

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 2014 This Form is Open to Public Inspection
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Part I	Annual Report Identification Information		
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>			
A This return/report is for:	☐ a multiemployer plan;	☐ a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions); or	
	☒ a single-employer plan;	☐ a DFE (specify) _____	
B This return/report is:	☐ the first return/report;	☐ the final return/report;	
	☐ an amended return/report;	☐ a short plan year return/report (less than 12 months).	
C If the plan is a collectively-bargained plan, check here.	☐		
D Check box if filing under:	☒ Form 5558;	☐ automatic extension;	☐ the DFVC program;
	☐ special extension (enter description)		

Part II	Basic Plan Information —enter all requested information		
1a Name of plan	<u>ABEL BISHOP & CLARKE REALTY CO 401(K) PROFIT SHARING PLAN & TRUST</u>	1b Three-digit plan number (PN) ▶	<u>001</u>
		1c Effective date of plan	<u>01/01/1995</u>
2a Plan sponsor's name and address; include room or suite number (employer, if for a single-employer plan)	<u>ABEL BISHOP AND CLARKE REALTY</u>		
	<u>23875 COMMERCE PARK STE 140</u>		
	<u>BEACHWOOD, OH 44122-5805</u>		
	2b Employer Identification Number (EIN)	<u>34-0827873</u>	
	2c Plan Sponsor's telephone number	<u>216-514-4994</u>	
	2d Business code (see instructions)	<u>531390</u>	

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/14/2015	DAVID ROTH
	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		3b Administrator's EIN	
		3c Administrator's telephone number	
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 ABEL BISHOP AND CLARKE REALTY		4b EIN 34-0827873	
		4c PN 001	
5 Total number of participants at the beginning of the plan year		5	238
6 Number of participants as of the end of the plan year unless otherwise stated (welfare plans complete only lines 6a(1) , 6a(2) , 6b , 6c , and 6d).			
a(1) Total number of active participants at the beginning of the plan year		6a(1)	171
a(2) Total number of active participants at the end of the plan year		6a(2)	157
b Retired or separated participants receiving benefits		6b	0
c Other retired or separated participants entitled to future benefits.....		6c	21
d Subtotal. Add lines 6a(2) , 6b , and 6c		6d	178
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e	0
f Total. Add lines 6d and 6e		6f	178
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g	59
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested.....		6h	0
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: 2E 2G 2J 2T 3D 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)		9b Plan benefit arrangement (check all that apply)	
(1) ☐ Insurance		(1) ☐ Insurance	
(2) ☐ Code section 412(e)(3) insurance contracts		(2) ☐ Code section 412(e)(3) insurance contracts	
(3) ☒ Trust		(3) ☒ Trust	
(4) ☐ General assets of the sponsor		(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		b General Schedules	
(1) ☒ R (Retirement Plan Information)		(1) ☒ H (Financial Information)	
(2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary		(2) ☐ I (Financial Information – Small Plan)	
(3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary		(3) ☐ A (Insurance Information)	
		(4) ☒ C (Service Provider Information)	
		(5) ☐ D (DFE/Participating Plan Information)	
		(6) ☐ G (Financial Transaction Schedules)	

Part III**Form M-1 Compliance Information (to be completed by welfare benefit plans)**

11a If the plan provides welfare benefits, was the plan subject to the Form M-1 filing requirements during the plan year? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

If "Yes" is checked, complete lines 11b and 11c.

11b Is the plan currently in compliance with the Form M-1 filing requirements? (See instructions and 29 CFR 2520.101-2.) ☐ Yes ☐ No

11c Enter the Receipt Confirmation Code for the 2014 Form M-1 annual report. If the plan was not required to file the 2014 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code _____

SCHEDULE C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ► File as an attachment to Form 5500.	OMB No. 1210-0110
		2014
		This Form is Open to Public Inspection.

For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014

A Name of plan <u>ABEL BISHOP & CLARKE REALTY CO 401(K) PROFIT SHARING PLAN & TRUST</u>	B Three-digit plan number (PN) ►	<u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ABEL BISHOP AND CLARKE REALTY</u>	D Employer Identification Number (EIN) <u>34-0827873</u>	

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

(b) Enter name and EIN or address of person who provided you disclosures on eligible indirect compensation <u>PAYCHEX SECURITIES CORPORATION</u>
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16-1486352

(b) Enter name and EIN or address of person who provided you disclosure 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)

PAYCHEX, INC.

16-1124166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
15	RECORDKEEPER	208	Yes ☐ No ☒	Yes ☐ No ☒		Yes ☐ No ☒

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Financial Information This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code). ► File as an attachment to Form 5500.	OMB No. 1210-0110 2014 This Form is Open to Public Inspection
For calendar plan year 2014 or fiscal plan year beginning <u>01/01/2014</u> and ending <u>12/31/2014</u>		
A Name of plan <u>ABEL BISHOP & CLARKE REALTY CO 401(K) PROFIT SHARING PLAN & TRUST</u>		B Three-digit plan number (PN) ► <u>001</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>ABEL BISHOP AND CLARKE REALTY</u>		D Employer Identification Number (EIN) <u>34-0827873</u>

Part I	Asset and Liability Statement		(a) Beginning of Year	(b) End of Year
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	Total noninterest-bearing cash	1a	0	
b	Receivables (less allowance for doubtful accounts):			
	(1) Employer contributions.....	1b(1)	0	0
	(2) Participant contributions.....	1b(2)	0	0
	(3) Other.....	1b(3)	0	0
c	General investments:			
	(1) Interest-bearing cash (include money market accounts & certificates of deposit).....	1c(1)	175472	175107
	(2) U.S. Government securities	1c(2)	0	
	(3) Corporate debt instruments (other than employer securities):			
	(A) Preferred	1c(3)(A)	0	
	(B) All other	1c(3)(B)	0	
	(4) Corporate stocks (other than employer securities):			
	(A) Preferred	1c(4)(A)	0	
	(B) Common.....	1c(4)(B)	0	
	(5) Partnership/joint venture interests	1c(5)	0	
	(6) Real estate (other than employer real property).....	1c(6)	0	
	(7) Loans (other than to participants)	1c(7)	0	
	(8) Participant loans.....	1c(8)	14564	13014
	(9) Value of interest in common/collective trusts	1c(9)	0	0
	(10) Value of interest in pooled separate accounts	1c(10)		
	(11) Value of interest in master trust investment accounts	1c(11)	0	0
	(12) Value of interest in 103-12 investment entities.....	1c(12)	0	0
	(13) Value of interest in registered investment companies (e.g., mutual funds).....	1c(13)	1716409	1930356
	(14) Value of funds held in insurance company general account (unallocated contracts).....	1c(14)		
	(15) Other.....	1c(15)	0	0

1d Employer-related investments:

		(a) Beginning of Year	(b) End of Year
(1) Employer securities	1d(1)	0	
(2) Employer real property	1d(2)	0	
e Buildings and other property used in plan operation	1e	0	
f Total assets (add all amounts in lines 1a through 1e)	1f	1906445	2118477

Liabilities

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

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	1906445	2118477
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Part II Income and Expense Statement

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

Income**a Contributions:**

		(a) Amount	(b) Total
(1) Received or receivable in cash from: (A) Employers	2a(1)(A)	0	
(B) Participants	2a(1)(B)	87198	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		87198

b Earnings on investments:**(1) Interest:**

(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	18	
(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)	516	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		534

(2) Dividends: (A) Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)		
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	67558	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		67558

(3) Rents	2b(3)		
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(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds	2b(4)(A)		
(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)		0

(5) Unrealized appreciation (depreciation) of assets: (A) Real estate	2b(5)(A)		
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		0

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		0
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		0
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		0
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		0
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		89341
c Other income	2c		
d Total income. Add all income amounts in column (b) and enter total	2d		244631

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	27072	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3)	2e(4)		27072
f Corrective distributions (see instructions)	2f		0
g Certain deemed distributions of participant loans (see instructions)	2g		0
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	860	
(3) Investment advisory and management fees	2i(3)	4537	
(4) Other	2i(4)	130	
(5) Total administrative expenses. Add lines 2i(1) through (4)	2i(5)		5527
j Total expenses. Add all expense amounts in column (b) and enter total	2j		32599

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		212032
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

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

☒ Yes ☐ No

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

(1) Name: KPFF, LLC

(2) EIN: 34-0890521

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

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

Part IV Compliance Questions

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

During the plan year:

a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)

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

	Yes	No	Amount
4a		X	
4b		X	

	Yes	No	Amount
c Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)		X	
4c			
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.)		X	
4d			
e Was this plan covered by a fidelity bond?	X		250000
4e			
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
4f			
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?		X	
4g			
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?		X	
4h			
i Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	X		
4i			
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.)		X	
4j			
k Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?		X	
4k			
l Has the plan failed to provide any benefit when due under the plan?		X	
4l			
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
4m			
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 2014 This Form is Open to Public Inspection.	
For calendar plan year 2014 or fiscal plan year beginning 01/01/2014 and ending 12/31/2014					
A Name of plan ABEL BISHOP & CLARKE REALTY CO 401(K) PROFIT SHARING PLAN & TRUST				B Three-digit plan number (PN) ▶ 001	
C Plan sponsor's name as shown on line 2a of Form 5500 ABEL BISHOP AND CLARKE REALTY				D Employer Identification Number (EIN) 34-0827873	
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	
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): 16-1470238					
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 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					
For Paperwork Reduction Act Notice and OMB Control Numbers, see the instructions for Form 5500.				Schedule R (Form 5500) 2014 v. 140124	

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

a Name of contributing employer

b EIN

c Dollar amount contributed by employer

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

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

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

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

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

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

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

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

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

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

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

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

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

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

- a** Enter the percentage of plan assets held as:
 Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%
- b** Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more
- c** What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify): _____

ABEL BISHOP AND CLARKE REALTY COMPANY

401(k) PROFIT SHARING PLAN AND TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

**ABEL BISHOP AND CLARKE REALTY COMPANY
401(k) PROFIT SHARING PLAN AND TRUST
DECEMBER 31, 2014 AND 2013**

CONTENTS

INDEPENDENT AUDITOR'S REPORT	1-2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5-10
SUPPLEMENTAL SCHEDULE	11



L.L.C.

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator
Abel Bishop and Clarke Realty Company 401(k) Profit Sharing Plan and Trust

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Abel Bishop and Clarke Realty Company 401(k) Profit Sharing Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to 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 conducting our audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Mid Atlantic Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained the certification from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the Plan Administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year), which is the responsibility of Plan Management, is presented for the purpose of additional analysis and is not a required part of the financial statements but is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

KPFF, L.L.C.

Cleveland, Ohio
September 30, 2015

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
ASSETS		
Interest-bearing cash	\$ 175,107	\$ 175,472
Participant-directed investments, at fair value (Note 4)	1,930,356	1,716,409
Loans to participants	<u>13,014</u>	<u>14,564</u>
Net assets available for benefits	<u>\$ 2,118,477</u>	<u>\$ 1,906,445</u>

The notes to financial statements are an integral part of these statements.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Statement of Changes in Net Assets Available for Benefits
Year ended December 31, 2014

Additions to net assets attributed to:	
Participants' contributions	\$ 87,198
Interest and dividends on investments	67,576
Net appreciation in fair value of investments (Note 4)	89,341
Interest income from loans to participants	<u>516</u>
Total additions	<u>244,631</u>
Deductions from net assets attributed to:	
Benefits paid to participants	27,072
Other expenses	<u>5,527</u>
Total deductions	<u>32,599</u>
Net increase	212,032
Net assets available for benefits at beginning of year	<u>1,906,445</u>
Net assets available for benefits at end of year	<u>\$ 2,118,477</u>

The notes to financial statements are an integral part of these statements.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 1

Description of the Plan:

The following description of Abel Bishop and Clarke Realty Company 401(k) Profit Sharing Plan and Trust ("Plan") is provided for general information purposes only. More complete information regarding the Plan's provisions may be found in the Plan document.

General:

The Plan is a defined contribution plan established by The Orlean Enterprises ("Company") in January 1995, under the provisions of Section 401(a) of the Internal Revenue Code (IRC) and includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Administration:

The Plan is administered by Abel Bishop and Clarke Realty Company.

Eligibility and participation:

All employees of the Company that are at least 21 years of age are eligible to participate in the Plan on the first of any month coinciding with, or following, his or her date of employment. Participation in the Plan is voluntary.

Contributions:

Eligible employees can contribute their pretax annual compensation, as defined by the Plan, subject to certain limitations under the IRC. The Company may provide discretionary matching and profit sharing contributions. The Company did not make matching or profit sharing contributions in 2014 and 2013.

Participant accounts:

Individual accounts are maintained for each of the Plan's participants to reflect the participant's contributions and related Company matching contributions, as well as the participant's share of the Plan's income and any related administrative expenses. Allocations are based on the proportion that each participant's account balance has to the total of all participants' account balances.

Vesting:

Participants are fully vested in their contributions to the Plan and the earnings thereon. Vesting in employer matching and discretionary contributions and earnings thereon is based on years of service, as defined by the Plan. A participant is 100% vested after six years of continuous service.

Loans to participants:

Loans may be made from the Plan in accordance with the Plan Document.

Payment of benefits:

Upon termination of service due to death, disability, or retirement, a participant (or his or her beneficiary) will receive a payment amount equal to the value of the participant's vested interest in his or her account. The forms of payment are a lump-sum distribution, installment payments, or purchase of annuity contracts.

Hardship withdrawals are allowed for participants incurring an immediate and severe financial need, as defined by the Plan. Hardship withdrawals are strictly regulated by the IRS, and a participant must exhaust all available loan options and distributions prior to requesting a hardship withdrawal.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 1 continued.

Forfeitures:

Forfeitures of amounts attributable to Company matching contributions are reallocated as of the last day of the Plan year in which the forfeiture occurs. The amounts are reallocated to reduce future Company contributions. The forfeitures balance as of December 31, 2014 and 2013 was \$0.

Plan termination:

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become fully vested in their account balances.

Investment options:

Participants may direct their contributions into, and transfer account balances among, several investment options. Participants may change their investment elections on a quarterly basis. The options include funds investing primarily in corporate stocks and bonds listed on a nationally recognized exchange.

Note 2 Significant accounting policies:

Basis of accounting:

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting.

Date of management's review:

Events and transactions were evaluated for potential recognition or disclosure through September 30, 2015, which is the date the financial statements were available to be issued. It has been determined that there were no such subsequent events.

Use of estimates:

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (U.S.GAAP) requires the Plan's management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Income recognition:

Participant contributions are recorded in the period during which the Company makes payroll deductions from the Plan participants' compensation. Dividend income is recorded on the ex-dividend date. Interest income is recorded as earned.

Realized gains or losses on security transactions are recorded in an amount equal to the difference between the net proceeds received and original cost if acquired during the year, or original cost plus any unrealized appreciation or depreciation prior to the beginning of the year if acquired prior to the current year.

Valuation of investments:

The Plan's investments are stated 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.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 2 continued.

Participant loans are valued at cost, which approximates fair value.

Payment of benefits:

Benefits are recorded when paid.

Loans to Participants:

Participant loans are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. As of December 31, 2014 and 2013, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent loan to participant is recorded as a benefit payment based on the terms of the Plan document.

Fair value measurements:

The Fair Value Measurements and Disclosures Topic of the FASB ASC defines fair value, provides guidance for measuring fair value and expands disclosures about fair value measurements in accordance with accounting principles generally accepted in the United States of America. The Fair Value Measurements and Disclosures Topic does not require any new fair value measurements, but rather applies to all other accounting pronouncements that require or permit fair value measurements.

The Fair Value Measurements and Disclosures Topic of the FASB ASC establishes a 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 unobserved inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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 measurements.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 2 continued.

The asset's 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 must maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013:

Mutual funds are valued at the net asset value of shares held by the Plan at year-end based on quoted market prices.

Participant loans are valued at amortized cost, which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

Administrative expenses:

The Company pays all administrative expenses of the Plan.

Note 3 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 the 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.

Note 4 Investments:

The accuracy and completeness of the information presented in the Statements of Net Assets Available for Benefits for the years ended December 31, 2014 and 2013 and the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2014 have been certified to the Plan administrator by Mid Atlantic Trust Company, the custodian of the Plan's assets. Such certifications include the following:

Investments at fair value on a recurring basis, as of December 31, 2014 and 2013, consist of the following:

	<u>2014</u>	<u>2013</u>
American Century Investments Mid Cap Value Fund Investor	\$ 331,644*	\$ 280,480*
American Funds Capital World Growth and Income Fund Class R6	25,289	23,483
American Funds EuroPacific Growth Fund Class R6	310,272*	310,586*
BlackRock Equity Dividend Fund Institutional Shares	45,746	39,143
Buffalo Flexible Income	33,449	29,086

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 4 continued.

	<u>2014</u>	<u>2013</u>
Eagle Small Cap Growth Fund Class I	13,903	12,191
Federated Total Return Bond Fund Institutional Shares	9,031	8,611
Fidelity Contrafund	7,159	5,743
Goldman Sachs Growth Opportunities Fund Class IR	1,206	877
Manning & Napier Target 2010 Series Class I	575	358
Manning & Napier Target 2030 Series Class I	610	387
Manning & Napier Target 2040 Series Class I	624	399
Manning & Napier Target 2050 Series Class I	629	402
Oppenheimer Developing Markets Fund Class Y	7,312	5,355
Prudential Jennison National Resources Fund Class Z	2,694	2,909
RidgeWorth Small Cap Value Equity Fund Class Institutional	5,493	4,581
Vanguard 500 Index Fund Investor Class	705,052*	608,575*
Vanguard Intermediate Term Bond Index Fund Investor Shares	176,238*	158,082*
Vanguard Small Capitalization Index Fund Investor	<u>253,430*</u>	<u>225,161*</u>
Total Level 1 investments at fair value	<u>\$ 1,930,356</u>	<u>\$ 1,716,409</u>

* Denotes investments that represent 5% or more of the Plan's net assets available for benefits as of December 31 of the respective year.

During 2014, the Plan's investments, including gains and losses on investments bought and sold, as well as held during the year, appreciated in value by \$89,341.

Note 5 Tax status:

The Plan is a prototype plan, which was designed by Paychex, Inc., the record keeper of the Plan, in accordance with applicable IRC requirements to qualify for tax-exempt status. The prototype plan has received a favorable determination letter from the Internal Revenue Service (IRS). The Company has not requested a separate determination letter from the IRS for the Plan and related trust. The Plan administrators believe that the Plan and related trust are designed and being operated in compliance with the applicable IRS and ERISA requirements to qualify as tax exempt. Therefore, no provision for Federal income taxes has been made in the accompanying financial statements.

Accounting principles generally accepted in the United States of America require the Plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2011.

Note 6 Party-in-interest transactions:

During 2014 there were no prohibited transactions with a party-in-interest, as defined under ERISA.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 7 Reportable transactions:

A reportable transaction is a single transaction or series of transactions in excess of 5% of the value of the Plan's assets as of the beginning of the Plan year. There were no reportable transactions for the year ended December 31, 2014 due to the fact that the Plan is fully participant-directed.

SUPPLEMENTAL SCHEDULE

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST

EIN: 34-0827873

Plan Number: 001

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2014

Schedule I

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, (c) Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	Current (e) Value
	American Century Investments Mid Cap Value Fund Investor	Mutual Fund	n/a	\$ 331,644
	American Funds Capital World Growth and Income Fund Class R6	Mutual Fund	n/a	25,289
	American Funds EuroPacific Growth Fund Class R6	Mutual Fund	n/a	310,272
	BlackRock Equity Dividend Fund Institutional Shares	Mutual Fund	n/a	45,746
	Buffalo Flexible Income	Mutual Fund	n/a	33,449
	Eagle Small Cap Growth Fund Class I	Mutual Fund	n/a	13,903
	Federated Total Return Bond Fund Institutional Shares	Mutual Fund	n/a	9,031
	Fidelity Contrafund	Mutual Fund	n/a	7,159
	Goldman Sachs Growth Opportunities Fund Class IR	Mutual Fund	n/a	1,206
	Manning & Napier Target 2010 Series Class I	Mutual Fund	n/a	575
	Manning & Napier Target 2030 Series Class I	Mutual Fund	n/a	610
	Manning & Napier Target 2040 Series Class I	Mutual Fund	n/a	624
	Manning & Napier Target 2050 Series Class I	Mutual Fund	n/a	629
	Oppenheimer Developing Markets Fund Class Y	Mutual Fund	n/a	7,312
	Prudential Jennison National Resources Fund Class Z	Mutual Fund	n/a	2,694
	RidgeWorth Small Cap Value Equity Fund Class Institutional	Mutual Fund	n/a	5,493
	Vanguard 500 Index Fund Investor Class	Mutual Fund	n/a	705,052
	Vanguard IntermediateTerm Bond Index Fund Investor Shares	Mutual Fund	n/a	176,238
	Vanguard Small Capitalization Index Fund Investor	Mutual Fund	n/a	253,430
*	Loans to Participants	Various maturity dates; interest rates ranging from 4.25% to 9.25%	n/a	<u>13,014</u>
				<u>\$ 1,943,370</u>

* Denotes party-in-interest to the Plan

ABEL BISHOP AND CLARKE REALTY COMPANY

401(k) PROFIT SHARING PLAN AND TRUST

FINANCIAL STATEMENTS

DECEMBER 31, 2014 AND 2013

**ABEL BISHOP AND CLARKE REALTY COMPANY
401(k) PROFIT SHARING PLAN AND TRUST
DECEMBER 31, 2014 AND 2013**

CONTENTS

INDEPENDENT AUDITOR'S REPORT	1-2
FINANCIAL STATEMENTS	
Statements of Net Assets Available for Benefits	3
Statement of Changes in Net Assets Available for Benefits	4
Notes to Financial Statements	5-10
SUPPLEMENTAL SCHEDULE	11



L.L.C.

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INDEPENDENT AUDITOR'S REPORT

To the Plan Administrator
Abel Bishop and Clarke Realty Company 401(k) Profit Sharing Plan and Trust

Report on the Financial Statements

We were engaged to audit the accompanying financial statements of Abel Bishop and Clarke Realty Company 401(k) Profit Sharing Plan and Trust, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statement of changes in net assets available for benefits for the year ended December 31, 2014, and the related notes to 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 conducting our audits in accordance with auditing standards generally accepted in the United States of America. Because of the matter described in the Basis for Disclaimer of Opinion paragraph, however, we were not able to obtain sufficient appropriate audit evidence to provide a basis for an audit opinion.

Basis for Disclaimer of Opinion

As permitted by 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974, the Plan Administrator instructed us not to perform, and we did not perform, any auditing procedures with respect to the information summarized in Note 4, which was certified by Mid Atlantic Trust Company, the custodian of the Plan, except for comparing such information with the related information included in the financial statements and supplemental schedule. We have been informed by the Plan Administrator that the custodian holds the Plan's investment assets and executes investment transactions. The Plan Administrator has obtained the certification from the custodian as of and for the years ended December 31, 2014 and 2013, that the information provided to the Plan Administrator by the custodian is complete and accurate.

Disclaimer of Opinion

Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, we have not been able to obtain sufficient, appropriate audit evidence to provide a basis for an audit opinion. Accordingly, we do not express an opinion on these financial statements.

Other Matter

We were engaged for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year), which is the responsibility of Plan Management, is presented for the purpose of additional analysis and is not a required part of the financial statements but is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Because of the significance of the matter described in the Basis for Disclaimer of Opinion paragraph, it is inappropriate to and we do not express an opinion on the supplemental schedule referred to above.

Report on Form and Content in Compliance with DOL Rules and Regulations

The form and content of the information included in the financial statements and supplemental schedule, other than that derived from the information certified by the custodian, have been audited by us in accordance with auditing standards generally accepted in the United States of America and, in our opinion, are presented in compliance with the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974.

KPFF, L.L.C.

Cleveland, Ohio
September 30, 2015

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Statements of Net Assets Available for Benefits
December 31, 2014 and 2013

	<u>2014</u>	<u>2013</u>
ASSETS		
Interest-bearing cash	\$ 175,107	\$ 175,472
Participant-directed investments, at fair value (Note 4)	1,930,356	1,716,409
Loans to participants	<u>13,014</u>	<u>14,564</u>
Net assets available for benefits	<u>\$ 2,118,477</u>	<u>\$ 1,906,445</u>

The notes to financial statements are an integral part of these statements.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Statement of Changes in Net Assets Available for Benefits
Year ended December 31, 2014

Additions to net assets attributed to:	
Participants' contributions	\$ 87,198
Interest and dividends on investments	67,576
Net appreciation in fair value of investments (Note 4)	89,341
Interest income from loans to participants	<u>516</u>
Total additions	<u>244,631</u>
Deductions from net assets attributed to:	
Benefits paid to participants	27,072
Other expenses	<u>5,527</u>
Total deductions	<u>32,599</u>
Net increase	212,032
Net assets available for benefits at beginning of year	<u>1,906,445</u>
Net assets available for benefits at end of year	<u>\$ 2,118,477</u>

The notes to financial statements are an integral part of these statements.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 1

Description of the Plan:

The following description of Abel Bishop and Clarke Realty Company 401(k) Profit Sharing Plan and Trust ("Plan") is provided for general information purposes only. More complete information regarding the Plan's provisions may be found in the Plan document.

General:

The Plan is a defined contribution plan established by The Orlean Enterprises ("Company") in January 1995, under the provisions of Section 401(a) of the Internal Revenue Code (IRC) and includes a qualified cash or deferred arrangement as described in Section 401(k) of the IRC, for the benefit of eligible employees of the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

Administration:

The Plan is administered by Abel Bishop and Clarke Realty Company.

Eligibility and participation:

All employees of the Company that are at least 21 years of age are eligible to participate in the Plan on the first of any month coinciding with, or following, his or her date of employment. Participation in the Plan is voluntary.

Contributions:

Eligible employees can contribute their pretax annual compensation, as defined by the Plan, subject to certain limitations under the IRC. The Company may provide discretionary matching and profit sharing contributions. The Company did not make matching or profit sharing contributions in 2014 and 2013.

Participant accounts:

Individual accounts are maintained for each of the Plan's participants to reflect the participant's contributions and related Company matching contributions, as well as the participant's share of the Plan's income and any related administrative expenses. Allocations are based on the proportion that each participant's account balance has to the total of all participants' account balances.

Vesting:

Participants are fully vested in their contributions to the Plan and the earnings thereon. Vesting in employer matching and discretionary contributions and earnings thereon is based on years of service, as defined by the Plan. A participant is 100% vested after six years of continuous service.

Loans to participants:

Loans may be made from the Plan in accordance with the Plan Document.

Payment of benefits:

Upon termination of service due to death, disability, or retirement, a participant (or his or her beneficiary) will receive a payment amount equal to the value of the participant's vested interest in his or her account. The forms of payment are a lump-sum distribution, installment payments, or purchase of annuity contracts.

Hardship withdrawals are allowed for participants incurring an immediate and severe financial need, as defined by the Plan. Hardship withdrawals are strictly regulated by the IRS, and a participant must exhaust all available loan options and distributions prior to requesting a hardship withdrawal.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 1 continued.

Forfeitures:

Forfeitures of amounts attributable to Company matching contributions are reallocated as of the last day of the Plan year in which the forfeiture occurs. The amounts are reallocated to reduce future Company contributions. The forfeitures balance as of December 31, 2014 and 2013 was \$0.

Plan termination:

Although it has not expressed any intent to do so, the Company has the right under the Plan to terminate the Plan subject to the provisions of ERISA. In the event of plan termination, participants will become fully vested in their account balances.

Investment options:

Participants may direct their contributions into, and transfer account balances among, several investment options. Participants may change their investment elections on a quarterly basis. The options include funds investing primarily in corporate stocks and bonds listed on a nationally recognized exchange.

Note 2 Significant accounting policies:

Basis of accounting:

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting.

Date of management's review:

Events and transactions were evaluated for potential recognition or disclosure through September 30, 2015, which is the date the financial statements were available to be issued. It has been determined that there were no such subsequent events.

Use of estimates:

The preparation of financial statements in accordance with accounting principles generally accepted in the United States of America (U.S.GAAP) requires the Plan's management to make estimates and assumptions that affect the reported amounts of assets and liabilities and changes therein, and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of additions and deductions during the reporting period. Actual results could differ from those estimates.

Income recognition:

Participant contributions are recorded in the period during which the Company makes payroll deductions from the Plan participants' compensation. Dividend income is recorded on the ex-dividend date. Interest income is recorded as earned.

Realized gains or losses on security transactions are recorded in an amount equal to the difference between the net proceeds received and original cost if acquired during the year, or original cost plus any unrealized appreciation or depreciation prior to the beginning of the year if acquired prior to the current year.

Valuation of investments:

The Plan's investments are stated 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.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 2 continued.

Participant loans are valued at cost, which approximates fair value.

Payment of benefits:

Benefits are recorded when paid.

Loans to Participants:

Participant loans are measured at their unpaid principal balance plus any accrued but unpaid interest. Interest income is recorded on the accrual basis. As of December 31, 2014 and 2013, no allowance for credit losses has been recorded. If a participant does not make loan repayments and the plan administrator considers the participant loan to be in default, the loan balance is reduced, and the delinquent loan to participant is recorded as a benefit payment based on the terms of the Plan document.

Fair value measurements:

The Fair Value Measurements and Disclosures Topic of the FASB ASC defines fair value, provides guidance for measuring fair value and expands disclosures about fair value measurements in accordance with accounting principles generally accepted in the United States of America. The Fair Value Measurements and Disclosures Topic does not require any new fair value measurements, but rather applies to all other accounting pronouncements that require or permit fair value measurements.

The Fair Value Measurements and Disclosures Topic of the FASB ASC establishes a 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 unobserved inputs (Level 3 measurements). The three levels of the fair value hierarchy are described below:

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 measurements.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 2 continued.

The asset's 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 must maximize the use of observable inputs and minimize the use of unobservable inputs.

Following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at December 31, 2014 and 2013:

Mutual funds are valued at the net asset value of shares held by the Plan at year-end based on quoted market prices.

Participant loans are valued at amortized cost, which approximates fair value.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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.

Administrative expenses:

The Company pays all administrative expenses of the Plan.

Note 3 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 the 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.

Note 4 Investments:

The accuracy and completeness of the information presented in the Statements of Net Assets Available for Benefits for the years ended December 31, 2014 and 2013 and the Statement of Changes in Net Assets Available for Benefits for the year ended December 31, 2014 have been certified to the Plan administrator by Mid Atlantic Trust Company, the custodian of the Plan's assets. Such certifications include the following:

Investments at fair value on a recurring basis, as of December 31, 2014 and 2013, consist of the following:

	<u>2014</u>	<u>2013</u>
American Century Investments Mid Cap Value Fund Investor	\$ 331,644*	\$ 280,480*
American Funds Capital World Growth and Income Fund Class R6	25,289	23,483
American Funds EuroPacific Growth Fund Class R6	310,272*	310,586*
BlackRock Equity Dividend Fund Institutional Shares	45,746	39,143
Buffalo Flexible Income	33,449	29,086

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 4 continued.

	<u>2014</u>	<u>2013</u>
Eagle Small Cap Growth Fund Class I	13,903	12,191
Federated Total Return Bond Fund Institutional Shares	9,031	8,611
Fidelity Contrafund	7,159	5,743
Goldman Sachs Growth Opportunities Fund Class IR	1,206	877
Manning & Napier Target 2010 Series Class I	575	358
Manning & Napier Target 2030 Series Class I	610	387
Manning & Napier Target 2040 Series Class I	624	399
Manning & Napier Target 2050 Series Class I	629	402
Oppenheimer Developing Markets Fund Class Y	7,312	5,355
Prudential Jennison National Resources Fund Class Z	2,694	2,909
RidgeWorth Small Cap Value Equity Fund Class Institutional	5,493	4,581
Vanguard 500 Index Fund Investor Class	705,052*	608,575*
Vanguard Intermediate Term Bond Index Fund Investor Shares	176,238*	158,082*
Vanguard Small Capitalization Index Fund Investor	<u>253,430*</u>	<u>225,161*</u>
Total Level 1 investments at fair value	<u>\$ 1,930,356</u>	<u>\$ 1,716,409</u>

* Denotes investments that represent 5% or more of the Plan's net assets available for benefits as of December 31 of the respective year.

During 2014, the Plan's investments, including gains and losses on investments bought and sold, as well as held during the year, appreciated in value by \$89,341.

Note 5 Tax status:

The Plan is a prototype plan, which was designed by Paychex, Inc., the record keeper of the Plan, in accordance with applicable IRC requirements to qualify for tax-exempt status. The prototype plan has received a favorable determination letter from the Internal Revenue Service (IRS). The Company has not requested a separate determination letter from the IRS for the Plan and related trust. The Plan administrators believe that the Plan and related trust are designed and being operated in compliance with the applicable IRS and ERISA requirements to qualify as tax exempt. Therefore, no provision for Federal income taxes has been made in the accompanying financial statements.

Accounting principles generally accepted in the United States of America require the Plan administrator to evaluate tax positions taken by the Plan and recognize a tax liability for any uncertain position that more likely than not would not be sustained upon examination by the IRS. The Plan is subject to routine audits by tax authorities; however, there are currently no audits for any tax periods in progress. The Plan administrator believes the Plan is no longer subject to income tax examinations for years prior to 2011.

Note 6 Party-in-interest transactions:

During 2014 there were no prohibited transactions with a party-in-interest, as defined under ERISA.

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST
Notes to Financial Statements
December 31, 2014 and 2013

Note 7 Reportable transactions:

A reportable transaction is a single transaction or series of transactions in excess of 5% of the value of the Plan's assets as of the beginning of the Plan year. There were no reportable transactions for the year ended December 31, 2014 due to the fact that the Plan is fully participant-directed.

SUPPLEMENTAL SCHEDULE

ABEL BISHOP AND CLARKE REALTY COMPANY 401(k) PROFIT SHARING PLAN AND TRUST

EIN: 34-0827873

Plan Number: 001

Schedule H, Part IV, Line 4i - Schedule of Assets (Held at End of Year)

December 31, 2014

Schedule I

(a)	(b) Identity of Issuer, Borrower, Lessor, or Similar Party	Description of Investment, Including Maturity Date, (c) Rate of Interest, Collateral, and Par or Maturity Value	(d) Cost	Current (e) Value
	American Century Investments Mid Cap Value Fund Investor	Mutual Fund	n/a	\$ 331,644
	American Funds Capital World Growth and Income Fund Class R6	Mutual Fund	n/a	25,289
	American Funds EuroPacific Growth Fund Class R6	Mutual Fund	n/a	310,272
	BlackRock Equity Dividend Fund Institutional Shares	Mutual Fund	n/a	45,746
	Buffalo Flexible Income	Mutual Fund	n/a	33,449
	Eagle Small Cap Growth Fund Class I	Mutual Fund	n/a	13,903
	Federated Total Return Bond Fund Institutional Shares	Mutual Fund	n/a	9,031
	Fidelity Contrafund	Mutual Fund	n/a	7,159
	Goldman Sachs Growth Opportunities Fund Class IR	Mutual Fund	n/a	1,206
	Manning & Napier Target 2010 Series Class I	Mutual Fund	n/a	575
	Manning & Napier Target 2030 Series Class I	Mutual Fund	n/a	610
	Manning & Napier Target 2040 Series Class I	Mutual Fund	n/a	624
	Manning & Napier Target 2050 Series Class I	Mutual Fund	n/a	629
	Oppenheimer Developing Markets Fund Class Y	Mutual Fund	n/a	7,312
	Prudential Jennison National Resources Fund Class Z	Mutual Fund	n/a	2,694
	RidgeWorth Small Cap Value Equity Fund Class Institutional	Mutual Fund	n/a	5,493
	Vanguard 500 Index Fund Investor Class	Mutual Fund	n/a	705,052
	Vanguard IntermediateTerm Bond Index Fund Investor Shares	Mutual Fund	n/a	176,238
	Vanguard Small Capitalization Index Fund Investor	Mutual Fund	n/a	253,430
*	Loans to Participants	Various maturity dates; interest rates ranging from 4.25% to 9.25%	n/a	13,014
				<u>\$ 1,943,370</u>

* Denotes party-in-interest to the Plan