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

Part I Annual Report Identification Information

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

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
- [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
RIVERMAID TRADING COMPANY 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 05/01/1980

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

P.O. BOX 350
LODI, CA 95241

2b Employer Identification Number (EIN)
27-4704525

2c Plan Sponsor's telephone number
209-369-3586

2d Business code (see instructions)
111300

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/15/2015	CHILES WILSON
	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 [X] 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:	**4b** EIN	94-2663702
a Sponsor's name RIVERMAID TRADING COMPANY	**4c** PN	001
5 Total number of participants at the beginning of the plan year	**5**	202
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)**	167
a(2) Total number of active participants at the end of the plan year	**6a(2)**	210
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	62
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**.	**6d**	272
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**.	**6f**	272
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	272
h Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	1
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 2H 2J 2K 2R 2T 3D

b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[X] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] 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

- **(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)** [ ] 0 **A** (Insurance Information)
- **(4)** [X] **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)	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.**	**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	**B** Three-digit plan number (PN) ▶
RIVERMAID TRADING COMPANY 401(K) PROFIT SHARING PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
RIVERMAID TRADING COMPANY	27-4704525

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)

SAN DIEGO PENSION CONSULTANTS, INC

5628 COPLEY DRIVE
SAN DIEGO, CA 92111

33-0461574

(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?
13 36 15 37 17 38	NONE	7550	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

(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

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
RIVERMAID TRADING COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RIVERMAID TRADING COMPANY

D Employer Identification Number (EIN)
27-4704525

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	233419	281943
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	158704	166476
(2) Participant contributions	1b(2)	0	0
(3) Other	1b(3)	100884	11025
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	0	0
(2) U.S. Government securities	1c(2)	969162	1109547
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)	0	0
(B) All other	1c(3)(B)	342995	0
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	0
(B) Common	1c(4)(B)	2339264	1645114
(5) Partnership/joint venture interests	1c(5)	595676	514517
(6) Real estate (other than employer real property)	1c(6)	0	0
(7) Loans (other than to participants)	1c(7)	0	0
(8) Participant loans	1c(8)	0	0
(9) Value of interest in common/collective trusts	1c(9)	0	0
(10) Value of interest in pooled separate accounts	1c(10)	0	0
(11) Value of interest in master trust investment accounts	1c(11)	0	0
(12) Value of interest in 103-12 investment entities	1c(12)	0	0
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	1913678	3138431
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)	0	0
(15) Other	1c(15)	50200	148710

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)	0	0
(2) Employer real property	1d(2)	0	0
e Buildings and other property used in plan operation	1e	0	0
f Total assets (add all amounts in lines 1a through 1e)	1f	6703982	7015763
Liabilities			
g Benefit claims payable	1g	0	0
h Operating payables	1h	0	0
i Acquisition indebtedness	1i	0	0
j Other liabilities	1j	0	0
k Total liabilities (add all amounts in lines 1g through1j)	1k	0	0
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	6703982	7015763

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)	166476	
(B) Participants	2a(1)(B)	269968	
(C) Others (including rollovers)	2a(1)(C)	0	
(2) Noncash contributions	2a(2)	0	
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		436444
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	10	
(B) U.S. Government securities	2b(1)(B)	25540	
(C) Corporate debt instruments	2b(1)(C)	7300	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)		
(F) Other	2b(1)(F)	0	
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		32850
(2) Dividends: **(A)** Preferred stock	2b(2)(A)	0	
(B) Common stock	2b(2)(B)	52600	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	147623	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		200223
(3) Rents	2b(3)		0
(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)	-20040	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-20040

		(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)		81222
c Other income	2c		0
d Total income. Add all **income** amounts in column (b) and enter total	2d		730699
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	334883	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)	84035	
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		418918
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)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		0
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		418918
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		311781
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) [X] Disclaimer (4) [ ] Adverse

b Did the accountant perform a limited scope audit pursuant to 29 CFR 2520.103-8 and/or 103-12(d)? [X] Yes [ ] No

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

(1) Name: CAMPBELL TAYLOR & COMPANY (2) EIN: 68-0251243

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		500000
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

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
RIVERMAID TRADING COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RIVERMAID TRADING COMPANY

D Employer Identification Number (EIN)
27-4704525

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): 68-0305633

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: 0.0% 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 and
Independent Auditor's Report of

RIVERMAID TRADING COMPANY
401(k) PROFIT SHARING PLAN

December 31, 2014 and 2013

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

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CTC CAMPBELL TAYLOR & COMPANY ♦ An Accountancy Corporation
CERTIFIED PUBLIC ACCOUNTANTS & CONSULTANTS

INDEPENDENT AUDITOR'S REPORT

To the Trustees
Rivermaid Trading Company 401(k) Profit Sharing Plan
Lodi, California

Report on the Financial Statements
We were engaged to audit the accompanying financial statements of Rivermaid Trading Company 401(k) Profit Sharing Plan, which comprise the statements of net assets available for benefits as of December 31, 2014 and 2013, and the related statements of change in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on conducting the audit 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 Ascensus Trust Company, the custodian of the Plan, except for comparing the information with the related information included in the financial statements. 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 a 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
The supplemental schedules of assets held at end of year and reportable transactions is required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974 and is presented for the purpose of additional analysis and is not a required part of the financial statements. 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 schedules 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 schedules, 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.

Campbell Taylor & Company
An Accountancy Corporation

Roseville, California
October 13, 2015

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2014 and 2013

	2014	2013
ASSETS:		
Investments, non-participant-directed, at fair value	$ 4,614,495	$ 4,524,815
Investments, participant-directed, at fair value	2,223,767	1,919,579
Total investments	6,838,262	6,444,394
Contributions receivable:		
Employer contributions	166,476	158,704
Other employer contributions	11,025	100,884
Total contributions receivable	177,501	259,588
NET ASSETS AVAILABLE FOR BENEFITS	$ 7,015,763	$ 6,703,982

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

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

STATEMENTS OF CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2014 and 2013

	2014	2013
ADDITIONS TO NET ASSETS:		
Investment income:		
Net appreciation in fair value of investments	$ 61,182	$ 785,259
Interest and dividends	233,073	133,042
Total investment income	294,255	918,301
Employee contributions	269,968	262,892
Employer contributions	166,476	158,704
Other employer contributions	-	100,884
Total contributions	436,444	522,480
Total additions	730,699	1,440,781
DEDUCTIONS FROM NET ASSETS:		
Benefits paid to participants	334,883	9,432
Other	84,035	-
Total deductions	418,918	9,432
Net increase	311,781	1,431,349
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	6,703,982	5,272,633
End of year	$ 7,015,763	$ 6,703,982

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

NOTE 1: DESCRIPTION OF PLAN

The following description of Rivermaid Trading Company 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan was established on May 1, 1980 and is a defined contribution plan covering all eligible employees of Rivermaid Trading Company, Inc. (the "Plan Sponsor"). Eligible employees are those who have completed one year of service and attained the age of 21. Eligible participants may enter the Plan on January 1 or July 1. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Two officers of the Plan Sponsor serve as the Trustees of the Plan.

The plan was amended and restated effective January 1, 2009. Plan assets attributable to the employer profit sharing accounts are non-participant directed.

Plan Year

The Plan year begins January 1st and ends December 31st.

Contributions

The Plan allows for the following types of contributions:

- *Employee Salary Deferral 401(k) Contributions*
  The Plan includes an elective salary deferral arrangement pursuant to Section 401(k) of the Internal Revenue Code (the "Code"). Employees may voluntarily contribute up to 100% of their eligible compensation, subject to various nondiscrimination tests and limitations prescribed by the Code.

- *Employer Discretionary Matching Contributions*
  The Plan Sponsor may contribute a matching contribution to each participant's elective salary deferral. The matching contribution, if any, may be determined by a resolution of the Board of the Plan Sponsor.

- *Employer Discretionary Profit Sharing Contributions*
  The Plan Sponsor may elect to make contributions to the Plan in one or more installments, without regard to the net profits of the Plan Sponsor, in such amounts as determined by the Board of the Plan Sponsor. In order to receive an allocation of discretionary profit sharing contributions, a participant must be credited with 1,000 hours of service for the Plan year.

- *Employer Safe Harbor Contributions*
  The Plan Sponsor may elect to make a safe harbor contribution equal to 3% of compensation for all eligible participants.

- *Qualified Non-Elective Contribution (QNEC)*
  The Plan Sponsor shall have the right to make a QNEC to eligible participants that are non-highly compensated, as necessary, to satisfy the ADP or ACP testing.

- *Employee Rollover Contributions*
  Employees may make rollover contributions from another qualified plan.

NOTE 1: **DESCRIPTION OF PLAN (Continued)**

Participant Accounts and Allocation
The Plan allows each participant the ability to self-direct contributions among various investment options, subject to restrictions discussed in Note 5. A participant is allowed to invest their account in any one of the funds or combination of funds. Investment earnings and losses are allocated to participants' accounts based on the earnings or losses of the investments selected in their self-directed accounts. Profit sharing account investment gains and losses are allocated to each participant's account based on the ratio of the participant's profit sharing account balance to the total participant profit sharing account balances. Participant accounts may be charged with an allocation of administrative expenses that are paid by the Plan.

Vesting
Participants are always 100% vested in their elective salary deferral, safe harbor and QNEC contributions. Discretionary employer contributions and gains/losses credited thereon vest over a six-year period as follows:

Less than 2 years credited service	0%
After 2 years credited service	20%
After 3 years credited service	40%
After 4 years credited service	60%
After 5 years credited service	80%
After 6 years credited service	100%

For vesting purposes, a year of service is equivalent to 1,000 hours of service during the Plan year.

Forfeitures
The Plan allows forfeitures to be first used to pay administrative expenses of the Plan. Remaining forfeitures may be allocated to participants or used to reduce the funding of employer contributions. No forfeited amounts were available for offset of administrative expenses, allocation, or reduction of employer contributions as of December 31, 2014 or 2013.

Retirement
Normal retirement under the Plan is age 65.

Payment of Benefits
Payment of benefits may be made at the following times under the Plan: 1) normal retirement; 2) termination of employment of the participant; 3) total disability; 4) upon demonstration of financial hardship; or 5) death of the participant. In-service distributions are permitted for participants that have attained age 59 ½. Benefit payments are distributed to participants in a single lump sum. Partial distributions are permitted for in-service withdrawals and required minimum distributions.

Notes Receivable From Participants
The Plan does not allow participants to borrow from their accounts.

Administrative Expenses
All administrative expenses of the Plan are paid by the Plan or the Plan Sponsor at the discretion of the Plan Sponsor. Expenses related to specific participant transactions are charged to the respective participant's account.

NOTE 2: **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Basis of Accounting
The financial statements of the Plan are maintained on the accrual basis of accounting in accordance with account principles generally accepted in the United States of America (U.S. GAAP).

NOTE 2: **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)**

Investment Valuation and Income Recognition
Investments are stated at fair market value using quoted market prices when available. Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Increases in the unit value of investments are reflected in each participant's individual account. Investments are valued daily.

Payment of Benefits
Benefits to participants are recorded when paid.

Income Taxes
The Plan has adopted a volume submitter plan which has obtained a favorable opinion letter on March 31, 2008, in which the Internal Revenue Service stated that the Plan is acceptable under Section 401 of the Code. The Plan has been amended since receiving the opinion letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

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. Plan management has determined that as of December 31, 2014 there are no uncertain tax positions taken or expected to be taken that would require recognition or disclosure in the financial statements. The Plan is subject to routine examinations by taxing authorities; however there are currently no examinations for any tax periods in progress. Plan management believes it is no longer subject to income tax examinations for years prior to 2011.

Estimates and Assumptions
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 the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE 3: **INVESTMENTS**

At December 31, 2014 and 2013, investments that represented 5% or more of net assets available for benefits as follows:

	2014
Blackrock Global Allocation Fund R	$ 572,637
BlackRock Multi Asses Income Portfolio	$ 375,023

	2013
The Endowment TEI Fund, L.P.	$ 420,693

NOTE 3: **INVESTMENTS (Continued)**

For the years ending December 31, 2014 and 2013, the Plan's investments, including gains and losses on investments bought and sold as well as held during the year, appreciated (depreciated) in value as follows:

	2014	2013
Common stocks	$ 146,256	$ 540,013
Corporate bonds	(130,858)	57,965
Government securities	(116,146)	(70,072)
Exchange traded funds	(28,322)	-
Limited partnership	82,248	15,649
Market linked step-up notes	(1,540)	13,289
Mutual funds	109,544	228,415
	$ 61,182	$ 785,259

NOTE 4: **INFORMATION CERTIFIED BY THE CUSTODIAN**

Certain Plan investments are held by Ascensus Trust Company, the custodian of the Plan. The following amounts are included in the December 31, 2014 and 2013 financial statements and were taken directly from statements provided and certified as complete and accurate by Ascensus Trust Company:

	2014	2013
Mutual funds	$ 2,216,296	$ 1,913,678
Money market account	$ 7,471	$ 5,901
Net (depreciation) appreciation in fair value of investments	$ (75,207)	$ 228,415
Interest and dividends	$ 147,623	$ 60,644

NOTE 5: **NON-PARTICIPANT DIRECTED INVESTMENTS**

Contributions and earnings thereon from employer discretionary profit sharing contributions are non-participant directed. Investments of non-participant directed investments are as follows:

	2014	2013
Cash and cash equivalents	$ 274,472	$ 227,518
Common stocks	1,645,114	2,339,264
Exchange traded funds	497,734	342,995
Government securities	1,109,547	969,162
Mutual funds	375,023	-
Hedged equity fund	49,378	-
Market linked step-up notes	148,710	50,200
Limited partnerships	514,517	595,676
	$ 4,614,495	$ 4,524,815

NOTE 5: **NON-PARTICIPANT DIRECTED INVESTMENTS (Continued)**

The change in net assets available for benefits of non-participant directed investments for the years ended December 31, 2014 and 2013 is as follows:

	2014	2013
Realized gain on investments	$ 524,203	$ 217,880
Unrealized (loss) gain on investment	(387,814)	338,964
Interest and dividends	85,450	72,399
Benefits paid to participants	(132,160)	(129)
	$ 89,679	$ 629,114

NOTE 6: **FAIR VALUE MEASUREMENTS**

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

Level 1 - Inputs are unadjusted quoted prices for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices for similar assets and liabilities, quoted prices in markets that are not active, model-based valuation techniques for which all significant assumptions are observable in the market, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Inputs that 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.

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.

Cash and Cash Equivalents: Money market funds included in cash and cash equivalents have underlying short-term investments with quoted prices in active markets to preserve the value of the investment at $1.00 per share.

Common Stock, Exchange Traded Funds and Hedged Equity Fund: Valued at the closing price reported on the exchange in which the stock is traded.

Corporate Bonds: Valued using pricing models maximizing the use of observable inputs for similar securities. This includes basing value on yields currently available on comparable securities of issuers with similar credit ratings. When quoted prices are not available for identical or similar bonds, the bond is valued under a discounted cash flows approach that maximizes observable inputs, such as current yields of similar instruments but includes adjustments for certain risks that may not be observable, such as credit and liquidity risks or a broker quote, if available.

Government Securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

NOTE 6: **FAIR VALUE MEASUREMENTS (Continued)**

Limited Partnerships: Valued based on the net asset value per share, without further adjustment. Net asset value is based upon the fair value of the underlying investments. The calculated net asset value maximizes observable inputs such as cash flow analyses and includes adjustments for certain risks, which may not be observable such as appraisals and redemption conditions.

Market Linked Step-Up Note: Valued based on the closing level of the market index as of the measurement date.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. The funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2014:

	Assets at Fair Value as of December 31, 2014			
	Level 1	Level 2	Level 3	Total
Non-participant directed:				
Cash and cash equivalents	$ 274,472	$ -	$ -	$ 274,472
Common stocks	1,645,114	-	-	1,645,114
Exchange traded funds	497,734	-	-	497,734
Mutual funds:				
Large value	375,023	-	-	375,023
Hedged equity fund	-	49,378	-	49,378
Government securities	-	1,109,547	-	1,109,547
Limited partnerships	-	204,637	309,880	514,517
Market linked step-up note	-	148,710	-	148,710
Total non-participant directed	2,792,343	1,512,272	309,880	4,614,495
Participant directed:				
Cash and cash equivalents	7,471	-	-	7,471
Mutual funds:				
Diversified bond	429,737	-	-	429,737
International stock	136,722	-	-	136,722
Large-cap stock	1,399,730	-	-	1,399,730
Small-cap stock	250,107	-	-	250,107
Total mutual funds	2,216,296	-	-	2,216,296
Total participant directed	2,223,767	-	-	2,223,767
Total assets at fair value	$ 5,016,110	$ 1,512,272	$ 309,880	$ 6,838,262

NOTE 6: **FAIR VALUE MEASUREMENTS (Continued)**

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

	Assets at Fair Value as of December 31, 2013			
	Level 1	Level 2	Level 3	Total
Non-participant directed:				
Cash and cash equivalents	$ 227,518	$ -	$ -	$ 227,518
Common stocks	2,339,264	-	-	2,339,264
Corporate bonds	-	342,995	-	342,995
Government securities	-	969,162	-	969,162
Limited partnerships	-	174,983	420,693	595,676
Market linked step-up note	-	50,200	-	50,200
Total non-participant directed	2,566,782	1,537,340	420,693	4,524,815
Participant directed:				
Cash and cash equivalents	5,901	-	-	5,901
Mutual funds:				
Diversified bond	391,435	-	-	391,435
International stock	751,857	-	-	751,857
Large-cap stock	554,829	-	-	554,829
Small-cap stock	215,557	-	-	215,557
Total mutual funds	1,913,678	-	-	1,913,678
Total participant directed	1,919,579	-	-	1,919,579
Total assets at fair value	$ 4,486,361	$ 1,537,340	$ 420,693	$ 6,444,394

The following table sets forth a summary of changes in fair value of the Plan's level 3 assets for the years ended December 31, 2014 and 2013:

	Limited Partnership
Beginning balance, January 1, 2013	$ 435,557
Sales	(21,991)
Net appreciation	7,127
Ending balance, December 31, 2013	420,693
Unrealized Gain	17,564
Realized Gain	5,830
Purchases	426,523
Sales	(560,730)
Ending balance, December 31, 2014	$ 309,880

NOTE 7: **RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS**

Plan investments include money market accounts managed by Merrill Lynch. Fees paid by the Plan for investment management services are recorded in net appreciation in the fair value of investments. Administrative expenses are paid to the custodian and record-keepers. These transactions and investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rules of ERISA.

NOTE 8: **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 statement of net assets available for benefits.

NOTE 9: **PLAN TERMINATION**

Although it has not expressed any intent to do so, the Plan Sponsor 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 100% vested in their accounts.

NOTE 10: **SUBSEQUENT EVENTS**

Management evaluates events occurring subsequent to the date of the financial statements in determining the accounting for and disclosure of transactions and events that affect the financial statements. Subsequent events have been evaluated through October 13, 2015, the date the financial statements were available to be issued, and management has determined that no subsequent events have occurred that should be disclosed.

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December 31, 2014

(a) Identity of Party Involved	(b) Description of Asset	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain (Loss)
The Endowment, LP	Limited Partnership, Sale of 7,463 Units	n/a	$ 426,523	n/a	n/a	$ 379,983	$ 426,523	46,540
PMF TEI Fund, LP	Limited Partnership, Purchase of 4,265 Units	$ 426,523	n/a	n/a	n/a	$ 426,523	$ 426,523	n/a

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SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR
December 31, 2014

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	Banco Popular	Cash	$ 80,276	$ 80,276
	Ready Assets Prime Money	Money Market	7,471	7,471
	Merrill Lynch	Cash	1,924	1,924
	Merrill Lynch BIF Money Fund	Money Market	148,979	148,979
	Bank of America	Cash	43,291	43,291
	Merrill Lynch	Cash	2	2
	Total Cash		281,943	281,943
	Union Pacific Corp	Common Stock	25,828	36,335
	Apple, Inc.	Common Stock	29,851	33,004
	Facebook Inc Class A	Common Stock	21,546	31,598
	Visa Inc Class A	Common Stock	18,894	30,677
	Gilead Sciences Inc	Common Stock	17,439	29,126
	Canadian Pacific Railway Ltd	Common Stock	19,134	26,784
	Nike Inc Class B	Common Stock	22,427	24,903
	Comcast Corp Class A	Common Stock	19,930	24,016
	Disney (Walt) Co	Common Stock	16,821	23,359
	Sherwin Williams	Common Stock	16,038	23,148
	HCA Holdings Inc	Common Stock	20,596	22,604
	JPMorgan Chase & Co	Common Stock	13,843	21,653
	Biogen, Inc.	Common Stock	16,271	21,385
	Monsanto Company	Common Stock	15,713	21,146
	Starwood Hotels and Resorts Worldwide	Common Stock	17,119	19,700
	Alibaba Group Holding Limited	Common Stock	16,448	19,125
	American Express Company	Common Stock	19,060	19,073
	Actavis Plc	Common Stock	19,447	19,048
	Home Depot Inc	Common Stock	16,715	18,580
	Wells Fargo & Co	Common Stock	13,361	18,255
	Wynn Resorts Ltd	Common Stock	17,842	17,554
	ASML Holding NV NY	Common Stock	15,052	17,468
	Starbucks Corp	Common Stock	13,303	16,574
	General Electric	Common Stock	15,110	15,819
	United Health Group Inc	Common Stock	14,769	15,669
	Celgene Corp	Common Stock	10,124	15,325
	Bristol-Myers Squibb Co.	Common Stock	14,874	14,876
	Comcast Corp Class A Spl	Common Stock	14,330	14,564
	Raytheon Co	Common Stock	14,108	14,278
	Tesla Motors Inc	Common Stock	17,420	14,234

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(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	Exxon Mobil Corp	Common Stock	14,402	13,960
	Delta Air Lines Inc	Common Stock	12,550	13,724
	The Priceline Group Inc	Common Stock	14,485	13,683
	Du Pont E I De Nemours	Common Stock	13,232	13,679
	SunTrust Banks Inc	Common Stock	9,658	13,240
	Proctor & Gamble Co	Common Stock	13,143	13,208
	Verizon Communications	Common Stock	13,978	13,145
	General Dynamics Corporation	Common Stock	10,542	12,936
	Merck and Co Inc	Common Stock	9,796	12,891
	Schwab Charles Corp	Common Stock	11,701	12,740
	Intel Corp	Common Stock	11,808	12,629
	Chevron Corp	Common Stock	12,523	12,564
	Pfizer Inc	Common Stock	10,229	12,553
	Microsoft Corp	Common Stock	12,887	12,356
	CVS Health Corp	Common Stock	8,405	11,846
	CBS Corporation	Common Stock	11,659	11,621
	Morgan Stanley	Common Stock	10,600	11,524
	Citigroup Inc	Common Stock	5,518	11,038
	Travelers Companies Inc	Common Stock	6,520	10,691
	McDonald's Corp	Common Stock	9,980	9,839
	Antero Resources Corp	Common Stock	13,821	9,780
	Dominion Resources Inc	Common Stock	9,083	9,600
	Nextera Energy Inc	Common Stock	9,117	9,247
	Total S.A.	Common Stock	9,928	9,114
	Johnson and Johnson Company	Common Stock	9,413	9,098
	Chubb Corp	Common Stock	8,977	9,002
	Northrop Grumman Corp	Common Stock	8,571	8,991
	Prudential Financial Inc	Common Stock	8,380	8,956
	Metlife Inc	Common Stock	5,245	8,871
	US Bancorp	Common Stock	6,501	8,720
	3M Company	Common Stock	4,797	8,709
	United Techs Corp	Common Stock	7,821	8,165
	UBS Group AG	Common Stock	5,603	7,604
	Teva Pharmaceutical Industries	Common Stock	6,542	7,246
	Honeywell International Inc.	Common Stock	6,914	7,094
	VF Corporation	Common Stock	6,942	7,041
	Praxair, Inc.	Common Stock	6,773	6,867
	Fleetcor Technologies Inc	Common Stock	5,676	6,841
	Pacira Pharmaceuticals	Common Stock	7,316	6,650
	ARM Holdings Plc	Common Stock	6,459	6,621

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(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	International Paper Company	Common Stock	6,646	6,590
	United Parcel Service	Common Stock	6,529	6,559
	WPP Plc	Common Stock	3,388	6,454
	Occidental Petroleum Corporation	Common Stock	6,474	6,449
	Fifth Third Bancorp	Common Stock	5,771	5,909
	Mondelez International Inc	Common Stock	6,254	5,848
	Qualcomm Inc	Common Stock	5,618	5,798
	International Business Machines Corp (IBM)	Common Stock	5,828	5,776
	Diageo Plc	Common Stock	6,190	5,705
	Sempra Energy	Common Stock	5,599	5,679
	Toronto Dominion Bank	Common Stock	5,653	5,399
	Lockheed Martin Corp	Common Stock	5,348	5,392
	Northeast Utilities Company	Common Stock	5,095	5,352
	Kroger Company	Common Stock	4,943	5,329
	Schlumberger Ltd	Common Stock	6,908	5,210
	Unilever NV NY	Common Stock	4,628	5,192
	ConocoPhillips	Common Stock	5,190	5,180
	Ace Limited	Common Stock	5,160	5,170
	Wal-Mart Stores Inc	Common Stock	4,136	5,153
	CME Group Inc	Common Stock	4,757	4,964
	Marathon Petroleum Corp	Common Stock	2,292	4,874
	Weyerhaeuser Co	Common Stock	4,753	4,845
	Ericsson Group Ltd	Common Stock	3,519	4,840
	LinkedIn Corp	Common Stock	4,798	4,824
	Goldman Sachs Group Inc	Common Stock	2,774	4,652
	AbbVie Inc	Common Stock	4,911	4,646
	Tyco International Plc	Common Stock	2,406	4,518
	Duke Energy Corp	Common Stock	4,338	4,428
	Motorola Solutions Inc	Common Stock	4,258	4,360
	Toyota Motor Corp	Common Stock	3,884	4,266
	Philip Morris International Inc.	Common Stock	4,263	3,991
	Dow Chemical Company	Common Stock	3,552	3,922
	Johnson Controls Inc	Common Stock	4,060	3,916
	Sky Plc	Common Stock	4,130	3,900
	AXA Group	Common Stock	3,316	3,823
	Roche Holding Ltd	Common Stock	4,215	3,807
	Schneider Electric SE	Common Stock	2,842	3,804
	Sumitomo Mitsui	Common Stock	5,171	3,742
	BHP Billion Limited	Common Stock	3,982	3,644
	SAP SE	Common Stock	3,527	3,483

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(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	Itau Unibanco Holdings S.A.	Common Stock	3,644	3,383
	Indra Sistemas S.A.	Common Stock	4,878	3,360
	Marathon Oil Corporation	Common Stock	3,470	3,282
	Reed Elsevier Plc	Common Stock	3,332	3,266
	Carnival Plc	Common Stock	2,429	3,239
	British American Tobacco Plc	Common Stock	3,518	3,235
	Avago Technologies Limited	Common Stock	2,913	3,219
	Banco Bradesco S.A.	Common Stock	3,451	3,182
	Amadeus IT Holding S.A.	Common Stock	1,915	3,164
	CNOOC Ltd	Common Stock	4,192	3,115
	Abbot Labs	Common Stock	3,082	3,061
	Publicis Groupe	Common Stock	3,153	3,051
	Coca Cola Company	Common Stock	3,198	3,040
	Barclays Plc	Common Stock	2,279	3,002
	Nestle S.A.	Common Stock	3,198	2,991
	Akzo Nobel N.V.	Common Stock	2,217	2,987
	General Mills	Common Stock	2,960	2,986
	Taiwan S Manufacturing	Common Stock	2,975	2,954
	Amcor Limited	Common Stock	2,799	2,917
	Aviva Plc	Common Stock	2,120	2,906
	Safran S.A	Common Stock	1,846	2,884
	Hoya Corp	Common Stock	1,655	2,864
	Suncor Energy Inc	Common Stock	2,909	2,828
	NSK Ltd	Common Stock	1,854	2,826
	Fletcher Building Ltd	Common Stock	2,639	2,754
	Otsuka Holdings Co Ltd	Common Stock	3,087	2,736
	CGI Group Inc	Common Stock	2,611	2,709
	Wienerberger AB	Common Stock	3,262	2,662
	Phillips 66	Common Stock	2,728	2,653
	United Overseas Bank Limited	Common Stock	2,599	2,625
	Incitec Pivot Limited	Common Stock	2,705	2,623
	Hutchison Whampoa Limited	Common Stock	2,745	2,622
	Great Wall Motor Co Ltd	Common Stock	2,237	2,571
	Teleperformance S.A.	Common Stock	1,950	2,543
	Heidelberg Cement AG	Common Stock	1,865	2,526
	Baidu Inc.	Common Stock	2,573	2,508
	Marine Harvest ASA	Common Stock	1,429	2,472
	American Tower Corporation	Common Stock	2,522	2,471
	Bayer AG	Common Stock	1,037	2,463
	Compass Group Plc	Common Stock	2,441	2,420

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(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	HSBC Holdings Plc	Common Stock	2,692	2,409
	Hitachi Ltd	Common Stock	2,245	2,386
	Royal Dutch Shell Plc	Common Stock	2,440	2,365
	Dean Foods Co	Common Stock	1,786	2,364
	Geo Group Inc., The	Common Stock	2,200	2,341
	ABB Ltd.	Common Stock	2,411	2,327
	BP Plc	Common Stock	3,072	2,325
	Adecco S.A.	Common Stock	1,816	2,299
	POSCO	Common Stock	3,110	2,297
	LG Display Co Ltd	Common Stock	2,105	2,288
	Fanuc Ltd	Common Stock	2,370	2,285
	Grupo Televisa S.A.	Common Stock	2,435	2,282
	Lixil Group Corporation	Common Stock	2,646	2,250
	Corbion NV	Common Stock	3,005	2,214
	Credit Suisse GP	Common Stock	1,994	2,157
	Royal KOPN NV	Common Stock	2,556	2,145
	Diamler AG	Common Stock	1,212	2,142
	Novartis AG	Common Stock	2,188	2,131
	Industrial and Commercial Bank of China	Common Stock	1,951	2,102
	ARYZTA AG	Common Stock	1,339	2,079
	Galaxy Entertainment Group Ltd	Common Stock	2,466	2,078
	Canadian National Railway Co	Common Stock	2,061	2,067
	Kingfisher Plc	Common Stock	1,946	2,066
	Syngenta AG	Common Stock	2,065	2,056
	OAO Gazprom	Common Stock	3,659	2,043
	Cheung Kong Holdings	Common Stock	2,159	2,023
	Smith-NPHW Plc	Common Stock	1,885	2,021
	Bunz Plc	Common Stock	2,056	2,006
	Kasikornbank PCL	Common Stock	2,154	1,997
	Cavium Inc	Common Stock	1,343	1,978
	Carlsberg A/S	Common Stock	2,249	1,955
	Universal Electronics Inc	Common Stock	466	1,951
	C&C Group Plc	Common Stock	2,002	1,926
	Deutsche Boerse AG	Common Stock	1,967	1,919
	Genesco Inc	Common Stock	1,790	1,916
	Komatsu Ltd.	Common Stock	2,036	1,905
	Waste Connections Inc	Common Stock	1,868	1,892
	Bank Mandiri TBK	Common Stock	1,892	1,884
	Yahoo Japan Corp	Common Stock	1,907	1,833
	NICE Systems Limited	Common Stock	1,380	1,823

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(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	Medidata Solutions Inc.	Common Stock	685	1,815
	TravelSky Technology Ltd	Common Stock	1,070	1,792
	Aberdeen Asset Management Plc	Common Stock	1,929	1,784
	Vitamin Shoppe Inc	Common Stock	1,936	1,749
	BNP Paribas	Common Stock	1,936	1,704
	Brambles Limited	Common Stock	1,642	1,687
	J2 Global Inc	Common Stock	1,260	1,674
	West Pharmaceutical Services Inc	Common Stock	1,311	1,650
	Sony Corp ADR	Common Stock	1,489	1,638
	Encana Corp	Common Stock	1,871	1,637
	Accenture Plc	Common Stock	1,269	1,608
	Colfax Corp.	Common Stock	1,004	1,599
	Stifel Financial Corp	Common Stock	1,381	1,582
	Greenhill Company Inc.	Common Stock	1,722	1,570
	Fortinet Inc	Common Stock	1,044	1,564
	Allianz SE	Common Stock	1,602	1,558
	Prosibensat.1 Media AG	Common Stock	1,546	1,535
	Huntsman Corp	Common Stock	949	1,526
	Rio Tinto Plc	Common Stock	1,944	1,520
	KT Corp	Common Stock	1,690	1,511
	Centrica Plc	Common Stock	1,547	1,502
	Qinetiq Group Plc	Common Stock	1,623	1,492
	Shire Plc	Common Stock	1,486	1,488
	G4S Plc	Common Stock	1,502	1,481
	Schweitzer Maudit International	Common Stock	1,616	1,481
	Hypermarcas S.A.	Common Stock	1,799	1,477
	Norsk Hydro ASA	Common Stock	1,431	1,477
	Receptos Inc	Common Stock	499	1,470
	Ultimate Software Group	Common Stock	1,426	1,468
	Centene Corp	Common Stock	910	1,454
	Banco Santander S.A.	Common Stock	1,299	1,433
	Veeco Instruments Inc	Common Stock	1,330	1,430
	Lloyds Banking Group Plc	Common Stock	880	1,420
	Danone	Common Stock	1,593	1,419
	TDK Corporation	Common Stock	1,311	1,413
	Keppel Limited	Common Stock	1,363	1,406
	Deutsche Post AG	Common Stock	1,424	1,395
	United Natural Foods Inc	Common Stock	1,160	1,392
	H Lundbeck A/S	Common Stock	1,415	1,385
	Denso Corp	Common Stock	1,456	1,375

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(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	Cubic Corporation	Common Stock	1,261	1,369
	Cognex Corp	Common Stock	604	1,364
	Plantronics Inc	Common Stock	1,094	1,326
	Portland General Electric Co	Common Stock	976	1,324
	Team Health Holdings Inc	Common Stock	1,274	1,323
	Novo Nordisk A/S	Common Stock	1,435	1,312
	Embraer S.A.	Common Stock	1,304	1,290
	BRF S.A.	Common Stock	1,363	1,284
	Con-Way Inc	Common Stock	1,386	1,279
	Adidas AG	Common Stock	1,444	1,277
	Deckers Outdoors Corp	Common Stock	1,294	1,275
	Cielo S.A.	Common Stock	1,353	1,273
	Prada S.P.A.	Common Stock	1,432	1,267
	Buffalo Wild Wings	Common Stock	493	1,263
	Acorda Therapeutics, Inc.	Common Stock	1,020	1,226
	Greek Organisation of Football Prognosti	Common Stock	2,025	1,222
	Compass Minerals International	Common Stock	1,034	1,216
	Maximus Inc	Common Stock	372	1,206
	Whitewave Foods Co	Common Stock	971	1,190
	NIDEC Corporation	Common Stock	643	1,183
	Valley National Bancorp	Common Stock	1,204	1,175
	JetBlue Airways Corp	Common Stock	363	1,174
	Coherent Inc	Common Stock	370	1,154
	WABCO Holdings Inc	Common Stock	646	1,153
	PTC Inc	Common Stock	718	1,136
	Sirona Dental Systems Inc	Common Stock	695	1,136
	Greif Inc Class A	Common Stock	1,052	1,134
	FXCM Inc	Common Stock	1,043	1,127
	Acuity Brands, Inc.	Common Stock	988	1,121
	Bristow Group Inc	Common Stock	1,263	1,118
	Proofpoint, Inc.	Common Stock	666	1,109
	Quaker Chemical Corp	Common Stock	934	1,104
	Dupont Fabros Technology	Common Stock	776	1,097
	Sanofi	Common Stock	808	1,095
	Tumi Holdings Inc	Common Stock	958	1,092
	Steven Madden Ltd	Common Stock	963	1,082
	Webster Financial Corp	Common Stock	962	1,073
	Pinnacle Food Inc	Common Stock	971	1,059
	Curtiss Wright	Common Stock	636	1,059
	Hain Celestial Group Inc	Common Stock	658	1,049

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(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	Dexcom Inc	Common Stock	994	1,046
	Gulfport Energy	Common Stock	654	1,044
	Iberiabank Corporation	Common Stock	839	1,038
	Hexcel Corp	Common Stock	574	1,037
	Brown Shoe Co Inc	Common Stock	778	1,029
	Education Realty Trust Inc.	Common Stock	828	1,025
	Chow Tai Fook Jeweler	Common Stock	1,241	1,018
	Endurance Specialty Holdings	Common Stock	699	1,017
	Rent-A-Center Inc	Common Stock	837	1,017
	Landstar Systems Inc	Common Stock	699	1,015
	Artisan Partners Asset Mgmt Inc Class A	Common Stock	802	1,011
	Align Technology, Inc.	Common Stock	579	1,006
	Pantry Inc	Common Stock	383	1,001
	Hanover Insurance Group Inc	Common Stock	860	998
	Intersil Corp Class A	Common Stock	908	998
	G&K Services Inc	Common Stock	766	992
	CBL & Associates Properties Inc	Common Stock	976	990
	IPG Photonics Corp	Common Stock	803	974
	Dominos Pizza Inc	Common Stock	364	942
	ISIS Pharmaceuticals Inc	Common Stock	476	926
	Celladon Corp	Common Stock	508	918
	Fresh Market Inc	Common Stock	851	906
	Casey's General Stores Inc	Common Stock	667	903
	HomeAway Inc	Common Stock	926	893
	Buckle Inc.	Common Stock	833	893
	Watts Water Technologies Inc	Common Stock	808	888
	FirstMerit Corporation	Common Stock	851	888
	Argo Group International Holdings, Ltd.	Common Stock	825	888
	Martin Marietta Materials	Common Stock	720	883
	Fomento Económico Mexicano, S.A.B de C.V	Common Stock	917	880
	Finish Line Inc Class A	Common Stock	582	875
	Mack Cali Realty Corp	Common Stock	879	858
	First Horizon National Corporation	Common Stock	819	856
	Thermon Group Holdings Inc	Common Stock	791	847
	Wintrust Financial Corporation	Common Stock	712	842
	Anacor Pharmaceuticals, Inc.	Common Stock	490	839
	Westamerica Bancorp	Common Stock	693	833
	Advisory Board Co.	Common Stock	955	784
	Thor Industries Inc	Common Stock	756	782
	Finisar Corporation	Common Stock	845	776

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR
December 31, 2014

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	MedAssets, Inc.	Common Stock	665	771
	Cenovus Energy Inc	Common Stock	841	763
	El Paso Electric Co	Common Stock	649	761
	SunEdison Inc	Common Stock	454	761
	Lifelock Inc	Common Stock	387	759
	United Community Banks Inc	Common Stock	668	758
	Puma Biotech Inc	Common Stock	321	757
	China Construction	Common Stock	746	757
	RF Micro Devices Inc	Common Stock	476	747
	Aspen Technology Inc	Common Stock	993	735
	Turkiye Garanti Bankasi A.S.	Common Stock	736	727
	GDF Suez ADR	Common Stock	834	722
	Western Refining Inc	Common Stock	584	718
	Qualys Inc	Common Stock	516	717
	EMCOR Group Inc.	Common Stock	691	712
	Cubist Pharmaceuticals	Common Stock	395	705
	Two Harbors Investment Corp	Common Stock	749	701
	HMS Holdings Corp	Common Stock	767	698
	Coca Cola Amatil Limited	Common Stock	706	690
	Orkla ASA	Common Stock	910	690
	Chimerix Inc	Common Stock	525	684
	Enanta Pharmaceuticals Inc.	Common Stock	496	661
	Hyster-Yale Materials Handling, Inc.	Common Stock	671	659
	Guidewire Software Inc	Common Stock	485	658
	Ansys, Inc.	Common Stock	558	656
	Thoratec Corp	Common Stock	717	649
	Bank of the Ozarks Inc.	Common Stock	183	645
	Ophthotech Corp	Common Stock	517	628
	Stage Stores Inc	Common Stock	591	621
	Natus Medical Inc	Common Stock	495	613
	Acadia Healthcare Co, Inc.	Common Stock	458	612
	Manhattan Associates Inc	Common Stock	513	611
	Standard Motor Products Inc	Common Stock	523	610
	RTI International Metals Inc	Common Stock	755	606
	Sotheby's (Delaware)	Common Stock	443	605
	AMC Entertainment Holdings, Inc Class A	Common Stock	567	602
	Regal Beloit Corp	Common Stock	568	602
	WGL Holdings Inc	Common Stock	456	601
	Houghton Mifflin Harcourt Company	Common Stock	506	601
	Cornerstone OnDemand, Inc.	Common Stock	894	598

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	Primerica Inc	Common Stock	355	597
	Post Properties Inc	Common Stock	487	588
	Hancock Holding Co	Common Stock	602	583
	Phibro Animal Health Corp	Common Stock	426	568
	Trex Co Inc	Common Stock	445	554
	Seattle Genetics Inc	Common Stock	458	546
	ABM Industries Inc	Common Stock	538	544
	SM Energy Co	Common Stock	862	540
	NPS Pharmaceuticals Inc	Common Stock	457	537
	Nutri System Inc	Common Stock	482	528
	Innophos Holdings Inc.	Common Stock	444	526
	Northwest Pipe Co	Common Stock	440	512
	Aruba Networks Inc.	Common Stock	503	509
	Parexel International Corp	Common Stock	481	500
	Chemtura Corp	Common Stock	335	495
	Woodward Inc	Common Stock	511	492
	Synovus Financial Corp	Common Stock	480	488
	Spectranetics Corp	Common Stock	476	484
	Chart Industries Inc	Common Stock	956	479
	Diamondback Energy Inc	Common Stock	431	478
	MGIC Investment Corp	Common Stock	482	475
	Electronics for Imaging	Common Stock	489	471
	Intrawest Resorts Holdings Inc	Common Stock	463	466
	CommVault Systems, Inc.	Common Stock	489	465
	Enstar Group Ltd	Common Stock	361	459
	Community Bank Systems Inc	Common Stock	421	458
	Invensense Inc.	Common Stock	465	455
	UMB Financial Corp	Common Stock	396	455
	Portola Pharmaceuticals Inc	Common Stock	479	453
	Chuy's Holdings Inc	Common Stock	529	452
	ProAssurance Corp	Common Stock	449	452
	RSP Permian Inc	Common Stock	459	427
	Keryx Biopharmaceutical	Common Stock	480	425
	Zillow Inc	Common Stock	138	424
	Vince Holding Corp	Common Stock	489	418
	RealPage Inc	Common Stock	470	417
	Proto Labs Inc	Common Stock	512	403
	Evertec Inc	Common Stock	359	398
	Geospace Technologies Corp	Common Stock	673	398
	WebMD Health Corp	Common Stock	477	396

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	Cyberonics Inc	Common Stock	391	390
	Teradyne Inc	Common Stock	236	297
	Comcstock Resources Inc	Common Stock	853	279
	Theravance Biopharma Inc	Common Stock	71	45
	Total Common Stock		1,452,454	1,645,114
	iShares MSCI EMU	Exchange Traded Fund	82,392	77,492
	iShares Inc Core MSCI Emerging Markets	Exchange Traded Fund	57,639	55,260
	iShares MSCI U K	Exchange Traded Fund	44,946	42,334
	Vanguard Information Technology	Exchange Traded Fund	40,751	40,225
	Vanguard Industrial	Exchange Traded Fund	35,881	35,678
	Consumer Discretionary	Exchange Traded Fund	31,451	31,890
	Vanguard Energy	Exchange Traded Fund	27,577	26,454
	Health Care Select Sector	Exchange Traded Fund	25,575	25,027
	iShares MSCI Switzerland Capped	Exchange Traded Fund	23,773	22,817
	Emerging Global Shares Dow Jones	Exchange Traded Fund	19,512	18,600
	iShares MSCI Pacific	Exchange Traded Fund	19,019	18,151
	iShares MSCI CDA	Exchange Traded Fund	17,744	17,201
	iShares Nasdaq Biotech	Exchange Traded Fund	16,758	16,684
	Sector SPDR Financial	Exchange Traded Fund	14,086	14,294
	First Trust ISE Cloup Comp	Exchange Traded Fund	12,126	12,290
	First Trust Dow Jones	Exchange Traded Fund	12,145	12,203
	Vanguard Consumer Staples	Exchange Traded Fund	9,685	9,518
	iShares MSCI Sweden	Exchange Traded Fund	7,810	7,474
	Vanguard Materials	Exchange Traded Fund	7,318	7,195
	Vanguard Telecommunication Services	Exchange Traded Fund	7,262	6,947
	Total Exchange Traded Funds		513,450	497,734
	U.S. Treasury Bond 4.5%, Maturity Date: 2/15/2036	Government Securities	103,461	110,708
	U.S. Treasury Note 0.875%, Maturity Date: 07/31/19	Government Securities	103,445	104,650
	Federal Nat'l Mtg Assoc Notes 4.375%, Maturity Date: 10/15/15	Government Securities	90,865	90,850
	FNMA PAS4168 4%, Maturity Date: 2044	Government Securities	58,713	58,770
	FNMA PAL5369 4.50%, Maturity Date: 2044	Government Securities	58,529	58,738
	U.S. Treasury Note 1.25%, Maturity Date: 8/31/15	Government Securities	56,282	56,398
	FNMA PAS2244 4.50%, Maturity Date: 2044	Government Securities	47,340	47,610
	U.S. Treasury Note 0.500%, Maturity Date: 7/31/17	Government Securities	46,337	46,467
	Federal Nat'l Mtg Assoc Bonds 6.625%, Maturity Date 11/15/30	Government Securities	33,394	37,121
	FNMA PAB3740 3.50%, Maturity Date: 2041	Government Securities	28,544	28,984
	FHLMC G0 7230 3%, Maturity Date: 2042	Government Securities	28,667	27,731
	FHLMC A9 7294 4%, Maturity Date: 2041	Government Securities	25,258	27,594

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	FHLMC G0 8477 3.50%, Maturity Date: 2042	Government Securities	25,588	25,922
	FHLMC GO 6231 4%, Maturity Date: 2040	Government Securities	22,328	24,163
	Federal Nat'l Mtg Assoc Notes 2.625%, Maturity Date: 09/06/24	Government Securities	23,019	23,293
	Federal Home Loan Management Corp Notes 2.375%, Maturity Date: 1/13/22	Government Securities	23,019	23,237
	FNMA PAX2936 4%, Maturity Date: 2044	Government Securities	22,047	22,339
	FHLMC Q1 3477 3%, Maturity Date: 2042	Government Securities	22,628	21,846
	FHLMC A9 6312 4%, Maturity Date: 2041	Government Securities	19,507	20,959
	FHLMC Q0 4087 3.50%, Maturity Date: 2041	Government Securities	19,759	20,516
	FNMA PAV8842 4%, Maturity Date: 2044	Government Securities	18,880	19,034
	FHLMC Q3 0518 4%, Maturity Date: 2044	Government Securities	18,126	18,143
	FNMA PAE0725 4.50%, Maturity Date: 2041	Government Securities	16,693	16,993
	FHLMC A9 7474 4%, Maturity Date: 2041	Government Securities	14,744	16,102
	FHLMC Q2 2754 3.50%, Maturity Date: 2043	Government Securities	14,076	14,488
	FNMA PAB5461 3%, Maturity Date: 2042	Government Securities	14,714	14,471
	FNMA PAE6118 3.50%, Maturity Date: 2040	Government Securities	13,521	13,709
	FNMA PAH6783 4%, Maturity Date: 2041	Government Securities	12,952	13,502
	U.S. TREAS BOND 3.375%, Mat Date: 5/15/44	Government Securities	11,005	11,258
	FHLMC Q2 2588 3%, Maturity Date: 2043	Government Securities	11,090	11,129
	FHLMC G1 3888 5%, Maturity Date: 2025	Government Securities	10,917	11,109
	FHLMC G0 7551 3%, Maturity Date: 2043	Government Securities	9,976	10,595
	FHLMC C0 3743 3.50%, Maturity Date: 2042	Government Securities	10,228	10,299
	FHLMC Q0 8999 3.50%, Maturity Date: 2042	Government Securities	9,835	9,776
	FNMA PAP0495 3.50%, Maturity Date: 2042	Government Securities	6,247	6,266
	FNMA P963451 5%, Maturity Date: 2023	Government Securities	5,221	5,645
	Estimated Accrued Interest	Government Securities	-	5,471
	FHLMC Q0 7465 3.50%, Maturity Date: 2042	Government Securities	4,688	4,670
	FHLMC G1 2522 5%, Maturity Date: 2022	Government Securities	2,702	2,970
	FHLMC Q1 5162 3%, Maturity Date: 2043	Government Securities	2,803	2,930
	FNMA PAT2721 3%, Maturity Date: 2043	Government Securities	2,721	2,835
	FHLMC EO 1488 5%, Maturity Date: 2018	Government Securities	2,053	2,089
	FHLMC G0 8558 4%, Maturity Date: 2043	Government Securities	1,822	1,865
	FHLMC E0 2688 5%, Maturity Date: 2025	Government Securities	1,786	1,799
	FNMA P890303 5%, Maturity Date 2025	Government Securities	1,576	1,586
	FHLMC JO 7349 5%, Maturity Date: 2023	Government Securities	867	899
	FHLMC GO 1391 7%, Maturity Date: 2032	Government Securities	717	788
	FNMA PAL4952 5%, Maturity Date: 2025	Government Securities	782	781
	FHLMC JO 8546 5%, Maturity Date: 2023	Government Securities	353	381
	FHLMX GO 1315 7%, Maturity Date: 2031	Government Securities	60	68
	Total Government Securities		1,079,885	1,109,547

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	WisdomTree Trust Japan	Hedged Equity Fund	56,646	49,378
	Total Hedged Equity Funds		56,646	49,378
	PMF TEI Fund, LP	Limited Partnership	292,736	309,880
	Campbell Strategic	Limited Partnership	200,000	204,637
	Total Limited Partnerships		492,736	514,517
	Basket Stepup Issuer RBC Part 140.00%, SV 100.00, Due 04/28/17	Market Linked Step-Up Note	100,000	95,960
	R2000 Stepup Issuer HSBC Step 15% Part 110.5%, SV 1,118.85, Due 10/28/16	Market Linked Step-Up Note	50,000	52,750
	Total Market Linked Step-Up Notes		150,000	148,710
	Blackrock Global Allocation Fund R	Mutual Fund	-	572,637
	BlackRock Multi Assets Income Portfolio	Mutual Fund	380,361	375,023
	PIMCO Total Return Fund R	Mutual Fund	-	277,393
	JPMorgan Large Cap Growth Fund R2	Mutual Fund	-	235,340
	MFS Value Fund R2	Mutual Fund	-	214,533
	Ivy Asset Strategy Fund R	Mutual Fund	-	165,450
	Pioneer Strategic Income Fund R	Mutual Fund	-	151,343
	Blackrock S&P 500 Stock Fund Investor A	Mutual Fund	-	119,723
	Invesco International Growth Fund R	Mutual Fund	-	85,236
	Goldman Sachs Small Cap Value Fund	Mutual Fund	-	69,829
	Blackrock Global Small Cap Fund R	Mutual Fund	-	64,458
	Invesco Small Cap Equity Fund R	Mutual Fund	-	63,167
	AllianceBernstein Small Cap Growth Fund R	Mutual Fund	-	52,653
	JPMorgan International Value Fund R2	Mutual Fund	-	51,486
	American Euro Pacific Growth Fund R2	Mutual Fund	-	48,136
	BlackRock Large Cap Core Fund R	Mutual Fund	-	31,016
	Blackrock Equity Dividend Fund R	Mutual Fund	-	13,896
	Total Mutual Funds		380,361	2,591,319
	Total Assets Held at End of Year		$4,407,475	$6,838,262

* *Party in interest*
Note: Cost basis omitted from participant directed investments