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

2015

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

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
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1984

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)

B & B LUMBER COMPANY, INC.

HANSON QUARRY
DRAWER T
JAMESVILLE, NY 13078

2b Employer Identification Number (EIN) 16-1035246

2c Plan Sponsor's telephone number 315-492-1786

2d Business code (see instructions) 321210

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.	10/11/2016	BRIGHAM BOOHER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/11/2016	BRIGHAM BOOHER
	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)

Preparer's telephone number

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
a	Sponsor's name	**4c**	PN

5	Total number of participants at the beginning of the plan year	**5**	194
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)**	174
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	160
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	18
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**	176
h	Number of participants that terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	8
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 2J 2K 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:
4B

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules

(1)	[X]	**R** (Retirement Plan Information)
(2)	[ ]	**MB** (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary
(3)	[ ]	**SB** (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary

b General Schedules

(1)	[X]		**H** (Financial Information)
(2)	[ ]		**I** (Financial Information – Small Plan)
(3)	[X]	2	**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 2015 Form M-1 annual report. If the plan was not required to file the 2015 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 A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

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

OMB No. 1210-0110

2015

This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
B & B LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
16-1035246

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

1 Coverage Information:

(a) Name of insurance carrier

(b) EIN	**(c)** NAIC code	**(d)** Contract or identification number	**(e)** Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	**(g)** To
04-1590850	65935	30552		01/01/2015	12/31/2015

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

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

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

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

RAYMOND J STRAUB, JR.
250 S CLINTON ST
SYRACUSE, NY 13202

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
			3

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

JOSEPH WARREN III
250 S CLINTON ST
SYRACUSE, NY 13203

(b) Amount of sales and base commissions paid	Fees and other commissions paid		**(e)** Organization code
	(c) Amount	**(d)** Purpose	
			3

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

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

Specify nature of costs ▶

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

(3) [ ] other (specify) ▶

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

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

a Type of contract: (1) [ ] deposit administration (2) [ ] immediate participation guarantee

(3) [ ] guaranteed investment (4) [ ] other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

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

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE A (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Insurance Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA).

▶ **File as an attachment to Form 5500.**

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

OMB No. 1210-0110

2015

This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
B & B LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
16-1035246

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

1 Coverage Information:

(a) Name of insurance carrier
MASS MUTUAL LIFE INSURANCE COMPANY

(b) EIN	(c) NAIC code	(d) Contract or identification number	(e) Approximate number of persons covered at end of policy or contract year	Policy or contract year	
				(f) From	(g) To
04-1590850	65935	006275669, ETC	6	01/01/2015	12/31/2015

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

(a) Total amount of commissions paid	(b) Total amount of fees paid
3	0

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

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

RAYMOND STRAUB J. JR.
250 S CLINTON ST
SUITE 300
SYRACUSE, NY 13202-1497

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
2			3

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

JOSEPH WARREN YOUNG, III
250 S CLINTON ST
SUITE 300
SYRACUSE, NY 13202-1866

(b) Amount of sales and base commissions paid	Fees and other commissions paid		(e) Organization code
	(c) Amount	(d) Purpose	
1			3

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

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

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

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

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

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

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

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

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

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

Part II Investment and Annuity Contract Information

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

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

6 Contracts With Allocated Funds:

a State the basis of premium rates ▶

b	Premiums paid to carrier	**6b**	594
c	Premiums due but unpaid at the end of the year	**6c**	
d	If the carrier, service, or other organization incurred any specific costs in connection with the acquisition or retention of the contract or policy, enter amount.	**6d**	

Specify nature of costs ▶

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

(3) [ ] other (specify) ▶

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

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

a Type of contract: (1) [ ] deposit administration (2) [ ] immediate participation guarantee

(3) [ ] guaranteed investment (4) [ ] other ▶

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

Part III Welfare Benefit Contract Information

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

8 Benefit and contract type (check all applicable boxes)

a ☐ Health (other than dental or vision) **b** ☐ Dental **c** ☐ Vision **d** ☐ Life insurance

e ☐ Temporary disability (accident and sickness) **f** ☐ Long-term disability **g** ☐ Supplemental unemployment **h** ☐ Prescription drug

i ☐ Stop loss (large deductible) **j** ☐ HMO contract **k** ☐ PPO contract **l** ☐ Indemnity contract

m ☐ Other (specify) ▶

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

Specify nature of costs ▶

Part IV Provision of Information

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

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

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2015** **This Form is Open to Public Inspection.**

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
B & B LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
16-1035246

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).. . . . . [X] 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

FIDELITY INVESTMENTS
500 SALEM STREET
SMITHFIELD, RI 02917

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

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

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

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

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

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)

RUSSELL S. ANDREWS

PO BOX 4718
SYRACUSE, NY 13221

(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?
71	BROKER, FINAN CIAL ADVISO	11439	Yes [X] No [ ]	Yes [X] No [ ]	95	Yes [ ] No [X]

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

MERRILL LYNCH PIERCE FENNER & SMITH

4 WORLD FINANCIAL CENTER
250 VESEY STREET
NEW YORK, NY 10281

13-5674085

(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?
27 57 71	BROKERAGE	11078	Yes [X] No [ ]	Yes [X] No [ ]	32	Yes [ ] No [X]

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

STRATEGIC FINANCIAL SERVICES

114 BUSINESS PARK DR
UTICA, NY 13502-6303

(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?
27 51	BROKERAGE, FIN ANCIAL ADV	7596	Yes [X] No [ ]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

2015

This Form is Open to Public Inspection

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
B & B LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
16-1035246

Part I Asset and Liability Statement

1 Current value of plan assets and liabilities at the beginning and end of the plan year. Combine the value of plan assets held in more than one trust. Report the value of the plan's interest in a commingled fund containing the assets of more than one plan on a line-by-line basis unless the value is reportable on lines 1c(9) through 1c(14). Do not enter the value of that portion of an insurance contract which guarantees, during this plan year, to pay a specific dollar benefit at a future date. **Round off amounts to the nearest dollar.** MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 1b(1), 1b(2), 1c(8), 1g, 1h, and 1i. CCTs, PSAs, and 103-12 IEs also do not complete lines 1d and 1e. See instructions.

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	167688	164445
(2) Participant contributions	1b(2)	22205	23210
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1208649	981949
(2) U.S. Government securities	1c(2)	396522	1597746
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	3036774	3770437
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	8885097	9302959
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)	820996	715127
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	8000537	3784862
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	15054	15677

		(a) Beginning of Year	(b) End of Year
1d Employer-related investments:			
(1) Employer securities	1d(1)		
(2) Employer real property	1d(2)		
e Buildings and other property used in plan operation	1e		
f Total assets (add all amounts in lines 1a through 1e)	1f	22553522	20356412
Liabilities			
g Benefit claims payable	1g	9065	221380
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	2735	4300
k Total liabilities (add all amounts in lines 1g through1j)	1k	11800	225680
Net Assets			
l Net assets (subtract line 1k from line 1f)	1l	22541722	20130732

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)	405388	
(B) Participants	2a(1)(B)	419155	
(C) Others (including rollovers)	2a(1)(C)		
(2) Noncash contributions	2a(2)		
(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		824543
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3185	
(B) U.S. Government securities	2b(1)(B)	18338	
(C) Corporate debt instruments	2b(1)(C)	81275	
(D) Loans (other than to participants)	2b(1)(D)		
(E) Participant loans	2b(1)(E)	37076	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		139874
(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
(B) Common stock	2b(2)(B)	225403	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	128584	
(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		353987
(3) Rents	2b(3)		
(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	10549803	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)	10509777	
(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		40026
(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
(B) Other	2b(5)(B)	-821435	
(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-821435

		(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)		-19786
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		517209
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2881381	
(2) To insurance carriers for the provision of benefits	2e(2)	153	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		2881534
f Corrective distributions (see instructions)	2f		4284
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)	42381	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		42381
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2928199
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-2410990
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

(1) [X] Unqualified **(2)** [ ] Qualified **(3)** [ ] Disclaimer **(4)** [ ] Adverse

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

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

(1) Name: EVANS AND BENNETT, LLP **(2)** EIN: 15-0551397

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	N/A	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	N/A	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				
o Did the plan trust incur unrelated business taxable income?	4o				
p Were in-service distributions made during the plan year?	4p				

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

6a Name of trust	**6b** Trust's EIN

6c Name of trustee or custodian	**6d** Trustee's or custodian's telephone number

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

2015

This Form is Open to Public Inspection.

For calendar plan year 2015 or fiscal plan year beginning 01/01/2015 and ending 12/31/2015

A Name of plan
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
B & B LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
16-1035246

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): 16-1612002

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: _____% 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):

Part VII IRS Compliance Questions

20a Is the plan a 401(k) plan?	☐ Yes	☐ No
20b If "Yes," how does the 401(k) plan satisfy the nondiscrimination requirements for employee deferrals and employer matching contributions (as applicable) under sections 401(k)(3) and 401(m)(2)?	☐ Design-based safe harbor method	☐ ADP/ACP test
20c If the ADP/ACP test is used, did the 401(k) plan perform ADP/ACP testing for the plan year using the "current year testing method" for nonhighly compensated employees (Treas. Reg sections 1.401(k)-2(a)(2)(ii) and 1.401(m)-2(a)(2)(ii))?	☐ Yes	☐ No
21a Check the box to indicate the method used by the plan to satisfy the coverage requirements under section 410(b):	☐ Ratio percentage test	☐ Average benefit test
21b Does the plan satisfy the coverage and nondiscrimination tests of sections 410(b) and 401(a)(4) by combining this plan with any other plans under the permissive aggregation rules?	☐ Yes	☐ No
22a Has the plan been timely amended for all required tax law changes?	☐ Yes	☐ No ☐ N/A

22b Date the last plan amendment/restatement for the required tax law changes was adopted ____/____/____. Enter the applicable code _____ (See instructions for tax law changes and codes).

22c If the plan sponsor is an adopter of a pre-approved master and prototype (M&P) or volume submitter plan that is subject to a favorable IRS opinion or advisory letter, enter the date of that favorable letter _____/_____/_____ and the letter's serial number _____.

22d If the plan is an individually-designed plan and received a favorable determination letter from the IRS, enter the date of the plan's last favorable determination letter _____/_____/_____.

23 Is the Plan maintained in a U.S. territory (i.e., Puerto Rico (if no election under ERISA section 1022(i)(2) has been made), American Samoa, Guam, the Commonwealth of the Northern Mariana Islands or the U.S. Virgin Islands)?	☐ Yes	☐ No

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

JAMESVILLE, NEW YORK

AUDITED FINANCIAL STATEMENTS

AND SUPPLEMENTARY INFORMATION

YEARS ENDED DECEMBER 31, 2015 AND 2014

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INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Participants
B & B Lumber Company, Inc.
Profit Sharing Plan
Jamesville, New York

Report on the Financial Statements

We have audited the accompanying financial statements of B & B Lumber Company, Inc. Profit Sharing Plan, which comprise the statements of net assets available for plan benefits as of December 31, 2015 and 2014, and the related statement of changes in net assets available for plan benefits for the years then ended and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditors' Responsibility

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

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

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for plan benefits of B & B Lumber Company, Inc. Profit Sharing Plan as of December 31, 2015 and 2014, and the changes in its net assets available for plan benefits for the years then ended in accordance with U. S. generally accepted accounting principles.

Other Matter

Our audits were conducted for the purpose of forming an opinion on the basic financial statements taken as a whole. The supplemental schedules appearing on pages 12 through 21 are presented for the purpose of additional analysis and are not a required part of the basic financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements taken as a whole.

Evans and Bennett LLP
Certified Public Accountants
Syracuse, NY

August 16, 2016

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

DECEMBER 31,

ASSETS

	2015	2014
Investments at fair value:		
Registered investment companies	$ 3,784,862	$ 8,000,541
Common stocks	9,302,959	8,885,096
U.S. government securities	1,597,746	396,522
Corporate bonds	3,770,437	3,036,775
Life insurance - cash value	15,677	15,054
	18,471,681	20,333,988
Receivables:		
Employer's contributions	160,162	164,990
Participants' loans receivable	715,127	820,996
Participants' monthly loan payments	23,210	22,205
	898,499	1,008,191
Cash	981,949	1,208,648
Total assets	20,352,129	22,550,827
LIABILITIES		
Accrued expenses	17	37
Total liabilities	17	37
Net assets available for benefits	$20,352,112	$22,550,790

The accompanying notes are an integral part of these financial statements

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS

YEARS ENDED DECEMBER 31,

	2015	2014
ADDITIONS		
Additions to net assets attributed to:		
Investment income:		
Interest and dividends	$ 456,785	$ 522,518
Participant loan interest	37,076	39,995
Net appreciation (depreciation) in investments	(801,217)	648,589
	(307,356)	1,211,102
Contributions:		
Employer	405,388	368,830
Employee	414,872	402,156
	820,260	770,986
Total additions	512,904	1,982,088
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	2,669,066	1,905,278
Administrative expenses	42,363	45,722
Payments to life insurance company	153	190
Total deductions	2,711,582	1,951,190
Net increase (decrease)	(2,198,678)	30,898
Net assets available for benefits:		
Beginning of year	22,550,790	22,519,892
End of year	$ 20,352,112	$ 22,550,790

The accompanying notes are an integral part of these financial statements

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2015

Note 1. Description of Plan

The following description of the B & B Lumber Company, Inc. Profit Sharing 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 is a 401(k) profit sharing plan covering the employees of B & B Lumber Company, U-Cut Enterprises, Premier Hardwood Products and The B&B Albany Pallet Company, Inc. Employees are eligible to participate in the employer matching and profit sharing features of the Plan after completion of one year of service. Length of service is based on 1,000 hours per year. Employees must be over 18 years of age to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each participant may elect to have a specified portion of his/her compensation for a Plan year allocated to his/her account up to a maximum of $18,000 per year plus an additional $5,500 for participants over 50 years old. The employer may make a matching contribution on the amount deferred by participants. The Company may also make annual profit sharing contributions at its own discretion.

Contributions received from participants and contributions receivable are net of payments of $4,284 and $2,698 at December 31, 2015 and 2014, respectively, made in the following year to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan.

Participant Accounts

Salary deferral contributions and any matching contributions are allocated to the respective employee's accounts. Employer profit sharing contributions are allocated to each participant based on the ratio to which the participants' compensation bears to the compensation of all eligible participants.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and profit sharing contribution portion of their accounts plus actual earnings thereon is fully vested once they have completed six years of service. If participants die or become disabled before retirement, the entire value of the participant's account becomes vested and non-forfeitable. Participants have the right to designate a beneficiary to receive their benefits should they die.

Note 1. Description of Plan (continued)

Participant Loans

Under the terms of the Plan, participants may borrow up to 50% of the balance of their vested account. The loans are secured by the participant's vested account balances and bear interest based on the prime rate as determined by the Plan Trustee (currently 5.50%). Since the loans are fully secured, Management has decided to not create a reserve for bad debt allowance account. Loan terms range up to 5 years.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump sum equal to the value of the participant's vested interest in his or her account or annual installments.

Forfeitures

Forfeitures for terminated non-vested participants' accounts attributable to employer profit sharing contributions, employer-matching contributions and related earnings will be used to reduce employer contributions.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

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

Use of Estimates

The preparation of financial statements in conformity with U.S. generally accepted accounting principles requires the Plan Administrator to make estimates and assumptions that affect certain reported amounts and disclosures. Accordingly, actual results may differ from those estimates.

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

The Plan's stock and bond investments are stated at quoted market prices. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. Participant loans receivable are valued at cost, which approximates fair value.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Note 2. Summary of Significant Accounting Policies (continued)

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

The Plan sponsor, which is a party-in-interest, absorbs all non-investment and administrative costs of the Plan. These expenses, which are not reflected in accompanying financial statements, constitute exempt party-in-interest transactions under ERISA. Investment expenses are deducted from investment earnings allocated to participant accounts.

Cash Equivalents

The Plan considers all money market accounts to be cash equivalents.

Concentration of Credit Risk

The Plan maintains its cash equivalents in accounts, which, at times may exceed federally insured limits. The Plan has not experienced any losses in such accounts. The Plan believes it is not exposed to any significant credit risk on cash equivalents.

Events Occurring After The Reporting Period

The Plan management has evaluated subsequent events through August 16, 2016 the date the financial statements were available to be issued.

Note 3. Investments

The Plan's investments (including investments bought, sold and held during the year) appreciated (depreciated) in value by ($801,217) and $648,588 for the years ended December 31, 2015 and 2014 respectively, as follows:

	2015	2014
Investments at fair value determined by quoted market price:		
Mutual Funds	$ (378,751)	$ (57,779)
Common stocks	(389,076)	684,521
U.S. government securities	(12,223)	2,130
Corporate bonds	(21,790)	16,384
	(801,840)	645,256
Investments at estimated fair value:		
Life Insurance - cash value	623	3,332
Total	$ (801,217)	$ 648,588

The investments are all nonparticipant directed.

Note 3. Investments (continued)

The following table presents investments at December 31, 2015 and 2014 that represent 5% or more of the Plan's assets.

Non-participant directed accounts	2015	2014
Ishares MSCI EAFE ETF	1,012,333	*

* less than 5 % for 2014

Note 4. Fair Value Measurements

Generally accepted accounting principles establish 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 unobservable inputs (level 3 measurements). Registered investment companies are valued at the net asset value of shares held by the plan at year end and are considered a level 1 measurement.

The Plan's investments measured at fair value on a recurring basis were as follows as of December 31, 2015:

	Level 1	Level 2	Level 3	Total
Mutual Funds				
Large & Mid cap equity	$ 6,830,017	$ -	$ -	$ 6,830,017
Small cap equity	208,438	-	-	208,438
International equity	473,313	-	-	473,313
Bond fund	553,578	-	-	553,578
Common Stocks				
Large cap equity	887,114	-	-	887,114
Mid and small cap equity	686,581	-	-	686,581
International equity	171,500	-	-	171,500
Commodity Positions	171,470	-	-	171,470
Defensive equity & debt	318,703	-	-	318,703
Exchange Traded Funds				
Large cap equity	66,096	-	-	66,096
Small cap equity	353,064	-	-	353,064
International equity	1,014,459	-	-	1,014,459
Emerging International	535,310	-	-	535,310
Real Estate	227,231	-	-	227,231
Corporate bonds	252,068	-	-	252,068
Commodities	341,007	-	-	341,007
Life Insurance	-	-	15,677	15,677
Municipal Bonds	359,162	-	-	359,162
Foreign Bonds	100,633	-	-	100,633
Corporate Bonds	3,306,307	-	-	3,306,307
U.S. Government Securities	1,599,953	-	-	1,599,953
Total investments	$ 18,456,004	$ -	$ 15,677	$ 18,471,681

Note 4. Fair Value Measurements (continued)

The Plan's investments measured at fair value on a recurring basis were as follows as of December 31, 2014:

	Level 1	Level 2	Level 3	Total
Mutual Funds				
Large & Mid cap equity	$ 863,816	$ -	$ -	$ 863,816
Small cap equity	98,711	-	-	98,711
International currency	116,248	-	-	116,248
International equity	420,420	-	-	420,420
Bond fund	1,443,828	-	-	1,443,828
Commodities	82,864	-	-	82,864
Common Stocks				
Large cap equity	6,583,656	-	-	6,583,656
Mid and small cap equity	877,378	-	-	877,378
International equity	520,655	-	-	520,655
Commodity Positions	138,552			138,552
Defensive equity & debt	781,655	-	-	781,655
Stock Options	(16,800)	-	-	(16,800)
Exchange Traded Funds				
Large cap equity	645,970	-	-	645,970
Mid cap equity	146,008	-	-	146,008
Small cap equity	474,940	-	-	474,940
International equity	1,171,779	-	-	1,171,779
Emerging International	767,688	-	-	767,688
Real Estate	345,457	-	-	345,457
Corporate bonds	1,052,995	-	-	1,052,995
Commodities	369,817	-	-	369,817
Life Insurance	-	-	15,054	15,054
Municipal Bonds	370,561	-	-	370,561
Foreign Bonds	103,415	-	-	103,415
Corporate Bonds	2,562,799			2,562,799
U.S. Government Securities	396,522			396,522
Total investments	$ 20,318,934	$ -	$ 15,054	$ 20,333,988

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

	2015	2014
Balance beginning of year	$ 15,054	$ 11,722
Realized gains (losses)	-	-
Unrealized gains (losses)	623	3,332
Purchases, sales, issuances and settlements - net	-	-
Balance end of year	$ 15,677	$ 15,054

Note 5. Plan Termination

Although it has not expressed any intent to do so, the Company has the right under the Plan to discontinue its contributions at any time and to terminate the Plan subject to the provisions of ERISA. In the event of Plan termination, participants will become 100% vested in their accounts.

Note 6. Tax Status

The Plan obtained its latest determination letter on March 3, 2008, in which the Internal Revenue Service stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan has been amended since receiving the determination letter. However, the Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

Note 7. Terminated Vested Accounts

At December 31, 2015 and 2014, there was $221,380 and $9,065, respectively allocated to participant accounts who have elected to withdraw from the Plan, but have not been paid.

Note 8. Forfeited Accounts

For the plan years ended December 31, 2015 and 2014, the Plan allocated $9,895 and $16,183, respectively, in forfeited accounts to reduce employer contributions.

Note 9. Reconciliation of Financial Statements to Schedule H of Form 5500

The following is a reconciliation of net assets available for benefits per the financial statements to the Schedule H of Form 5500:

	2015	2014
Net assets available for benefits per the financial statements	$20,352,112	$22,550,790
Benefits payable	(221,380)	(9,065)
Net assets available for benefits per Schedule H of Form 5500	$20,130,732	$22,541,725

The following is a reconciliation of benefits paid to participants per the financial statements to Form 5500:

	2015	2014
Benefits paid to participants per the financial statements	$ 2,669,066	$ 1,905,278
Amounts allocated to withdrawing participants	212,315	(2,653)
Benefits paid to participants per Form 5500	$ 2,881,381	$ 1,902,625

Note 10. Risks and Uncertainties

Investment securities are exposed to various risks such as interest rates, 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 the Plan's account balances and the amounts reported on the statement of net assets available for plan assets.

Note 11. Party In Interest Transactions

Loans receivable from Plan participants and the related interest income are considered exempt party in interest transactions.

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2015

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2015 FORM 5500, SCHEDULE H, 4I ATTACHMENT
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
CASH		94	94
SCHWAB GOVT MONEY FUND	MONEY MARKET	19,285	19,285
ALPHABET INC	COMMON STOCK	2,779	3,794
APPLE INC	COMMON STOCK	539	1,053
ASTRAZENECA PLC	1.95% 9/18/19	9,937	9,949
BERKSHIRE HTHAWAY	3% 5/15/22	10,027	10,203
CARTERS INC	COMMON STOCK	2,789	3,561
CATERPILLAR INC	COMMON STOCK	4,231	3,398
CHEVRON CORPORATION	2.427% 6/24/20	10,123	9,991
CHURCH & DWIGHT CO	COMMON STOCK	1,703	1,698
COGNIZAN TECHNOLOGY SOLUTIONS	COMMON STOCK	2,366	4,201
COSTCO WHOLESALE	COMMON STOCK	1,395	1,615
COSTCO WHOLESALE	1.7% 12/15/19	9,818	9,914
CR BARD INC	1.375% 1/15/18	9,793	9,841
DOLLAR TREE INC	COMMON STOCK	2,379	3,861
EMC COR MASS	COMMON STOCK	3,107	3,338
E O G RESOURCES INC	COMMON STOCK	3,795	3,186
EXPEDIA INC	COMMON STOCK	1,672	4,351
FEDERAL FARM CARE	1.35% 10/28/19	9,969	9,860
FANNIE MAE	1.25 9/27/18	9,984	9,976
FANNIE MAE	1.5% 10/22/20	10,000	9,834
GENERAL ELECTRIC	1.6% 11/20/17	10,051	10,051
HAIN CELESTIAL GROUP	COMMON STOCK	3,348	3,231
HALLIBURTON CO	COMMON STOCK	3,773	3,234
HEXCEL CORP NEW	COMMON STOCK	2,742	3,252
INTEL CORPORATION	1.35% 12/15/17	9,994	10,013
ISHARES CORE MSCI	COMMON STOCK	29,816	23,240
ISHARES MSCI EAFE INDEX	COMMON STOCK	44,180	43,453
ISHARES TIPS BOND EFT	COMMON STOCK	8,869	9,323
ISHARED TRUST-RUSSELL 2000	COMMON STOCK	12,565	15,204
JOHNSON CONTROLS	COMMON STOCK	2,246	2,567
JOHNSON & JOHNSON	COMMON STOCK	2,371	3,082
MARKET VECTORS BIOTECH	COMMON STOCK	1,661	3,174
MC CORMICK & CO INC	COMMON STOCK	3,003	3,850
MCKESSON CORP	COMMON STOCK	1,672	3,945
MONDELEZ INTERNATIONAL-W/I	COMMON STOCK	1,992	3,363

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2015

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2015 FORM 5500, SCHEDULE H, 4I ATTACHMENT
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
NIKE	COMMON STOCK	895	3,125
NXP SEMICONDUCTORS NV	COMMON STOCK	1,097	3,370
OCCIDENTAL PETR	3.125% 2/15/22	9,911	9,806
OPPENHEIMER INTERNATIONAL	MUTUAL FUND	9,385	8,549
ORACLE CORP	COMMON STOCK	2,729	3,288
POWERSHARES DB COMMODITY	MUTUAL FUND	13,603	7,949
PRAXAIR INC	COMMON STOCK	2,160	2,048
PRICELINE COM INC	COMMON STOCK	3,040	6,375
PROCTOR & GAMBLE CO	COMMON STOCK	2,710	3,176
PRUDENTIAL FINANCIAL INC	COMMON STOCK	2,877	2,849
QUALCOMM INC	COMMON STOCK	3,967	3,749
QUALCOMM INC	2.25% 5/20/20	9,976	9,914
SECTOR SPDR MATERIALS	COMMON STOCK	3,799	3,691
SPDR GOLD TRUST	COMMON STOCK	8,424	6,595
SIRONA DENTAL SYSTEMS INC	COMMON STOCK	2,791	4,931
SKYWORKS SOLUTIONS INC	COMMON STOCK	845	3,073
STRYKER COPRORATION	1.3% 4/1/18	9,885	9,921
TJX COMPANIES INC	2.75% 6/15/21	10,169	10,136
T ROWE PRICE	COMMON STOCK	1,085	2,502
ULTA SALON COSMETIC & FRAGRANCE	COMMON STOCK	2,333	4,625
UNION PACIFIC CORP	COMMON STOCK	2,930	3,128
UNITED TECHNOLOGIES CORP	COMMON STOCK	1,801	2,402
UNITEDHEALTH GROUP INC	COMMON STOCK	1,823	4,117
VANGUARD DIV APPRECIATION	MUTUAL FUND	47,686	66,096
VANGUARD REIT ETF	MUTUAL FUND	6,711	9,966
VISA INC CL A	COMMON STOCK	1,180	4,653
WALT DISNEY CO	2.75% 8/16/21	10,114	10,173
WALT DISNEY CO	COMMON STOCK	1,375	2,627
WELLS FARGO & CO	2.625% 12/15/16	9,993	10,140
XYLEM INC	COMMON STOCK	1,129	2,190
YUM BRANDS	COMMON STOCK	1,086	1,096
SUBTOTAL CHARLES SCHWAB 7688-0937		**451,573**	**500,243**

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2015

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2015 FORM 5500, SCHEDULE H, 4I ATTACHMENT
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
CASH		(79,313)	(79,313)
SCHWAB GOVT MONEY FUND	MONEY MARKET	111,877	111,877
AIR PROD & CHEMIC	1.2% 10/15/17	89,863	89,428
ALPHABET INC	COMMON STOCK	38,333	53,122
APPLE INC	COMMON STOCK	21,202	31,578
ASTRAZENECA	1.95& 9/18/19	89,075	89,543
BANK OF MONTREAL	2.55% 11/6/22	88,359	88,990
BARCLAYS BANK P	5.25% 6/24/18	50,000	53,302
BARCLAYS BANK DE	.05% 5/24/18	49,500	48,981
BERKSHIRE HATHAWAY FIN	3% 5/15/22	89,407	91,830
BNP PARIBAS	1.25% 12/12/16	75,141	74,933
C. R. BARD INC	1.375% 1/15/18	88,284	88,571
CARTERS INC	COMMON STOCK	38,509	48,967
CATERPILLAR INC	COMMON STOCK	54,294	44,174
CHEVRON CORP	2.427% 6/24/20	79,748	79,928
CHURCH & DWIGHT CO	COMMON STOCK	25,508	25,464
CITIGROUP INC	1.3% 4/01/16	34,808	35,033
COGNIZANT TECHNOLOGY SOLUTIONS CORP	COMMON STOCK	30,414	54,018
COSTCO WHOLESALE CORP	1.7% 12/15/19	89,383	89,223
COSTCO WHOLESALE CORP	COMMON STOCK	28,020	32,300
CT ST HSG FIN AUTH 12C-2	3% 5/15/21	39,844	41,480
DENTON TX ISD	2.5% 8/15/21	60,000	61,227
DOLLAR TREE INC	COMMON STOCK	32,878	50,193
EMC CORP MASS	2.65% 10/15/20	89,742	79,672
EMC CORP MASS	COMMON STOCK	42,044	44,940
EOG RESOURCES INC	COMMON STOCK	53,687	46,014
EXPEDIA INC	COMMON STOCK	21,950	57,178
FANNIE MAE	1.5% 10/22/20	73,607	73,754
FEDERAL FARM CRE	1.36% 10/28/19	89,723	88,743
FEDERAL FARM CRE	1.94% 10/13/21	89,919	89,038
FEDERAL FARM CRE	2.2% 10/13/22	89,829	88,721
FFCB	1.24% 11/13/18	49,569	49,629
FFCB	1.29% 9/25/18	44,793	44,734
FFCB	1.29% 6/14/19	88,975	88,869
FHLB	2.29% 8/15/22	44,248	44,602
FREDDIE MAC	2% 12/11/20	24,635	45,289
FNMA	1.2139% 6/10/20	50,000	49,910

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B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2015

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2015 FORM 5500, SCHEDULE H, 4I ATTACHMENT
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EIN: 16-1035246 PLAN NUMBER: 001

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FNMA	1.125% 4/27/17	49,983	50,084
GENERAL ELECTRIC	1.6% 11/20/17	70,296	70,355
GOLDMAN SACH BK USA CD	1.35% 10/11/16	50,000	50,292
HAIN CELESTIAL GROUP	COMMON STOCK	45,821	44,227
HALLIBURTON CO	COMMON STOCK	53,341	45,954
HEXCEL CORP	COMMON STOCK	35,372	41,805
HYDRO-QUEBEC	2% 6/30/16	49,991	50,296
INTEL CORP	1.35% 12/15/17	89,743	90,113
ISHARES CORE MSCI	MUTUAL FUND	660,131	512,070
ISHARES MSCI EAFE ETF	MUTUAL FUND	976,816	968,880
ISHARES TRUST-RUSSELL 2000 INDEX	MUTUAL FUND	279,074	337,860
JOHNSON CONTROLS	COMMON STOCK	32,948	35,541
JOHNSON & JOHNSON	COMMON STOCK	29,016	36,979
MARKET VECTORS BIOTECH	COMMON STOCK	25,869	44,433
MC CORMICK & CO INC	COMMON STOCK	37,633	47,914
MCKESSON CORP	COMMON STOCK	25,443	54,238
MISSISSIPPI ST	1.6% 11/1/18	30,000	29,919
MONDELEZ INTERNATIONAL	COMMON STOCK	27,850	44,840
MORGAN STANLEY	2.5% 9/22/19	35,100	35,481
NATIONAL RURAL UTIL	3% 8/15/21	50,550	49,444
NIKE	COMMON STOCK	13,761	40,625
NORTHBROOK IL GO 12A	2% 12/1/21	74,110	73,232
NXP SEMICONDUCTORS	COMMON STOCK	15,587	40,019
OCCIDENTAL PETR	3.125% 2/15/22	89,526	88,253
OPPENHEIMER INTERNATIONAL	MUTUAL FUND	109,500	149,629
ORACLE CORP	COMMON STOCK	50,387	58,448
PEPSICO INC	1.25% 8/13/17	39,993	40,022
PNC FUNDING CORP	3.3% 3/8/22	90,434	91,610
POWERSHARES DB COMMODITY	MUTUAL FUND	305,329	180,360
PRAXAIR INC	COMMON STOCK	30,780	29,184
T ROWE PRICE GROUP INC	COMMON STOCK	24,725	33,958
PRICELINE COM INC	COMMON STOCK	15,202	31,874
PROCTOR & GAMBLE CO	COMMON STOCK	36,098	41,690
PRUDENTIAL FINANCIAL INC	COMMON STOCK	40,864	40,705
QUALCOMM INC	COMMON STOCK	55,622	50,485
QUALCOMM INC	2.25% 5/20/20	89,982	89,226
QUEBEC PROVINCE	5% 3/1/16	49,632	50,337

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B & B LUMBER COMPANY, INC.

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DECEMBER 31, 2015

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2015 FORM 5500, SCHEDULE H, 4I ATTACHMENT
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
SD ST BLDG TXBL	1.109% 6/1/16	25,000	25,045
SPDR MATERIALS FD	MUTUAL FUND	46,726	45,591
SPDR GOLD TRUST	COMMON STOCK	193,886	146,102
SIRONA DENTAL SYSTEMS INC	COMMON STOCK	38,338	63,003
SKYWORKS SOLUTIONS INC	COMMON STOCK	13,316	40,720
STRYKER CORP	1.3% 4/1/18	88,961	89,290
SUTHRN IL TXBL	4.8% 4/1/17	25,409	25,671
SVYSWR	4.48% 1/1/18	35,414	36,672
SYNCHRONY BANK	1.6% 3/16/17	49,642	50,502
TJX CO	2.75% 6/15/21	89,846	91,228
ULTA SALON COSMETICS & FRAGRANCE	COMMON STOCK	31,258	61,975
UNION PACIFIC CORP	COMMON STOCK	41,592	43,792
UNITED HEALTH GROUP INC	COMMON STOCK	27,771	58,820
UNITED TECHNOLOGIES CORP	COMMON STOCK	32,144	38,428
UNIV NC CHARLOT	2.272% 4/1/19	65,171	65,913
US BANCORP MTN	3% 3/15/22	88,880	91,476
US TSY INFL	2.125% 1/15/19	112,116	117,201
VANGUARD REIT EFT	MUTUAL FUND	157,752	217,264
VISA INC	COMMON STOCK	31,275	71,734
WALT DISNEY CO	2.75% 8/16/21	90,755	91,556
WALT DISNEY CO	COMMON STOCK	25,396	42,032
WELLS FARGO & CO	2.625% 12/15/16	74,947	76,051
XYLEM INC	COMMON STOCK	22,720	31,025
YUM BRANDS	COMMON STOCK	16,436	16,436
SUB TOTAL CHARLES SCHWAB 5144-1652		**7,289,110**	**7,603,844**
CASH	MONEY MARKET	397	397
SCHWAB GOVT MONEY FUND	MONEY MARKET	12,103	12,103
ANTHEM INC	COMMON STOCK	36,280	78,086
APPLE INC	COMMON STOCK	92,239	126,312
BANK OF NEW YORK	COMMON STOCK	54,876	90,272
BAXALTA INCORPORATED	COMMON STOCK	28,584	43,909
BAXTER INTERNATIONAL	COMMON STOCK	35,220	42,919
BB&T CORPORATION	COMMON STOCK	47,736	46,317
BLACKROCK INC	COMMON STOCK	44,833	88,535
BOEING	COMMON STOCK	32,411	61,451

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B & B LUMBER COMPANY, INC.

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2015 FORM 5500, SCHEDULE H, 4I ATTACHMENT
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CHEVRON CORP	COMMON STOCK	55,609	67,470
COCA COLA	COMMON STOCK	47,884	70,240
COLGATE PALMOLIVE	COMMON STOCK	55,035	75,614
DEERE & CO	COMMON STOCK	72,216	64,830
EXXON MOBIL CORPORATION	COMMON STOCK	55,143	48,719
FASTENAL CO	COMMON STOCK	44,493	43,882
GENERAL ELECTRIC	COMMON STOCK	75,063	89,089
HONEYWELL INTERNATIONAL	COMMON STOCK	37,518	84,927
HSBC HOLDINGS	COMMON STOCK	88,018	66,112
INTEL CORP	COMMON STOCK	21,150	32,728
JP MORGAN CHASE & CO	COMMON STOCK	60,834	102,016
M&T BANK CORPORATION	COMMON STOCK	46,967	69,679
MCDONALDS CORP	COMMON STOCK	38,216	67,340
MEDTRONIC INC	COMMON STOCK	92,340	92,304
MERCK & CO INC	COMMON STOCK	53,249	52,820
MICROSOFT CORPORATION	COMMON STOCK	51,653	107,964
NEXTERA ENERGY	COMMON STOCK	42,999	80,515
NORDSTROM INC	COMMON STOCK	65,096	57,531
OCCIDENTAL PETROLEUM CORP	COMMON STOCK	57,287	50,708
PEPSICO INC.	COMMON STOCK	58,533	84,932
PFIZER INC	COMMON STOCK	80,695	87,640
PHILLIPS 66-W/I	COMMON STOCK	8,232	29,612
SCHLUMBERGER LTD	COMMON STOCK	79,097	73,238
SPECTRA ENERGY	COMMON STOCK	32,375	34,115
TIME WARNER INC	COMMON STOCK	62,453	69,520
TRAVELERS COMPANIES	COMMON STOCK	62,091	73,359
VENTAS INCORPORATED	COMMON STOCK	50,694	56,430
VERIZON COMMUNICATIONS	COMMON STOCK	83,200	95,907
W E C ENERGY GROUP	COMMON STOCK	49,904	70,038
WAL-MART STORES INC	COMMON STOCK	67,835	55,170
WILLIAMS SONOMA	COMMON STOCK	52,351	56,366
WISCONSIN ENERGY	COMMON STOCK	49,904	
TOTALCHARLES SCHWAB 5309-8442		**2,182,813**	**2,701,110**

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B & B LUMBER COMPANY, INC.

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FIDELITY CASH RESERVE MONEY MARKET	MONEY MARKET	430,208	430,208
ALLIED WORLD ASSURANCE	COMMON STOCK	124,642	111,570
AT&T CORP	COMMON STOCK	84,820	113,553
CONSOLIDATED EDISON	COMMON STOCK	69,194	128,540
CORNING INC	COMMON STOCK	118,167	127,960
FIDELITY SHORT TERM BOND	MUTUAL FUND	394,284	395,400
FREEPORT MCMORAN INC	COMMON STOCK	261,335	54,160
GENERAL ELECTRIC CO	COMMON STOCK	197,318	239,855
HCA HOLDINGS INC	COMMON STOCK	298,556	284,046
HSBC HOLDINGS	COMMON STOCK	58,090	58,718
HUANENG POWER	COMMON STOCK	118,111	171,500
ING GROEP	COMMON STOCK	144,430	193,350
ISHARES SILVER TR ISHARES	COMMON STOCK	229,696	171,470
MERCK ASIAN CURRENCY	MUTUAL FUND	120,000	109,184
MICROSOFT CORP	COMMON STOCK	132,650	249,660
MOSAIC CO NEW COM	COMMON STOCK	172,198	91,047
PPL CORP	COMMON STOCK	128,219	129,694
PROSHARES ULTRA SHORT	COMMON STOCK	226,203	222,825
PROSHARES TR SHORT 20+	COMMON STOCK	145,670	86,555
TALON ENERGY CORP	COMMON STOCK	104,356	43,610
SUB TOTAL FIDELITY		**3,558,148**	**3,412,905**
CASH		350,001	350,001
FFI INSITIUTIONAL FUND	MONEY MARKET	1	1
ISA BANK OF CHINA	MONEY MARKET	39,264	39,264
SUBTOTAL MERRILL LYNCH		**389,266**	**389,266**
UBS BANK USA DEP ACCT	CASH	27,755	27,755
ALLERGAN PLC	COMMON STOCK	64,317	64,688
ALPHABET INC	COMMON STOCK	59,179	66,909
AMERIPRISE FINANCIAL	COMMON STOCK	62,027	54,168
APPLE INC	COMMON STOCK	60,469	54,840

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BOEING COMPANY	COMMON STOCK	58,084	59,282
COGNIZANT TECH SOLUTIONS	COMMON STOCK	57,726	51,617
COLGATE PALMOLIVE CO	COMMON STOCK	58,846	57,693
COMCAST CORP	COMMON STOCK	55,642	52,818
CVS HEALTH CORP	COMMON STOCK	60,713	54,653
DANAHER CORP	COMMON STOCK	58,024	59,629
ECOLAB INC	COMMON STOCK	54,513	54,102
FACEBOOK INC	COMMON STOCK	57,873	64,575
HILTON WORLDWIDE HOLDINGS	COMMON STOCK	59,389	49,070
HOME DEPOT INC	COMMON STOCK	55,578	62,290
HONEYWELL INTL INC	COMMON STOCK	57,133	58,517
ILLINOIS TOOL WORKS	COMMON STOCK	57,900	60,335
INTERCONTINENTAL EXCHANGE GROUP	COMMON STOCK	57,750	62,527
INVESCO LTD	COMMON STOCK	64,501	57,653
MCKESSON CORP	COMMON STOCK	65,141	60,352
MEDTRONIC PLC	COMMON STOCK	61,305	61,074
MYLAN N V EUR	COMMON STOCK	70,944	72,508
O REILLY AUTOMOTIVE INC	COMMON STOCK	55,872	57,273
PAREXEL INTL CORP	COMMON STOCK	66,014	66,485
PRICE T ROWE GROUP INC	COMMON STOCK	59,904	56,835
ROCKWELL COLLINS INC	COMMON STOCK	56,944	60,826
ROCKWELL AUTOMATION INC	COMMON STOCK	62,188	55,717
STARBUCKS CORP	COMMON STOCK	54,453	57,809
THERMO FISHER SCIENTIFIC	COMMON STOCK	61,204	64,542
TJX COS INC	COMMON STOCK	55,440	56,161
UNTD TECHNOLOGIES CORP	COMMON STOCK	59,767	58,314
SUBTOTAL UBS UT 52209 UN		**1,816,595**	**1,801,017**
UBS BANK USA DEP ACCT	CASH	35,514	35,514
AMERICAN EXPRESS	7.0% 3/19/18	31,569	31,052
AT&T INC	5.5 2/1/18	34,629	34,208
BB&T CORP MED TERM	2.050% 6/19/18	39,341	39,222
BERKSHIRE HATHAWAY FIN	2.9% 10/15/20	29,822	30,055
BK OF NY MELLON CORP	1.35% 3/6/18	28,848	28,897

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B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

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CCCIT	2.15% 7/15/21	68,099	67,320
CENTERPOINT ENERGY TRANSITION	4.6% 8/15/19	56,194	56,066
COMERICA BK	2.5% 6/2/20	36,949	36,802
CONS EDISON CO OF NY	1.25% 12/1/18	41,847	41,097
DUKE ENERGY CAROLINAS	3.9% 6/15/21	39,631	39,291
FHLB NTS	.224% 5/17/16	135,003	134,961
FNMA	2.5% 9/1/30	155,326	153,661
GENERAL ELECTRIC CA CORP	2.2% 1/9/20	25,119	25,093
GOLDMAN SACHS GROUP	5.75% 10/1/16	14,691	14,439
HONEYWELL INTL INC	4.25% 3/1/21	34,630	33,900
INTN BUSINESS MACH	7.625% 10/15/18	34,155	33,428
JOHNSON & JOHNSON COM	5.15% 7/18/18	34,351	33,899
JP MORGAN CHASE & CO	3.15% 7/5/16	24,442	24,248
KIMBERLY CLARK CORP	6.25% 7/15/18	35,085	34,481
METLIFE INC	7.717% 2/15/19	34,357	33,692
NATL RURAL UTILS COOP	2.35% 6/15/20	19,931	19,769
NELNET STUDENT LOAN TRUST	0.0% 4/25/31	63,050	63,304
NTHN TR CORP NTS B/E	3.375% 8/23/21	18,753	18,687
PEPSICO INC	2.25% 1/7/19	34,428	34,457
PNC BK NTS	2.2% 1/28/19	31,465	31,101
PROCTOR & GAMBLE CO	4.7% 2/15/19	34,216	33,778
PRUDENTIAL FINANCIAL	2.3% 8/15/18	38,524	38,271
PUB SVC ELEC & GAS CO	2.0% 8/15/19	35,341	34,760
PUBLIC SVC CO	5.8% 8/1/18	39,199	38,257
ST STREET CORP	1.35% 5/15/18	13,923	13,892
SUNTRUST BANKS INC	6.0% 9/11/17	19,499	19,121
TARGET CORP	6.0% 1/15/18	35,294	34,877
TRAVELERS COS INC	5.9% 6/2/19	18,268	18,013
UNITED PARCEL SERVICE	3.125% 1/15/21	34,209	34,307
UNTD TECHNOLOGIES CORP	1.25% 2/1/19	34,188	33,455
US BANK NA CINCINNATI	2.125% 10/28/19	39,213	38,970
US TREASURY NOTE	1.75% 5/15/22	97,855	97,379
US TREASURY NOTE	1.75% 5/13/23	112,466	112,040
US TREASURY NOTE	2.0% 2/15/25	145,457	144,676
US TREASURY NOTE	2.25% 11/15/25	95,050	94,788
WALT DISNEY COMPANY	1.85% 5/30/19	33,976	34,053

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(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost of Acquisitions	(e) Current Value
UBS BANK USA DEP ACCT	CASH	34,765	34,765
ALTRIA GROUP INC	COMMON STOCK	65,051	78,001
BLACKROCK INC	COMMON STOCK	30,711	39,500
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	26,224	37,559
CA INC	COMMON STOCK	35,469	33,244
CARNIVAL CORP PAIRED SHS	COMMON STOCK	33,530	42,059
CHEVRON CORP	COMMON STOCK	21,741	19,072
CINN FINCL CRP OHIO	COMMON STOCK	24,204	33,017
CISCO SYSTEMS INC	COMMON STOCK	24,491	30,386
COCA COLA COM	COMMON STOCK	18,981	20,621
COMMUNICATIONS SALES & LEASING REIT	COMMON STOCK	21,651	11,233
CONOCOPHILLIPS	COMMON STOCK	25,124	20,170
CORRECTIONS CORP OF AMER	COMMON STOCK	28,742	21,536
DOMINION RES INC NEW	COMMON STOCK	12,631	14,610
DUKE ENERGY CORP	COMMON STOCK	18,150	18,990
ELI LILLY & CO	COMMON STOCK	33,636	41,119
GENERAL DYNAMICS	COMMON STOCK	34,762	48,213
GENERAL ELECTRIC	COMMON STOCK	47,539	55,509
HASBRO INC	COMMON STOCK	40,829	47,758
H & R BLOCK INC	COMMON STOCK	34,566	31,245
INTEL CORP	COMMON STOCK	27,356	37,482
KINDER MORGAN MANAGEMENT	COMMON STOCK	39,059	20,023
LOWE'S COMPANIES	COMMON STOCK	24,911	44,483
MICROSOFT CORP	COMMON STOCK	21,192	32,511
MOSAIC CO	COMMON STOCK	31,807	19,534
NEWMARKET CORP	COMMON STOCK	21,241	26,651
NORFOLD STHN CORP	COMMON STOCK	27,191	41,365
PAYCHEX INC	COMMON STOCK	18,275	26,339
PFIZER INC	COMMON STOCK	32,919	37,800
REYNOLDS AMERICAN INC	COMMON STOCK	42,058	49,750
VERIZON COMMUNICATIONS	COMMON STOCK	19,116	19,320
WELLS FARGO & CO	COMMON STOCK	37,133	46,423
SUBTOTAL UBS UT 52207 UN		**955,055**	**1,080,288**
PARTICIPANT LOANS	4.25% - 5.25%		**715,127**
TOTAL ASSETS			**20,153,080**

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SCHEDULE OF ASSETS ACQUIRED AND DISPOSED OF WITHIN YEAR

(A) Identity of issue, borrower, lessor, or similar party	(B) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost of Acquisitions	(e) Proceeds of Dispositions
Alibaba Group	Common Stock	159,318	171,499
Dow Chemical	Common Stock	169,531	188,359
Fonar Corp	Common Stock	253,416	329,491
Yum Brands	Common Stock	60,896	50,636
Federal Farm CRE	2.19% 3/26/2021	74,993	75,000
US TSY Note	3.625% 2/15/2020	96,099	95,108
Comerica Bk MI NTS	5.75% 11/21/2016	38,800	38,376
TOTAL ASSETS ACQUIRED AND DISPOSED OF WITHIN YEAR		853,053	948,469

See independent auditors' report

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2015 FORM 5500, SCHEDULE H ATTACHMENT
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
CASH		94.46	94.46
SCHWAB GOVT MONEY FUND	MONEY MARKET	19,285.06	19,285.06
ALPHABET INC	COMMON STOCK	2,778.53	3,794.40
APPLE INC	COMMON STOCK	539.29	1,052.60
ASTRAZENECA PLC	1.95% 9/18/19	9,936.50	9,949.18
BERKSHIRE HTHAWAY	3% 5/15/22	10,027.40	10,203.32
CARTERS INC	COMMON STOCK	2,788.78	3,561.20
CATERPILLAR INC	COMMON STOCK	4,230.53	3,398.00
CHEVRON CORPORATION	2.427% 6/24/20	10,123.00	9,990.95
CHURCH & DWIGHT CO	COMMON STOCK	1,703.36	1,697.60
COGNIZAN TECHNOLOGY SOLUTIONS	COMMON STOCK	2,366.00	4,201.40
COSTCO WHOLESALE	COMMON STOCK	1,394.74	1,615.00
COSTCO WHOLESALE	1.7% 12/15/19	9,817.50	9,913.67
CR BARD INC	1.375% 1/15/18	9,792.50	9,841.27
DOLLAR TREE INC	COMMON STOCK	2,378.94	3,861.00
EMC COR MASS	COMMON STOCK	3,106.66	3,338.40
E O G RESOURCES INC	COMMON STOCK	3,794.59	3,185.55
EXPEDIA INC	COMMON STOCK	1,672.05	4,350.50
FEDERAL FARM CARE	1.35% 10/28/19	9,969.27	9,860.28
FANNIE MAE	1.25 9/27/18	9,983.50	9,975.77
FANNIE MAE	1.5% 10/22/20	10,000.00	9,833.92
GENERAL ELECTRIC	1.6% 11/20/17	10,051.10	10,050.74
HAIN CELESTIAL GROUP	COMMON STOCK	3,347.63	3,231.20
HALLIBURTON CO	COMMON STOCK	3,772.70	3,233.80
HEXCEL CORP NEW	COMMON STOCK	2,742.38	3,251.50
INTEL CORPORATION	1.35% 12/15/17	9,993.60	10,012.51
ISHARES CORE MSCI	COMMON STOCK	29,815.64	23,240.10
ISHARES MSCI EAFE INDEX	COMMON STOCK	44,179.55	43,452.80
ISHARES TIPS BOND EFT	COMMON STOCK	8,868.77	9,322.80
ISHARED TRUST-RUSSELL 2000	COMMON STOCK	12,565.27	15,203.70
JOHNSON CONTROLS	COMMON STOCK	2,246.32	2,566.85
JOHNSON & JOHNSON	COMMON STOCK	2,371.49	3,081.60
MARKET VECTORS BIOTECH	COMMON STOCK	1,661.20	3,173.75
MC CORMICK & CO INC	COMMON STOCK	3,003.48	3,850.20
MCKESSON CORP	COMMON STOCK	1,671.74	3,944.60
MONDELEZ INTERNATIONAL-W/I	COMMON STOCK	1,991.77	3,363.00
NIKE	COMMON STOCK	895.12	3,125.00
NXP SEMICONDUCTORS NV	COMMON STOCK	1,096.64	3,370.00
OCCIDENTAL PETR	3.125% 2/15/22	9,910.58	9,805.89
OPPENHEIMER INTERNATIONAL	MUTUAL FUND	9,385.33	8,548.85
ORACLE CORP	COMMON STOCK	2,729.28	3,287.70
POWERSHARES DB COMMODITY	MUTUAL FUND	13,602.87	7,949.20
PRAXAIR INC	COMMON STOCK	2,160.00	2,048.00
PRICELINE COM INC	COMMON STOCK	3,040.00	6,374.75
PROCTOR & GAMBLE CO	COMMON STOCK	2,710.23	3,176.40
PRUDENTIAL FINANCIAL INC	COMMON STOCK	2,876.65	2,849.35
QUALCOMM INC	COMMON STOCK	3,966.87	3,748.88
QUALCOMM INC	2.25% 5/20/20	9,975.60	9,913.98
SECTOR SPDR MATERIALS	COMMON STOCK	3,798.55	3,690.70
SPDR GOLD TRUST	COMMON STOCK	8,424.33	6,594.90
SIRONA DENTAL SYSTEMS INC	COMMON STOCK	2,791.17	4,930.65
SKYWORKS SOLUTIONS INC	COMMON STOCK	844.76	3,073.20
STRYKER COPRORATION	1.3% 4/1/18	9,885.20	9,921.13
TJX COMPANIES INC	2.75% 6/15/21	10,169.40	10,136.45
T ROWE PRICE	COMMON STOCK	1,085.28	2,502.15
ULTA SALON COSMETIC & FRAGRANCE	COMMON STOCK	2,332.69	4,625.00

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
UNION PACIFIC CORP	COMMON STOCK	2,929.95	3,128.00
UNITED TECHNOLOGIES CORP	COMMON STOCK	1,800.55	2,401.75
UNITEDHEALTH GROUP INC	COMMON STOCK	1,822.87	4,117.40
VANGUARD DIV APPRECIATION	MUTUAL FUND	47,686.35	66,096.00
VANGUARD REIT ETF	MUTUAL FUND	6,711.17	9,966.25
VISA INC CL A	COMMON STOCK	1,179.59	4,653.00
WALT DISNEY CO	2.75% 8/16/21	10,113.60	10,172.87
WALT DISNEY CO	COMMON STOCK	1,375.00	2,627.00
WELLS FARGO & CO	2.625% 12/15/16	9,992.90	10,140.13
XYLEM INC	COMMON STOCK	1,129.28	2,190.00
YUM BRANDS	COMMON STOCK	1,085.58	1,095.75
SUBTOTAL CHARLES SCHWAB 7688-0937		**451,572.69**	**500,243.01**
CASH		-79,313.04	-79,313.04
SCHWAB GOVT MONEY FUND	MONEY MARKET	111,876.67	111,876.67
AIR PROD & CHEMIC	1.2% 10/15/17	89,863.20	89,427.51
ALPHABET INC	COMMON STOCK	38,333.09	53,121.60
APPLE INC	COMMON STOCK	21,202.16	31,578.00
ASTRAZENECA	1.95& 9/18/19	89,074.90	89,542.62
BANK OF MONTREAL	2.55% 11/6/22	88,358.55	88,990.02
BARCLAYS BANK P	5.25% 6/24/18	50,000.00	53,301.75
BARCLAYS BANK DE	.05% 5/24/18	49,500.00	48,980.50
BERKSHIRE HATHAWAY FIN	3% 5/15/22	89,407.40	91,829.88
BNP PARIBAS	1.25% 12/12/16	75,141.00	74,933.48
C. R. BARD INC	1.375% 1/15/18	88,283.95	88,571.43
CARTERS INC	COMMON STOCK	38,508.64	48,966.50
CATERPILLAR INC	COMMON STOCK	54,293.97	44,174.00
CHEVRON CORP	2.427% 6/24/20	79,747.75	79,927.60
CHURCH & DWIGHT CO	COMMON STOCK	25,507.68	25,464.00
CITIGROUP INC	1.3% 4/01/16	34,807.50	35,033.29
COGNIZANT TECHNOLOGY SOLUTIONS CORP	COMMON STOCK	30,414.04	54,018.00
COSTCO WHOLESALE CORP	1.7% 12/15/19	89,383.30	89,223.03
COSTCO WHOLESALE CORP	COMMON STOCK	28,019.61	32,300.00
CT ST HSG FIN AUTH 12C-2	3% 5/15/21	39,844.00	41,480.40
DENTON TX ISD	2.5% 8/15/21	60,000.00	61,227.00
DOLLAR TREE INC	COMMON STOCK	32,878.49	50,193.00
EMC CORP MASS	2.65% 10/15/20	89,741.65	79,671.60
EMC CORP MASS	COMMON STOCK	42,044.04	44,940.00
EOG RESOURCES INC	COMMON STOCK	53,686.80	46,013.50
EXPEDIA INC	COMMON STOCK	21,950.20	57,178.00
FANNIE MAE	1.5% 10/22/20	73,606.80	73,754.40
FEDERAL FARM CRE	1.36% 10/28/19	89,723.47	88,742.52
FEDERAL FARM CRE	1.94% 10/13/21	89,918.98	89,037.72
FEDERAL FARM CRE	2.2% 10/13/22	89,829.00	88,720.83
FFCB	1.24% 11/13/18	49,568.50	49,628.70
FFCB	1.29% 9/25/18	44,792.65	44,733.56
FFCB	1.29% 6/14/19	88,975.46	88,868.61
FHLB	2.29% 8/15/22	44,247.86	44,601.66
FREDDIE MAC	2% 12/11/20	24,634.98	45,288.95
FNMA	1.2139% 6/10/20	50,000.00	49,909.80
FNMA	1.125% 4/27/17	49,982.50	50,084.00
GENERAL ELECTRIC	1.6% 11/20/17	70,296.41	70,355.18
GOLDMAN SACH BK USA CD	1.35% 10/11/16	50,000.00	50,291.65
HAIN CELESTIAL GROUP	COMMON STOCK	45,820.71	44,227.05
HALLIBURTON CO	COMMON STOCK	53,340.93	45,954.00
HEXCEL CORP	COMMON STOCK	35,371.93	41,805.00
HYDRO-QUEBEC	2% 6/30/16	49,990.50	50,295.95
INTEL CORP	1.35% 12/15/17	89,743.05	90,112.59
ISHARES CORE MSCI	MUTUAL FUND	660,130.78	512,070.00
ISHARES MSCI EAFE ETF	MUTUAL FUND	976,816.21	968,880.00
ISHARES TRUST-RUSSELL 2000 INDEX	MUTUAL FUND	279,073.55	337,860.00

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
JOHNSON CONTROLS	COMMON STOCK	32,947.55	35,541.00
JOHNSON & JOHNSON	COMMON STOCK	29,015.99	36,979.20
MARKET VECTORS BIOTECH	COMMON STOCK	25,868.99	44,432.50
MC CORMICK & CO INC	COMMON STOCK	37,633.31	47,913.60
MCKESSON CORP	COMMON STOCK	25,442.93	54,238.25
MISSISSIPPI ST	1.6% 11/1/18	30,000.00	29,919.00
MONDELEZ INTERNATIONAL	COMMON STOCK	27,850.18	44,840.00
MORGAN STANLEY	2.5% 9/22/19	35,100.00	35,480.55
NATIONAL RURAL UTIL	3% 8/15/21	50,550.00	49,444.45
NIKE	COMMON STOCK	13,761.03	40,625.00
NORTHBROOK IL GO 12A	2% 12/1/21	74,109.80	73,232.25
NXP SEMICONDUCTORS	COMMON STOCK	15,587.44	40,018.75
OCCIDENTAL PETR	3.125% 2/15/22	89,526.00	88,253.01
OPPENHEIMER INTERNATIONAL	MUTUAL FUND	109,500.00	149,629.01
ORACLE CORP	COMMON STOCK	50,386.69	58,448.00
PEPSICO INC	1.25% 8/13/17	39,992.75	40,022.40
PNC FUNDING CORP	3.3% 3/8/22	90,434.25	91,609.92
POWERSHARES DB COMMODITY	MUTUAL FUND	305,329.37	180,360.00
PRAXAIR INC	COMMON STOCK	30,780.00	29,184.00
T ROWE PRICE GROUP INC	COMMON STOCK	24,725.17	33,957.75
PRICELINE COM INC	COMMON STOCK	15,201.88	31,873.75
PROCTOR & GAMBLE CO	COMMON STOCK	36,097.51	41,690.25
PRUDENTIAL FINANCIAL INC	COMMON STOCK	40,864.44	40,705.00
QUALCOMM INC	COMMON STOCK	55,621.80	50,484.85
QUALCOMM INC	2.25% 5/20/20	89,982.00	89,225.82
QUEBEC PROVINCE	5% 3/1/16	49,631.50	50,336.55
SD ST BLDG TXBL	1.109% 6/1/16	25,000.00	25,044.75
SPDR MATERIALS FD	MUTUAL FUND	46,725.76	45,591.00
SPDR GOLD TRUST	COMMON STOCK	193,885.55	146,102.40
SIRONA DENTAL SYSTEMS INC	COMMON STOCK	38,338.11	63,002.75
SKYWORKS SOLUTIONS INC	COMMON STOCK	13,316.47	40,719.90
STRYKER CORP	1.3% 4/1/18	88,960.80	89,290.17
SUTHRN IL TXBL	4.8% 4/1/17	25,408.50	25,671.25
SVYSWR	4.48% 1/1/18	35,414.05	36,672.30
SYNCHRONY BANK	1.6% 3/16/17	49,641.50	50,502.05
TJX CO	2.75% 6/15/21	89,845.80	91,228.05
ULTA SALON COSMETICS & FRAGRANCE	COMMON STOCK	31,257.99	61,975.00
UNION PACIFIC CORP	COMMON STOCK	41,591.64	43,792.00
UNITED HEALTH GROUP INC	COMMON STOCK	27,770.98	58,820.00
UNITED TECHNOLOGIES CORP	COMMON STOCK	32,144.28	38,428.00
UNIV NC CHARLOT	2.272% 4/1/19	65,170.95	65,912.60
US BANCORP MTN	3% 3/15/22	88,880.05	91,476.00
US TSY INFL	2.125% 1/15/19	112,116.12	117,200.75
VANGUARD REIT EFT	MUTUAL FUND	157,752.08	217,264.25
VISA INC	COMMON STOCK	31,275.19	71,733.75
WALT DISNEY CO	2.75% 8/16/21	90,755.20	91,555.83
WALT DISNEY CO	COMMON STOCK	25,395.80	42,032.00
WELLS FARGO & CO	2.625% 12/15/16	74,946.75	76,050.98
XYLEM INC	COMMON STOCK	22,719.77	31,025.00
YUM BRANDS	COMMON STOCK	16,435.84	16,436.25
SUB TOTAL CHARLES SCHWAB 5144-1652		**7,289,109.58**	**7,603,844.40**
CASH	MONEY MARKET	396.50	396.50
SCHWAB GOVT MONEY FUND	MONEY MARKET	12,102.93	12,102.93
ANTHEM INC	COMMON STOCK	36,279.82	78,086.40
APPLE INC	COMMON STOCK	92,239.40	126,312.00
BANK OF NEW YORK	COMMON STOCK	54,876.04	90,271.80
BAXALTA INCORPORATED	COMMON STOCK	28,584.29	43,908.75
BAXTER INTERNATIONAL	COMMON STOCK	35,219.93	42,918.75
BB&T CORPORATION	COMMON STOCK	47,735.80	46,317.25
BLACKROCK INC	COMMON STOCK	44,832.76	88,535.20
BOEING	COMMON STOCK	32,410.98	61,450.75

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
CHEVRON CORP	COMMON STOCK	55,609.48	67,470.00
COCA COLA	COMMON STOCK	47,884.21	70,239.60
COLGATE PALMOLIVE	COMMON STOCK	55,035.01	75,613.70
DEERE & CO	COMMON STOCK	72,215.74	64,829.50
EXXON MOBIL CORPORATION	COMMON STOCK	55,142.55	48,718.75
FASTENAL CO	COMMON STOCK	44,493.18	43,881.50
GENERAL ELECTRIC	COMMON STOCK	75,063.27	89,089.00
HONEYWELL INTERNATIONAL	COMMON STOCK	37,518.12	84,927.40
HSBC HOLDINGS	COMMON STOCK	88,018.47	66,112.25
INTEL CORP	COMMON STOCK	21,149.66	32,727.50
JP MORGAN CHASE & CO	COMMON STOCK	60,834.08	102,016.35
M&T BANK CORPORATION	COMMON STOCK	46,966.98	69,678.50
MCDONALDS CORP	COMMON STOCK	38,215.64	67,339.80
MEDTRONIC INC	COMMON STOCK	92,340.00	92,304.00
MERCK & CO INC	COMMON STOCK	53,248.65	52,820.00
MICROSOFT CORPORATION	COMMON STOCK	51,652.62	107,964.08
NEXTERA ENERGY	COMMON STOCK	42,998.76	80,514.75
NORDSTROM INC	COMMON STOCK	65,096.32	57,530.55
OCCIDENTAL PETROLEUM CORP	COMMON STOCK	57,287.28	50,707.50
PEPSICO INC.	COMMON STOCK	58,532.58	84,932.00
PFIZER INC	COMMON STOCK	80,694.88	87,640.20
PHILLIPS 66-W/I	COMMON STOCK	8,231.85	29,611.60
SCHLUMBERGER LTD	COMMON STOCK	79,096.92	73,237.50
SPECTRA ENERGY	COMMON STOCK	32,375.09	34,114.50
TIME WARNER INC	COMMON STOCK	62,453.39	69,520.25
TRAVELERS COMPANIES	COMMON STOCK	62,091.32	73,359.00
VENTAS INCORPORATED	COMMON STOCK	50,694.32	56,430.00
VERIZON COMMUNICATIONS	COMMON STOCK	83,200.15	95,906.50
W E C ENERGY GROUP	COMMON STOCK	49,904.31	70,038.15
WAL-MART STORES INC	COMMON STOCK	67,834.67	55,170.00
WILLIAMS SONOMA	COMMON STOCK	52,351.21	56,365.65
WISCONSIN ENERGY	COMMON STOCK	49,904.31	
TOTALCHARLES SCHWAB 5309-8442		**2,182,813.47**	**2,701,110.41**
FIDELITY CASH RESERVE MONEY MARKET	MONEY MARKET	430,207.82	430,207.82
ALLIED WORLD ASSURANCE	COMMON STOCK	124,642.35	111,570.00
AT&T CORP	COMMON STOCK	84,820.00	113,553.00
CONSOLIDATED EDISON	COMMON STOCK	69,193.60	128,540.00
CORNING INC	COMMON STOCK	118,167.25	127,960.00
FIDELITY SHORT TERM BOND	MUTUAL FUND	394,284.48	395,400.14
FREEPORT MCMORAN INC	COMMON STOCK	261,335.10	54,160.00
GENERAL ELECTRIC CO	COMMON STOCK	197,318.14	239,855.00
HCA HOLDINGS INC	COMMON STOCK	298,556.26	284,046.00
HSBC HOLDINGS	COMMON STOCK	58,090.00	58,718.00
HUANENG POWER	COMMON STOCK	118,111.12	171,500.00
ING GROEP	COMMON STOCK	144,430.45	193,350.00
ISHARES SILVER TR ISHARES	COMMON STOCK	229,696.08	171,470.00
MERCK ASIAN CURRENCY	MUTUAL FUND	120,000.00	109,183.66
MICROSOFT CORP	COMMON STOCK	132,650.40	249,660.00
MOSAIC CO NEW COM	COMMON STOCK	172,197.66	91,047.00
PPL CORP	COMMON STOCK	128,219.09	129,694.00
PROSHARES ULTRA SHORT	COMMON STOCK	226,202.70	222,825.00
PROSHARES TR SHORT 20+	COMMON STOCK	145,669.50	86,555.00
TALON ENERGY CORP	COMMON STOCK	104,355.68	43,610.00
SUB TOTAL FIDELITY		**3,558,147.68**	**3,412,904.62**
CASH		350,000.50	350,000.50
FFI INSITIUTIONAL FUND	MONEY MARKET	1.00	1.00
ISA BANK OF CHINA	MONEY MARKET	39,264.00	39,264.00
SUBTOTAL MERRILL LYNCH		**389,265.50**	**389,265.50**

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
UBS BANK USA DEP ACCT	CASH	27,754.92	27,754.92
ALLERGAN PLC	COMMON STOCK	64,316.85	64,687.50
ALPHABET INC	COMMON STOCK	59,179.00	66,908.86
AMERIPRISE FINANCIAL	COMMON STOCK	62,027.19	54,167.78
APPLE INC	COMMON STOCK	60,469.30	54,840.46
BOEING COMPANY	COMMON STOCK	58,084.04	59,281.90
COGNIZANT TECH SOLUTIONS	COMMON STOCK	57,726.36	51,617.20
COLGATE PALMOLIVE CO	COMMON STOCK	58,846.34	57,692.92
COMCAST CORP	COMMON STOCK	55,641.69	52,818.48
CVS HEALTH CORP	COMMON STOCK	60,713.24	54,653.43
DANAHER CORP	COMMON STOCK	58,023.96	59,628.96
ECOLAB INC	COMMON STOCK	54,513.25	54,101.74
FACEBOOK INC	COMMON STOCK	57,872.82	64,575.22
HILTON WORLDWIDE HOLDINGS	COMMON STOCK	59,388.70	49,070.20
HOME DEPOT INC	COMMON STOCK	55,578.00	62,289.75
HONEYWELL INTL INC	COMMON STOCK	57,132.80	58,517.05
ILLINOIS TOOL WORKS	COMMON STOCK	57,899.88	60,334.68
INTERCONTINENTAL EXCHANGE GROUP	COMMON STOCK	57,749.92	62,527.44
INVESCO LTD	COMMON STOCK	64,501.00	57,652.56
MCKESSON CORP	COMMON STOCK	65,141.46	60,352.38
MEDTRONIC PLC	COMMON STOCK	61,305.10	61,074.48
MYLAN N V EUR	COMMON STOCK	70,943.77	72,507.87
O REILLY AUTOMOTIVE INC	COMMON STOCK	55,871.72	57,272.92
PAREXEL INTL CORP	COMMON STOCK	66,013.51	66,485.12
PRICE T ROWE GROUP INC	COMMON STOCK	59,904.06	56,834.55
ROCKWELL COLLINS INC	COMMON STOCK	56,944.19	60,825.70
ROCKWELL AUTOMATION INC	COMMON STOCK	62,187.72	55,717.23
STARBUCKS CORP	COMMON STOCK	54,452.92	57,808.89
THERMO FISHER SCIENTIFIC	COMMON STOCK	61,203.88	64,541.75
TJX COS INC	COMMON STOCK	55,440.00	56,160.72
UNTD TECHNOLOGIES CORP	COMMON STOCK	59,767.34	58,314.49
SUBTOTAL UBS UT 52209 UN		**1,816,594.93**	**1,801,017.15**
UBS BANK USA DEP ACCT	CASH	35,513.58	35,513.58
AMERICAN EXPRESS	7.0% 3/19/18	31,568.88	31,051.72
AT&T INC	5.5 2/1/18	34,629.12	34,207.68
BB&T CORP MED TERM	2.050% 6/19/18	39,340.86	39,221.91
BERKSHIRE HATHAWAY FIN	2.9% 10/15/20	29,821.57	30,054.73
BK OF NY MELLON CORP	1.35% 3/6/18	28,848.04	28,896.76
CCCIT	2.15% 7/15/21	68,098.80	67,320.26
CENTERPOINT ENERGY TRANSITION	4.6% 8/15/19	56,193.69	56,065.64
COMERICA BK	2.5% 6/2/20	36,948.57	36,802.42
CONS EDISON CO OF NY	1.25% 12/1/18	41,846.76	41,096.88
DUKE ENERGY CAROLINAS	3.9% 6/15/21	39,630.70	39,291.04
FHLB NTS	.224% 5/17/16	135,002.70	134,960.85
FNMA	2.5% 9/1/30	155,326.29	153,660.66
GENERAL ELECTRIC CA CORP	2.2% 1/9/20	25,119.00	25,092.50
GOLDMAN SACHS GROUP	5.75% 10/1/16	14,690.90	14,438.76
HONEYWELL INTL INC	4.25% 3/1/21	34,629.79	33,900.05
INTN BUSINESS MACH	7.625% 10/15/18	34,155.33	33,428.30
JOHNSON & JOHNSON COM	5.15% 7/18/18	34,350.79	33,898.50
JP MORGAN CHASE & CO	3.15% 7/5/16	24,441.84	24,248.16
KIMBERLY CLARK CORP	6.25% 7/15/18	35,084.87	34,480.68
METLIFE INC	7.717% 2/15/19	34,356.59	33,692.49
NATL RURAL UTILS COOP	2.35% 6/15/20	19,930.80	19,769.00
NELNET STUDENT LOAN TRUST	0.0% 4/25/31	63,050.00	63,303.50
NTHN TR CORP NTS B/E	3.375% 8/23/21	18,752.76	18,686.88
PEPSICO INC	2.25% 1/7/19	34,428.06	34,456.62
PNC BK NTS	2.2% 1/28/19	31,465.31	31,101.37
PROCTOR & GAMBLE CO	4.7% 2/15/19	34,215.63	33,777.60

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
PRUDENTIAL FINANCIAL	2.3% 8/15/18	38,524.02	38,271.32
PUB SVC ELEC & GAS CO	2.0% 8/15/19	35,341.25	34,760.25
PUBLIC SVC CO	5.8% 8/1/18	39,198.60	38,257.45
ST STREET CORP	1.35% 5/15/18	13,923.00	13,892.34
SUNTRUST BANKS INC	6.0% 9/11/17	19,499.40	19,120.50
TARGET CORP	6.0% 1/15/18	35,294.40	34,876.80
TRAVELERS COS INC	5.9% 6/2/19	18,268.32	18,013.44
UNITED PARCEL SERVICE	3.125% 1/15/21	34,209.12	34,307.46
UNTD TECHNOLOGIES CORP	1.25% 2/1/19	34,188.00	33,455.40
US BANK NA CINCINNATI	2.125% 10/28/19	39,213.33	38,970.36
US TREASURY NOTE	1.75% 5/15/22	97,855.31	97,379.37
US TREASURY NOTE	1.75% 5/13/23	112,466.41	112,039.90
US TREASURY NOTE	2.0% 2/15/25	145,456.62	144,675.92
US TREASURY NOTE	2.25% 11/15/25	95,050.00	94,788.15
WALT DISNEY COMPANY	1.85% 5/30/19	33,976.20	34,052.70
SUBTOTAL UBS UT 52208 UN		**1,963,905.21**	**1,949,279.90**
UBS BANK USA DEP ACCT	CASH	34,764.76	34,764.76
ALTRIA GROUP INC	COMMON STOCK	65,051.39	78,001.40
BLACKROCK INC	COMMON STOCK	30,711.03	39,500.32
BRISTOL-MYERS SQUIBB CO	COMMON STOCK	26,223.92	37,559.34
CA INC	COMMON STOCK	35,469.18	33,243.84
CARNIVAL CORP PAIRED SHS	COMMON STOCK	33,530.00	42,058.56
CHEVRON CORP	COMMON STOCK	21,740.56	19,071.52
CINN FINCL CRP OHIO	COMMON STOCK	24,203.94	33,016.86
CISCO SYSTEMS INC	COMMON STOCK	24,491.41	30,386.44
COCA COLA COM	COMMON STOCK	18,980.60	20,620.80
COMMUNICATIONS SALES & LEASING REIT	COMMON STOCK	21,651.04	11,232.69
CONOCOPHILLIPS	COMMON STOCK	25,123.84	20,170.08
CORRECTIONS CORP OF AMER	COMMON STOCK	28,742.13	21,536.37
DOMINION RES INC NEW	COMMON STOCK	12,631.14	14,610.24
DUKE ENERGY CORP	COMMON STOCK	18,149.79	18,989.74
ELI LILLY & CO	COMMON STOCK	33,636.25	41,118.88
GENERAL DYNAMICS	COMMON STOCK	34,762.17	48,213.36
GENERAL ELECTRIC	COMMON STOCK	47,538.57	55,509.30
HASBRO INC	COMMON STOCK	40,828.63	47,758.24
H & R BLOCK INC	COMMON STOCK	34,566.20	31,244.78
INTEL CORP	COMMON STOCK	27,356.40	37,481.60
KINDER MORGAN MANAGEMENT	COMMON STOCK	39,058.62	20,022.64
LOWE'S COMPANIES	COMMON STOCK	24,911.46	44,483.40
MICROSOFT CORP	COMMON STOCK	21,192.41	32,511.28
MOSAIC CO	COMMON STOCK	31,806.70	19,533.72
NEWMARKET CORP	COMMON STOCK	21,241.18	26,651.10
NORFOLD STHN CORP	COMMON STOCK	27,190.60	41,364.51
PAYCHEX INC	COMMON STOCK	18,275.38	26,339.22
PFIZER INC	COMMON STOCK	32,918.57	37,799.88
REYNOLDS AMERICAN INC	COMMON STOCK	42,057.89	49,749.70
VERIZON COMMUNICATIONS	COMMON STOCK	19,116.46	19,319.96
WELLS FARGO & CO	COMMON STOCK	37,133.20	46,423.44
SUBTOTAL UBS UT 52207 UN		**955,055.42**	**1,080,287.97**
PARTICIPANT LOANS	4.25% - 5.25%		**715,127.02**
TOTAL ASSETS			**20,153,079.98**

Schedule H, line 4i

Schedule of Assets (Acquired and Disposed of Within Year).

For the plan year beginning **01/01/2015** and ending **12/31/2015**

Name of plan

B & B Lumber Company, Inc. Profit Sharing Plan

Employer Identification Number

16-1035246

Three-digit plan number ► **001**

(a) Identity of issue, borrower, lessor, or similar party	**(b)** Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**(c)** Costs of acquisitions	**(d)** Proceeds of dispositions
ALIBABA GROUP	COMMON STOCK	159,318	171,499
DOW CHEMICAL	COMMON STOCK	169,531	188,359
FONAR CORP	COMMON STOCK	253,416	329,491
YUM BRANDS	COMMON STOCK	60,896	50,636
FEDERAL FARM CRE	2.19% 3/26/2021	74,993	75,000
US TSY NOTE	3.625% 2/15/2020	96,099	95,108
COMERICA BK MI NTS	5.75% 11/21/2016	38,800	38,376

Schedule H, line 4i
Schedule of Assets (Held At End of Year)

For the plan year beginning **01/01/2015** and ending **12/31/2015**

Name of plan
B & B Lumber Company, Inc. Profit Sharing Plan

Employer Identification Number
16-1035246

Three-digit plan number ► **001**

(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current value
	SEE ATTACHED			