SHS LOEWS CORPORATION	3,730	5,809
*	Morgan Stanley Smith Barney - Common Stk	608 SHS MATERIALS SEL SECT SPDR FD	29,482	30,181
*	Morgan Stanley Smith Barney - Common Stk	41 SHS MC CORMICK AND CO NON VOTING	2,672	2,935
*	Morgan Stanley Smith Barney - Common Stk	46 SHS MCKESSON CORP	6,529	8,566
*	Morgan Stanley Smith Barney - Common Stk	169 SHS METLIFE INCORPORATED	5,575	9,390
*	Morgan Stanley Smith Barney - Common Stk	565 SHS MICROSOFT CORP	16,487	23,561
*	Morgan Stanley Smith Barney - Common Stk	48 SHS MONSANTO CO/ NEW	4,972	5,988
*	Morgan Stanley Smith Barney - Common Stk	187 SHS MYLAN INC	9,888	9,642
*	Morgan Stanley Smith Barney - Common Stk	135 SHS NAVIENT CORP COM	3,900	4,463
*	Morgan Stanley Smith Barney - Common Stk	135 SHS NIKE INC B	6,144	10,469
*	Morgan Stanley Smith Barney - Common Stk	43 SHS NORTHERN TRUST CORP	2,824	2,761
*	Morgan Stanley Smith Barney - Common Stk	251 SHS NORWEGIAN CRUISE LINE HLDS INC	8,359	7,957
*	Morgan Stanley Smith Barney - Common Stk	146 SHS NRG ENERGY INC	6,179	5,431
*	Morgan Stanley Smith Barney - Common Stk	100 SHS OCCIDENTAL PETROLEUM CORP DE	8,721	10,263
*	Morgan Stanley Smith Barney - Common Stk	555 SHS ORACLE CORP	17,256	22,494
*	Morgan Stanley Smith Barney - Common Stk	88 SHS PACCAR INC	3,103	5,529
*	Morgan Stanley Smith Barney - Common Stk	60 SHS PEPSICO INC NC	4,070	5,360
*	Morgan Stanley Smith Barney - Common Stk	238 SHS PFIZER INC	4,173	7,064
*	Morgan Stanley Smith Barney - Common Stk	33 SHS PHILIP MORRIS INTL INC	988	2,782
*	Morgan Stanley Smith Barney - Common Stk	30 SHS PHILLIPS 66 COM	2,089	2,413
*	Morgan Stanley Smith Barney - Common Stk	994 SHS POWERSHARES DB AGRICULTURE FUND	28,120	27,295
*	Morgan Stanley Smith Barney - Common Stk	40 SHS PRECISION CASTPARTS CORP	8,468	10,096
*	Morgan Stanley Smith Barney - Common Stk	6 SHS PRICELINE.COM INC NEW	3,677	7,218
*	Morgan Stanley Smith Barney - Common Stk	68 SHS PVH CORPORATION	4,646	7,929
*	Morgan Stanley Smith Barney - Common Stk	134 SHS QUALCOMM INC	6,609	10,613
*	Morgan Stanley Smith Barney - Common Stk	62 SHS RAYTHEON CO (NEW)	2,434	5,720
*	Morgan Stanley Smith Barney - Common Stk	24 SHS REGENERON PHARM	6,084	6,779
*	Morgan Stanley Smith Barney - Common Stk	123 SHS SANOFI ADR	4,426	6,540
*	Morgan Stanley Smith Barney - Common Stk	74 SHS SCHLUMBERGER LTD	5,191	8,728
*	Morgan Stanley Smith Barney - Common Stk	159 SHS SENSATA TECHNOLOGIES	6,323	7,438
*	Morgan Stanley Smith Barney - Common Stk	66 SHS SERVICENOW INC	3,508	4,089

(Continued)

CLIFFORD FUEL CO., INC.
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JUNE 30, 2014

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*	Morgan Stanley Smith Barney - Common Stk	34 SHS SHERWIN WILLIAMS COMPANY OHIO	6,174	7,035
*	Morgan Stanley Smith Barney - Common Stk	252 SHS SLM CORPORATION	2,184	2,094
*	Morgan Stanley Smith Barney - Common Stk	101 SHS STARBUCKS CORP WASHINGTON	7,137	7,815
*	Morgan Stanley Smith Barney - Common Stk	1,156 SHS TALISMAN ENERGY INC	17,264	12,253
*	Morgan Stanley Smith Barney - Common Stk	117 SHS TARGET CORPORATION	6,586	6,780
*	Morgan Stanley Smith Barney - Common Stk	258 SHS TERADYNE INC	4,565	5,057
*	Morgan Stanley Smith Barney - Common Stk	77 SHS TESORO PETROLEUM CP	3,742	4,518
*	Morgan Stanley Smith Barney - Common Stk	242 SHS TEVA PHARMACEUTICALS ADR	10,217	12,686
*	Morgan Stanley Smith Barney - Common Stk	74 SHS TIM HORTONS INC	4,199	4,050
*	Morgan Stanley Smith Barney - Common Stk	14 SHS TIME INC	176	339
*	Morgan Stanley Smith Barney - Common Stk	167 SHS TIME WARNER INC NEW	5,824	11,732
*	Morgan Stanley Smith Barney - Common Stk	72 SHS TOLL BROTHERS	2,825	2,657
*	Morgan Stanley Smith Barney - Common Stk	271 SHS TWENTY-FIRST CENTURY FOX CL A	8,509	9,526
*	Morgan Stanley Smith Barney - Common Stk	74 SHS UNION PACIFIC CORP	1,193	7,381
*	Morgan Stanley Smith Barney - Common Stk	331 SHS UNUMPROVIDENT CORP	7,220	11,506
*	Morgan Stanley Smith Barney - Common Stk	33 SHS VERTEX PHARMACEUTICALS	2,138	3,124
*	Morgan Stanley Smith Barney - Common Stk	104 SHS VIACOM INC NEW CLASS B	4,087	9,020
*	Morgan Stanley Smith Barney - Common Stk	30 SHS VISA INC CL A	6,240	6,321
*	Morgan Stanley Smith Barney - Common Stk	20 SHS W W GRAINGER INC	5,125	5,085
*	Morgan Stanley Smith Barney - Common Stk	51 SHS WAL MART STORES INC	4,117	3,828
*	Morgan Stanley Smith Barney - Common Stk	202 SHS WELLS FARGO & CO NEW	6,722	10,617
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*	Morgan Stanley Smith Barney - Corp Bonds	25,000 WELLS FARGO & COMPANY 3/5/2019 .727%	24,625	23,837

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN
EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2014

(a)	(b) Identity of issue, borrower, lessor, or similar party		(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
*	Morgan Stanley Smith Barney - Corp Bonds	30,000	WELLS FARGO CO 12/11/2017 5.625%	33,883	34,136
*	Morgan Stanley Smith Barney - Govt Obligtn	36,000	FED HOME LN MTG CORP 8/25/2016 2.0%	37,940	37,083
*	Morgan Stanley Smith Barney - Govt Obligtn	55,000	FED HOME LN MTG CORP 9/10/2015 1.75%	56,578	55,995
*	Morgan Stanley Smith Barney - Govt Obligtn	50,000	FED NATL MTG ASSN 10/15/2014 4.625%	48,387	50,646
*	Morgan Stanley Smith Barney - Govt Obligtn	40,000	US TREASURY NOTE5/15/2014 4.5%	41,812	44,172
*	Morgan Stanley Smith Barney - Govt Obligtn	18,000	US TREASURY NOTE 5/15/2019 3.125%	19,320	19,303
*	Morgan Stanley Smith Barney - Govt Obligtn	42,000	US TREASURY NOTE 2/15/2020 3.625%	48,375	46,197
*	Morgan Stanley Smith Barney - Govt Obligtn	60,000	US TREASURY NOTE 4/30/2015 2.5%	62,649	61,198
*	Morgan Stanley Smith Barney - Govt Obligtn	40,000	US TREASURY NOTE 11/15/2020 2.625%	37,369	41,550
*	Morgan Stanley Smith Barney - Govt Obligtn	38,000	US TREASURY NOTE 7/31/2016 1.5%	39,012	38,790
*	Morgan Stanley Smith Barney - Govt Obligtn	42,000	US TREASURY NOTE 1/31/2019 1.25%	42,925	41,527
*	Morgan Stanley Smith Barney - Govt Obligtn	58,000	US TREASURY NOTE 2/15/2022 2.0%	54,649	57,098
*	Morgan Stanley Smith Barney - Govt Obligtn	72,000	US TREASURY NOTE 4/30/2015 .125%	72,034	72,014
*	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND	398,828	398,828
	First Niagara		CASH	5,608	5,608
				$ 3,796,054	$ 4,572,586

* - indicates a party-in-interest to the Plan

See Accompanying Notes to the Financial Statements