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 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

2017

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

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.)
- [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
PO BOX 420
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.	10/10/2018	BRIGHAM BOOHER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/10/2018	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

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 or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:

a Sponsor's name

c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	170
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)**	154
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	142
b	Retired or separated participants receiving benefits	**6b**	0
c	Other retired or separated participants entitled to future benefits	**6c**	13
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	155
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f	Total. Add lines **6d** and **6e**.	**6f**	155
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	153
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	10
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 2F 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]	1	**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 2017 Form M-1 annual report. If the plan was not required to file the 2017 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

2017

This Form is Open to Public Inspection

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

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
MASSACHUSETTS 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	01/01/2017	12/31/2017

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
1	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

JOSEPH WARREN YOUNG III
250 S CLINTON ST
SUITE 300
SYRACUSE, NY 13202-1497

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

(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**	542
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. Specify nature of costs.			**10b**	

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.**	**2017** **This Form is Open to Public Inspection.**

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

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 disclosures on eligible indirect compensation

STRATEGIC FINANCIAL SERVICES
114 BUSINESS PARK DRIVE
UTICA, NY 13502

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

THE BARTER GROUP
205 S SALINA ST
SUITE 300
SYRACUSE, NY 13202

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

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

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

UBS FINANCIAL SERVICES, INC.

1285 AVENUE OF THE AMERICAS
NEW YORK, NY 10019

13-2638166

(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		34981	Yes ☐ No ☒	Yes ☒ No ☐		Yes ☐ No ☐

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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(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

2017

This Form is Open to Public Inspection

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

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)	142621	74907
(2) Participant contributions	1b(2)		29
(3) Other	1b(3)		21470
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1091362	1278773
(2) U.S. Government securities	1c(2)	1339110	1583610
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	3297937	3217053
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	9011432	9212000
(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)	682201	706366
(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)	4086382	4049503
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	15226	15836

			(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**	19666271	20159547
	Liabilities			
g	Benefit claims payable	**1g**	1250	327
h	Operating payables	**1h**		
i	Acquisition indebtedness	**1i**		
j	Other liabilities	**1j**	27048	
k	Total liabilities (add all amounts in lines 1g through1j)	**1k**	28298	327
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	**1l**	19637973	20159220

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)**	251438	
	(B) Participants	**2a(1)(B)**	386467	
	(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)**		637905
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	**2b(1)(A)**	6314	
	(B) U.S. Government securities	**2b(1)(B)**	23955	
	(C) Corporate debt instruments	**2b(1)(C)**	83723	
	(D) Loans (other than to participants)	**2b(1)(D)**		
	(E) Participant loans	**2b(1)(E)**	39035	
	(F) Other	**2b(1)(F)**	47	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	**2b(1)(G)**		153074
	(2) Dividends: **(A)** Preferred stock	**2b(2)(A)**		
	(B) Common stock	**2b(2)(B)**	249331	
	(C) Registered investment company shares (e.g. mutual funds)	**2b(2)(C)**	69923	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	**2b(2)(D)**		319254
	(3) Rents	**2b(3)**		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	**2b(4)(A)**	3634115	
	(B) Aggregate carrying amount (see instructions)	**2b(4)(B)**	3438198	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	**2b(4)(C)**		195917
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	**2b(5)(A)**		
	(B) Other	**2b(5)(B)**	944952	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	**2b(5)(C)**		944952

		(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)		355007
c Other income	2c		610
d Total income. Add all **income** amounts in column (b) and enter total	2d		2606719
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2042284	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		2042284
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: **(1)** Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	43188	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		43188
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2085472
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		521247
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	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a		X	
b Were any loans by the plan or fixed income obligations due the plan in default as of the close of the plan year or classified during the year as uncollectible? Disregard participant loans secured by participant's account balance. (Attach Schedule G (Form 5500) Part I if "Yes" is checked.)	4b		X	

			Yes	No	Amount
c	Were any leases to which the plan was a party in default or classified during the year as uncollectible? (Attach Schedule G (Form 5500) Part II if "Yes" is checked.)	4c		X	
d	Were there any nonexempt transactions with any party-in-interest? (Do not include transactions reported on line 4a. Attach Schedule G (Form 5500) Part III if "Yes" is checked.)	4d		X	
e	Was this plan covered by a fidelity bond?	4e	X		500000
f	Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?	4f		X	
g	Did the plan hold any assets whose current value was neither readily determinable on an established market nor set by an independent third party appraiser?	4g		X	
h	Did the plan receive any noncash contributions whose value was neither readily determinable on an established market nor set by an independent third party appraiser?	4h		X	
i	Did the plan have assets held for investment? (Attach schedule(s) of assets if "Yes" is checked, and see instructions for format requirements.)	4i	X		
j	Were any plan transactions or series of transactions in excess of 5% of the current value of plan assets? (Attach schedule of transactions if "Yes" is checked, and see instructions for format requirements.)	4j		X	
k	Were all the plan assets either distributed to participants or beneficiaries, transferred to another plan, or brought under the control of the PBGC?	4k		X	
l	Has the plan failed to provide any benefit when due under the plan?	4l		X	
m	If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)	4m		X	
n	If 4m was answered "Yes," check the "Yes" box if you either provided the required notice or one of the exceptions to providing the notice applied under 29 CFR 2520.101-3.	4n			

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

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
If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year_____. (See instructions.)

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 sections 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

2017

This Form is Open to Public Inspection.

For calendar plan year 2017 or fiscal plan year beginning 01/01/2017 and ending 12/31/2017

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 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): _____

---

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):

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

JAMESVILLE, NEW YORK

AUDITED FINANCIAL STATEMENTS

AND SUPPLEMENTARY INFORMATION

YEARS ENDED DECEMBER 31, 2017 AND 2016

CONTENTS

	Pages
INDEPENDENT AUDITORS' REPORT	1 - 2
FINANCIAL STATEMENTS:	
Statement of Net Assets Available for Plan Benefits	3
Statement of Changes in Net Assets Available for Plan Benefits	4
Notes to Financial Statements	5 - 10
SUPPLEMENTARY INFORMATION:	
Schedule of Assets Held for Investment Purposes	11 - 18
Schedule of Assets Acquired and Disposed of Within Year	19

Evans and Bennett, LLP

CERTIFIED PUBLIC ACCOUNTANTS
2112 Erie Blvd. East Suite 100
Syracuse, New York 13224
(315) 474-3986
FAX # (315) 474-0716

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, 2017 and 2016, 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, 2017 and 2016, 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 11 through 19 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

Evans and Bennett LLP
Certified Public Accountants
Syracuse, NY

July 31, 2018

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

DECEMBER 31,

ASSETS

	2017	2016
Nonparticipant-directed investments at fair value:		
Cash	$ 134,651	$ 98,374
Registered investment -money market funds	1,144,121	992,989
Registered investment companies	4,049,504	4,086,381
Common stocks	9,212,000	9,011,432
U.S. government securities	1,583,610	1,339,111
Corporate bonds	3,217,053	3,297,937
Life insurance - cash value	15,836	15,226
	19,356,775	18,841,450
Receivables:		
Employer's contributions	74,907	116,706
Participant contributions	29	-
Participants' loans receivable	706,366	682,201
Participants' monthly loan payments	21,470	-
	802,772	798,907
Total assets	20,159,547	19,640,357

LIABILITIES

Accrued expenses	327	1,133
Total liabilities	327	1,133
Net assets available for benefits	$20,159,220	$19,639,224

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,

	2017	2016
ADDITIONS		
Additions to net assets attributed to:		
Investment income:		
Interest and dividends	$ 433,294	$ 513,834
Participant loan interest	39,035	36,087
Net appreciation in investments	1,496,486	1,009,320
	1,968,815	1,559,241
Contributions:		
Employer	251,438	385,916
Employee	386,467	387,759
Rollover	-	92,053
	637,905	865,728
Total additions	2,606,720	2,424,969
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	2,043,534	3,091,849
Administrative expenses	43,190	46,008
Total deductions	2,086,724	3,137,857
Net increase (decrease)	519,996	(712,888)
Net assets available for benefits:		
Beginning of year	19,639,224	20,352,112
End of year	$ 20,159,220	$ 19,639,224

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, 2017

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 $6,000 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 $0 and $27,048 at December 31, 2017 and 2016, 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 or $50,000, whichever is less. 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 5.75%). 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 investments are stated at quoted market prices. The fair value of corporate bonds and U.S. goverment securities are valued using a market approach on yields currently available on comparative securities of issurers with similiar ratings. 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. The life insurance is valued at the cash value of the policy.

Note 2. Summary of Significant Accounting Policies (continued)

Investment Valuation and Income Recognition (continued)

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.

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.

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 July 31, 2018 the date the financial statements were available to be issued.

Note 3. Investments

The following table presents investments at December 31, 2017 and 2016 that represent 5% or more of the Plan's assets.

Non-participant directed accounts	2017	2016
Ishares MSCI EAFE ETF	$ 1,090,485	*

* less than 5 % for 2016

The investments are all nonparticipant directed.

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).

The Plan's investments measured at fair value on a recurring basis were as follows as of December 31, 2017:

	Level 1	Level 2	Level 3	Total
Cash	$ 134,651	$ -	$ -	$ 134,651
Mutual Funds	1,971,558	-	-	1,971,558
Common Stocks	9,212,000	-	-	9,212,000
Exchange Traded Funds	3,222,067	-	-	3,222,067
Life Insurance	-	-	15,836	15,836
Corporate Bonds	-	3,217,053	-	3,217,053
U.S. Government Securities	-	1,583,610	-	1,583,610
Total investments	$ 14,540,276	$4,800,663	$ 15,836	$ 19,356,775

The Plan's investments measured at fair value on a recurring basis were as follows as of December 31, 2016:

	Level 1	Level 2	Level 3	Total
Cash	$ 98,374	$ -	$ -	$ 98,374
Mutual Funds	1,809,698	-	-	1,809,698
Common Stocks	9,011,432	-	-	9,011,432
Exchange Traded Funds	3,269,672	-	-	3,269,672
Life Insurance	-	-	15,226	15,226
Corporate Bonds	-	3,297,937	-	3,297,937
U.S. Government Securities	-	1,339,111	-	1,339,111
Total investments	$ 14,189,176	$4,637,048	$ 15,226	$ 18,841,450

Note 4. Fair Value Measurements (continued)

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:

	2017	2016
Balance beginning of year	$ 15,226	$ 15,677
Realized gains (losses)	-	-
Unrealized gains (losses)	610	(451)
Purchases, sales, issuances and settlements - net	-	-
Balance end of year	$ 15,836	$ 15,226

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 opinion letter on March 31, 2014, in which the Internal Revenue Service stated that the Plan prototype, as then designed, was 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.

Accounting principles generally accepted in the United States of America require plan management to evaluate tax positions taken by the Plan and recognize a tax liability if the Plan has taken an uncertain position that more likely than not would be sustained upon examination by taxing authorities. The Plan is subject to routine audits by taxing jurisdictions, however there are currently no audits in progress.

Note 7. Terminated Vested Accounts

At December 31, 2017 and 2016, there was $0 and $1,250, 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, 2017 and 2016, the Plan allocated $14,405 and $9,057, 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:

	2017	2016
Net assets available for benefits per the financial statements	$20,159,220	$19,639,224
Benefits payable	-	(1,250)
Net assets available for benefits per Schedule H of Form 5500	$20,159,220	$19,637,974

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

	2017	2016
Benefits paid to participants per the financial statements	$ 2,043,534	$ 3,091,849
Amounts allocated to withdrawing participants	(1,250)	(220,130)
Benefits paid to participants per Form 5500	$ 2,042,284	$ 2,871,719

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.

Note 12. Participant Loan Failure

Management has found that the Plan failed to follow Internal Revenue Service section 72(P) regarding participant loans. Management has stated that it plans to submit to the Internal Revenue Service notice under the voluntary correction program a plan to correct these issues. Management expects that these issues will not effect the plan's tax qualification. The costs to correct these issues will be paid by the plan sponsors with no cost to the plan.

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2017 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
SCHWAB GOVT MONEY FUND	MONEY MARKET	319	319
NXP SEMICONDUCTORS NV	COMMON STOCK	1,097	4,684
SUBTOTAL CHARLES SCHWAB 7688-0937		**1,416**	**5,003**
CASH		20,547	20,547
SCHWAB GOVT MONEY FUND	MONEY MARKET	228,332	228,332
ALBEMARLE CORP	COMMON STOCK	29,688	33,891
ALPHABET INC	COMMON STOCK	41,112	78,480
APPLE INC	COMMON STOCK	21,340	50,769
ASTRAZENECA	1.95& 9/18/19	99,011	99,328
BANK OF MONTREAL	2.55% 10/6/22	98,385	98,942
BARCLAYS BANK DE	.05% 5/24/18	49,500	49,075
C. R. BARD INC	1.375% 1/15/18	98,076	99,978
CH ROBINSON WORLDWD	COMMON STOCK	30,712	39,200
CARTERS INC	COMMON STOCK	41,297	69,319
CATERPILLAR INC	COMMON STOCK	32,091	61,456
CHEVRON CORP	2.427% 6/24/20	100,114	100,546
CHURCH & DWIGHT CO	COMMON STOCK	23,776	28,095
COGNIZANT TECHNOLOGY SOLUTIONS CORP	COMMON STOCK	33,558	51,134
COSTCO WHOLESALE CO	COMMON STOCK	23,898	31,640
COSTCO WHOLESALE CORP	1.7% 12/15/19	100,003	99,290
CT ST HSG FIN AUTH 12C-2	3% 5/15/21	60,550	61,651
DELL TECHNOLOGIES	COMMON STOCK	45,033	16,988
DENTON TX ISD	2.5% 8/15/21	60,000	60,472
DOLLAR TREE INC	COMMON STOCK	35,257	75,117
EAGLE MATERIALS INC	COMMON STOCK	33,123	36,256
EMC CORP MASS	2.65% 10/15/20	89,742	88,875
EQT CORP	COMMON STOCK	42,534	36,144
EXPEDIA INC	COMMON STOCK	12,229	30,541
FACTSET RESEARCH	COMMON STOCK	46,949	57,828
FANNIE MAE	1.25% 9/27/18	99,999	99,674
FANNIE MAE	3.483% 06/10/2020	50,000	49,577
FANNIE MAE	1.5% 10/22/20	98,570	98,537
FEDERAL FARM CRE	1.36% 10/28/19	99,693	98,832
FEDERAL FARM CRE	1.875% 4/12/22	94,243	93,306

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

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2017 FORM 5500, SCHEDULE H, 4I ATTACHMENT
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EIN: 16-1035246 PLAN NUMBER: 001

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FEDERAL FARM CRE	2.05% 10/5/22	104,813	103,403
FHLB	1.125% 7/14/21	98,912	96,600
FREDDIE MAC	2% 12/11/20	90,093	89,849
HAIN CELESTIAL GROUP	COMMON STOCK	47,666	48,325
HEXCEL CORP	COMMON STOCK	37,934	59,685
ISHARES CORE MSCI	MUTUAL FUND	534,612	597,450
ISHARES MSCI EAFE ETF	MUTUAL FUND	897,906	1,090,485
ISHARES TRUST-RUSSELL 2000 INDEX	MUTUAL FUND	378,141	548,856
ISHARES TIPS BOND ETF	MUTUAL FUND	65,135	67,878
JOHNSON & JOHNSON	COMMON STOCK	31,061	53,792
JPMORGAN CHASE	1.625% 5/15/18	90,210	89,914
LKQ CORP	COMMON STOCK	45,643	53,684
MC CORMICK & CO INC	COMMON STOCK	19,857	30,063
MCKESSON CORP	COMMON STOCK	41,804	60,041
MISSISSIPPI ST	1.6% 11/1/18	30,000	29,935
MONDELEZ INTERNATIONAL	COMMON STOCK	30,047	46,224
MORGAN STANLEY	2.5% 9/22/19	35,100	35,316
NATIONAL RURAL UTIL	3% 8/15/21	92,272	87,734
NORTHBROOK IL GO 12A	2% 12/1/21	74,110	73,757
NXP SEMICONDUCTORS	COMMON STOCK	15,587	55,618
OCCIDENTAL PETR	3.125% 2/15/22	99,437	102,371
OPPENHEIMER INTERNATIONAL	MUTUAL FUND	193,407	187,131
ORACLE CORP	COMMON STOCK	37,952	56,736
ORACLE CORP	1.9% 9/15/21	99,990	98,362
PNC FUNDING CORP	3.3% 3/8/22	100,757	102,497
PRAXAIR INC	COMMON STOCK	31,860	45,631
PRICELINE COM INC	COMMON STOCK	18,242	52,132
PROCTOR & GAMBLE CO	COMMON STOCK	36,625	48,696
PRUDENTIAL FINANCIAL INC	COMMON STOCK	40,043	56,340
QUALCOMM INC	COMMON STOCK	56,996	66,261
QUALCOMM INC	2.25% 5/20/20	99,958	99,267
RALPH LAUREN CO	2.125% 9/26/2018	100,513	100,072
SCHEIN HENRY INC	COMMON STOCK	31,568	31,446
SPDR GOLD TRUST	COMMON STOCK	235,606	247,300
SPDR S&P BIOTECH ETF	MUTUAL FUND	40,037	65,350
SKYWORKS SOLUTIONS INC	COMMON STOCK	34,598	79,283
STRYKER CORP	1.3% 4/1/18	98,846	99,876
SVYSWR	4.48% 1/1/18	35,414	35,000

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

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TORONTO DOMINIO	1.45% 8/13/19	99,805	98,908
TJX CO	2.75% 6/15/21	100,015	101,202
ULTA SALON COSMETICS & FRAGRANCE	COMMON STOCK	21,647	38,022
UNION PACIFIC CORP	COMMON STOCK	43,202	77,778
UNITED HEALTH GROUP INC	COMMON STOCK	24,167	94,798
UNITED TECHNOLOGIES CORP	COMMON STOCK	30,385	47,839
UNIV NC CHARLOT	2.272% 4/1/19	65,171	65,044
US BANCORP MTN	3% 3/15/22	99,717	101,974
UST INFL IDX	2.125% 1/15/19	112,116	117,246
VANECK VECTORS BIOTECH	MUTUAL FUND	33,416	51,086
VISA INC	COMMON STOCK	29,366	94,067
WALT DISNEY CO	COMMON STOCK	41,755	63,431
WELLS FARGO & CO	2.5% 3/4/21	101,187	99,961
WISDOMTREE INDIA	COMMON STOCK	54,133	56,794
XYLEM INC	COMMON STOCK	23,849	62,062
SUB TOTAL CHARLES SCHWAB 5144-1652		**6,972,046**	**8,206,393**
CASH	MONEY MARKET	642	642
SCHWAB GOVT MONEY FUND	MONEY MARKET	137,971	137,971
ANTHEM INC	COMMON STOCK	27,142	90,004
APPLE INC	COMMON STOCK	34,756	88,846
BANK OF NEW YORK	COMMON STOCK	38,379	85,099
BB&T CORPORATION	COMMON STOCK	57,015	82,287
BLACKROCK INC	COMMON STOCK	31,784	92,468
BOEING	COMMON STOCK	12,811	44,237
CHEVRON CORP	COMMON STOCK	40,613	65,725
CISCO SYSTEMS	COMMON STOCK	56,483	69,515
COLGATE PALMOLIVE	COMMON STOCK	38,161	51,306
CVS HEALTH CORP	COMMON STOCK	89,615	71,775
DEERE & CO	COMMON STOCK	36,595	67,299
ENBRIDGE INC	COMMON STOCK	36,751	51,547
EXXON MOBIL CORPORATION	COMMON STOCK	38,242	36,383
FASTENAL CO	COMMON STOCK	31,630	41,838
HONEYWELL INTERNATIONAL	COMMON STOCK	14,662	43,708
HSBC HOLDINGS	COMMON STOCK	61,473	60,935
INTEL CORP	COMMON STOCK	53,057	82,857
JP MORGAN CHASE & CO	COMMON STOCK	46,911	119,238

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

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M&T BANK CORPORATION	COMMON STOCK	35,299	70,961
MEDTRONIC INC	COMMON STOCK	66,177	69,445
MERCK & CO INC	COMMON STOCK	52,659	54,863
MICROSOFT CORPORATION	COMMON STOCK	25,253	79,980
NEXTERA ENERGY	COMMON STOCK	32,182	86,685
PEPSICO INC.	COMMON STOCK	36,689	61,159
PFIZER INC	COMMON STOCK	57,744	70,991
PHILLIPS 66-W/I	COMMON STOCK	25,868	46,023
SCHLUMBERGER LTD	COMMON STOCK	68,610	60,651
TIME WARNER INC	COMMON STOCK	44,996	69,060
TJX COMPANIES INC	COMMON STOCK	59,607	60,021
TRAVELERS COMPANIES	COMMON STOCK	45,053	62,394
US BANCORP	COMMON STOCK	67,750	85,728
VENTAS INCORPORATED	COMMON STOCK	37,142	42,307
VERIZON COMMUNICATIONS	COMMON STOCK	46,246	51,871
W E C ENERGY GROUP	COMMON STOCK	18,966	33,547
WAL-MART STORES INC	COMMON STOCK	38,374	52,338
WILLIAMS SONOMA	COMMON STOCK	47,813	44,979
TOTALCHARLES SCHWAB 5309-8442		**1,691,123**	**2,486,683**
FIDELITY CASH RESERVE MONEY MARKET	MONEY MARKET	706,544	706,544
AT&T CORP	COMMON STOCK	127,288	171,072
CAPITAL ONE FINANCIAL CORP	COMMON STOCK	160,416	219,076
FAIRFAX FINL HLDGS SUB VTG	COMMON STOCK	146,922	154,387
FIDELITY SHORT TERM BOND	MUTUAL FUND	639,284	640,305
GENERAL ELECTRIC CO	COMMON STOCK	197,318	134,365
HSBC HOLDINGS	COMMON STOCK	192,526	196,920
ING GROEP	COMMON STOCK	144,430	192,750
ISHARES SILVER TR ISHARES	COMMON STOCK	229,696	207,870
MICRON TECHNOLOGY	COMMON STOCK	173,968	164,480
MOSAIC CO NEW COM	COMMON STOCK	160,387	164,224
NATIONAL GRID SPON ADR	COMMON STOCK	256,393	235,240
PROSHARES ULTRA SHORT	COMMON STOCK	295,548	168,714
PROSHARES TR SHORT 20+	COMMON STOCK	191,710	120,285
TIME WARNER INC COM	COMMON STOCK	216,848	228,675
CALL TIME WARNER INC		(15,904)	(5,200)
SUB TOTAL FIDELITY		**3,823,376**	**3,699,707**

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

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	CASH		2	2
	BLK TREASURY STGY INST	MONEY MARKET	1	1
	ISA CAPITAL ONE NA	MONEY MARKET	113,459	113,459
	SUBTOTAL MERRILL LYNCH		**113,462**	**113,462**
	LIQUID ASSETS GOVT FUND	CASH	18,983	18,983
	ACCENTURE PLC IRELAND	COMMON STOCK	43,415	64,757
	ADOBE SYSTEMS INC	COMMON STOCK	43,897	79,734
	ALPHABET INC	COMMON STOCK	41,738	63,204
	AMERICAN TOWER CORP	COMMON STOCK	46,840	54,643
	AMERIPRISE FINANCIAL	COMMON STOCK	51,934	74,567
	AMERISOURCEBERGEN CORP	COMMON STOCK	49,164	52,521
	BECTON DICKINSON & CO	COMMON STOCK	41,755	60,793
	BLACKROCK INC	COMMON STOCK	49,232	67,296
	COLGATE PALMOLIVE CO	COMMON STOCK	49,667	55,229
	COMCAST CORP	COMMON STOCK	40,232	54,508
	CVS HEALTH CORP	COMMON STOCK	60,754	42,340
	DANAHER CORP	COMMON STOCK	42,967	56,156
	ECOLAB INC	COMMON STOCK	47,805	55,685
	FACEBOOK INC	COMMON STOCK	36,734	67,937
	HOME DEPOT INC	COMMON STOCK	43,215	68,799
	HONEYWELL INTL INC	COMMON STOCK	42,545	64,411
	INTERCONTINENTAL EXCHANGE GROUP	COMMON STOCK	40,993	61,105
	INVESCO LTD	COMMON STOCK	58,629	58,793
	LOWES COMPANIES	COMMON STOCK	51,940	63,385
	MEDTRONIC PLC	COMMON STOCK	49,610	52,003
	MONDELEZ INTL INC	COMMON STOCK	50,348	47,636
	O REILLY AUTOMOTIVE INC	COMMON STOCK	43,717	42,095
	PARKER HANNIFIN CORP	COMMON STOCK	57,329	66,061
	RED HAT INC	COMMON STOCK	53,161	80,947
	ROCKWELL AUTOMATION INC	COMMON STOCK	40,117	68,919
	SCHLUMBERGER NETHERLANDS	COMMON STOCK	57,637	57,282

See independent auditors' report

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DECEMBER 31, 2017

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STARBUCKS CORP	COMMON STOCK	54,620	55,707
THERMO FISHER SCIENTIFIC	COMMON STOCK	45,638	63,990
TJX COS INC	COMMON STOCK	44,972	48,781
UNTD TECHNOLOGIES CORP	COMMON STOCK	44,063	56,896
VISA INC	COMMON STOCK	49,313	68,982
WALT DISNEY CO	COMMON STOCK	45,634	49,347
SUBTOTAL UBS UT 52209 UN		**1,538,596**	**1,943,492**
LIQUID ASSETS GOVT FUND	CASH	18,381	18,381
AMERICAN EXPRESS	7.0% 3/19/18	31,569	28,300
AT&T INC	5.5 2/1/18	17,315	16,046
BB&T CORP MED TERM	2.050% 6/19/18	38,273	38,443
BERKSHIRE HATHAWAY FIN	2.9% 10/15/20	29,822	29,536
BK OF NY MELLON CORP	1.35% 3/6/18	28,848	28,971
CCCIT	2.15% 7/15/21	68,099	67,069
CENTERPOINT ENERGY TRANSITION	3.46% 8/15/19	13,211	12,909
CENTERPOINT ENERGY TRANSITION	2.1606% 10/15/21	38,288	38,215
COMERICA BK	2.5% 6/2/20	21,969	21,971
DUKE ENERGY CAROLINAS	3.9% 6/15/21	39,631	38,659
EXXON MOBIL CORP	2.397% 3/6/22	33,090	32,947
GENERAL ELECTRIC CA CORP	2.2% 1/9/20	25,119	24,975
GOLDMAN SACHS GROUP	6.15% 4/1/18	13,832	13,137
HONEYWELL INTL INC	4.25% 3/1/21	34,630	32,746
JOHNSON & JOHNSON COM	5.15% 7/18/18	32,057	31,390
JP MORGAN CHASE & CO	2.0% 8/15/17	24,739	24,214
KIMBERLY CLARK CORP	2.4% 3/1/22	31,063	29,885
METLIFE INC	7.717% 2/15/19	28,445	28,325
NATL RURAL UTILS COOP	2.35% 6/15/20	19,931	20,053
NTHN TR CORP NTS B/E	3.375% 8/23/21	18,753	18,515
PEPSICO INC	2.25% 1/7/19	34,428	34,097
PNC BK NTS	2.2% 1/28/19	30,385	30,289
PPL ELEC UTILITIES CORP	3.0% 09/15/21	39,866	39,667
PROCTOR & GAMBLE CO	2.3% 2/6/22	31,693	30,910

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2017 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
PUBLIC SVC CO	5.8% 8/1/18	39,199	35,743
ST STREET CORP	3.7% 11/20/23	29,663	29,484
SUNTRUST BANKS INC	6.0% 9/11/17	18,107	17,999
TARGET CORP	3.875% 7/15/20	32,873	31,234
UNITED PARCEL SERVICE	3.125% 1/15/21	34,209	33,812
UNTD TECHNOLOGIES CORP	1.95% 11/01/21	32,516	32,241
US BANK NA CINCINNATI	2.125% 10/28/19	39,213	39,014
US TREASURY NOTE	.075% 9/30/18	17,909	17,872
US TREASURY NOTE	1.25% 10/31/21	152,760	151,125
US TREASURY NOTE	1.75% 5/13/23	97,797	97,535
US TREASURY NOTE	1.875% 09/30/22	68,481	68,000
US TREASURY NOTE	2.0% 6/30/24	109,779	108,875
US TREASURY NOTE	2.0% 2/15/25	135,635	134,901
US TREASURY NOTE	1.5% 8/15/26	96,053	90,248
US TREASURY NOTE	2.25% 8/15/27	68,140	68,030
WALT DISNEY COMPANY	1.85% 5/30/19	33,976	33,938
SUBTOTAL UBS UT 52208 UN		**1,823,611**	**1,792,672**
UBS BANK USA DEP ACCT	CASH	33,591	33,591
ALTRIA GROUP INC	COMMON STOCK	69,110	82,193
BERKSHIRE HATHAWAY	COMMON STOCK	17,416	26,363
BLACKROCK INC	COMMON STOCK	25,651	46,748
CA INC	COMMON STOCK	29,009	31,849
CARNIVAL CORP PAIRED SHS	COMMON STOCK	35,716	51,171
CHEVRON CORP	COMMON STOCK	23,118	28,293
CINN FINCL CRP OHIO	COMMON STOCK	22,890	35,986
CISCO SYSTEMS INC	COMMON STOCK	22,001	36,691
COCA COLA COM	COMMON STOCK	20,668	20,233
CROWN CASTLE INTL CORP	COMMON STOCK	32,566	33,858
DIAGEO PLC NEW	COMMON STOCK	28,826	38,844
DOMINION RES INC NEW	COMMON STOCK	10,982	14,996
DUKE ENERGY CORP	COMMON STOCK	16,643	20,439
ELI LILLY & CO	COMMON STOCK	28,658	33,531
GENERAL DYNAMICS	COMMON STOCK	30,734	59,204
GENERAL ELECTRIC	COMMON STOCK	33,928	22,336

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2017 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
HASBRO INC	COMMON STOCK	8,121	9,362
INTEL CORP	COMMON STOCK	20,218	37,113
KINDER MORGAN MANAGEMENT	COMMON STOCK	29,866	18,088
LOWE'S COMPANIES	COMMON STOCK	16,704	24,722
MERCK & CO INC	COMMON STOCK	30,067	32,243
MICROSOFT CORP	COMMON STOCK	18,540	42,342
NEWMARKET CORP	COMMON STOCK	17,796	21,856
NORFOLK STHN CORP	COMMON STOCK	29,766	55,497
PAYCHEX INC	COMMON STOCK	15,807	28,662
PFIZER INC	COMMON STOCK	26,479	32,417
PHILIP MORRIS INTL INC	COMMON STOCK	18,246	17,538
TARGET CORP	COMMON STOCK	31,130	36,605
VERIZON COMMUNICATIONS	COMMON STOCK	29,111	30,117
WELLS FARGO & CO	COMMON STOCK	43,242	56,666
SUBTOTAL UBS UT 52207 UN		**852,807**	**1,093,526**
PARTICIPANT LOANS	5.25% - 6.25%		**706,366**
TOTAL ASSETS			**20,047,305**

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2017

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2017 FORM 5500, SCHEDULE H, 4I attachment
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

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
BERKSHIRE HATHAWAY	3% 5/15/22	10,327	10,344
GENERAL ELECTRIC	1.6% 11/20/17	9,999	10,010
VANGUARD DIVIDEND APPRECIATION	MUTUAL FUND	82,129	81,896
VANGUARD SHORT TERM BOND	MUTUAL FUND	5,988	5,991
TOTAL ASSETS ACQUIRED AND DISPOSED OF WITHIN YEAR		108,443	108,241

See independent auditors' report

Schedule H, line 4i

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

For the plan year beginning **01/01/2017** and ending **12/31/2017**

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
BERKSHIRE HATHAWAY	3% 5/15/22	10,327	10,344
GENERAL ELECTRIC	1.6% 11/20/17	9,999	10,010
VANGUARD DIVIDEND APPRECIATION	MUTUAL FUND	82,129	81,896
VANGUARD SHORT TERM BOND	MUTUAL FUND	5,988	5,991

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

For the plan year beginning **01/01/2017** and ending **12/31/2017**

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			

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2017 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			
SCHWAB GOVT MONEY FUND	MONEY MARKET		319.48
NXP SEMICONDUCTORS NV	COMMON STOCK	1,096.64	4,683.60
SUBTOTAL CHARLES SCHWAB 7688-0937		**1,096.64**	**5,003.08**
CASH			20,547.41
SCHWAB GOVT MONEY FUND	MONEY MARKET		228,332.06
ALBEMARLE CORP	COMMON STOCK	29,688.22	33,890.85
ALPHABET INC	COMMON STOCK	41,111.62	78,480.00
APPLE INC	COMMON STOCK	21,340.48	50,769.00
ASTRAZENECA	1.95& 9/18/19	99,011.40	99,327.70
BANK OF MONTREAL	2.55% 10/6/22	98,385.25	98,942.00
BARCLAYS BANK DE	.05% 5/24/18	49,500.00	49,075.00
C. R. BARD INC	1.375% 1/15/18	98,076.45	99,978.30
CH ROBINSON WORLDWD	COMMON STOCK	30,711.69	39,199.60
CARTERS INC	COMMON STOCK	41,297.42	69,319.10
CATERPILLAR INC	COMMON STOCK	32,091.00	61,456.20
CHEVRON CORP	2.427% 6/24/20	100,114.45	100,546.10
CHURCH & DWIGHT CO	COMMON STOCK	23,775.78	28,095.20
COGNIZANT TECHNOLOGY SOLUTIONS CORP	COMMON STOCK	33,558.07	51,134.40
COSTCO WHOLESALE CO	COMMON STOCK	23,898.26	31,640.40
COSTCO WHOLESALE CORP	1.7% 12/15/19	100,002.90	99,290.40
CT ST HSG FIN AUTH 12C-2	3% 5/15/21	60,550.20	61,651.20
DELL TECHNOLOGIES	COMMON STOCK	45,032.84	16,987.52
DENTON TX ISD	2.5% 8/15/21	60,000.00	60,471.60
DOLLAR TREE INC	COMMON STOCK	35,257.43	75,117.00
EAGLE MATERIALS INC	COMMON STOCK	33,122.91	36,256.00
EMC CORP MASS	2.65% 10/15/20	89,741.65	88,875.00
EQT CORP	COMMON STOCK	42,533.81	36,144.20
EXPEDIA INC	COMMON STOCK	12,229.41	30,541.35
FACTSET RESEARCH	COMMON STOCK	46,948.50	57,828.00
FANNIE MAE	1.25% 9/27/18	99,998.80	99,673.70
FANNIE MAE	3.483% 06/10/2020	50,000.00	49,577.25
FANNIE MAE	1.5% 10/22/20	98,570.05	98,536.70
FEDERAL FARM CRE	1.36% 10/28/19	99,692.74	98,832.10
FEDERAL FARM CRE	1.875% 4/12/22	94,243.10	93,306.06
FEDERAL FARM CRE	2.05% 10/5/22	104,812.60	103,403.48
FHLB	1.125% 7/14/21	98,911.92	96,600.10
FREDDIE MAC	2% 12/11/20	90,092.84	89,848.89
HAIN CELESTIAL GROUP	COMMON STOCK	47,665.61	48,324.60
HEXCEL CORP	COMMON STOCK	37,934.01	59,685.25
ISHARES CORE MSCI	MUTUAL FUND	534,612.07	597,450.00
ISHARES MSCI EAFE ETF	MUTUAL FUND	897,905.99	1,090,485.00
ISHARES TRUST-RUSSELL 2000 INDEX	MUTUAL FUND	378,141.38	548,856.00
ISHARES TIPS BOND ETF	MUTUAL FUND	65,135.13	67,877.60
JOHNSON & JOHNSON	COMMON STOCK	31,061.13	53,792.20
JPMORGAN CHASE	1.625% 5/15/18	90,210.04	89,913.87
LKQ CORP	COMMON STOCK	45,643.39	53,684.40
MC CORMICK & CO INC	COMMON STOCK	19,857.28	30,063.45

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
MCKESSON CORP	COMMON STOCK	41,804.10	60,040.75
MISSISSIPPI ST	1.6% 11/1/18	30,000.00	29,935.20
MONDELEZ INTERNATIONAL	COMMON STOCK	30,046.63	46,224.00
MORGAN STANLEY	2.5% 9/22/19	35,100.00	35,316.05
NATIONAL RURAL UTIL	3% 8/15/21	92,272.00	87,734.25
NORTHBROOK IL GO 12A	2% 12/1/21	74,109.80	73,757.25
NXP SEMICONDUCTORS	COMMON STOCK	15,587.44	55,617.75
OCCIDENTAL PETR	3.125% 2/15/22	99,436.58	102,370.90
OPPENHEIMER INTERNATIONAL	MUTUAL FUND	193,406.95	187,131.23
ORACLE CORP	COMMON STOCK	37,951.91	56,736.00
ORACLE CORP	1.9% 9/15/21	99,990.00	98,361.70
PNC FUNDING CORP	3.3% 3/8/22	100,756.85	102,496.80
PRAXAIR INC	COMMON STOCK	31,860.00	45,630.60
PRICELINE COM INC	COMMON STOCK	18,241.88	52,132.20
PROCTOR & GAMBLE CO	COMMON STOCK	36,625.31	48,696.40
PRUDENTIAL FINANCIAL INC	COMMON STOCK	40,042.54	56,340.20
QUALCOMM INC	COMMON STOCK	56,996.17	66,260.70
QUALCOMM INC	2.25% 5/20/20	99,957.60	99,266.70
RALPH LAUREN CO	2.125% 9/26/2018	100,513.00	100,072.30
SCHEIN HENRY INC	COMMON STOCK	31,567.59	31,446.00
SPDR GOLD TRUST	COMMON STOCK	235,606.45	247,300.00
SPDR S&P BIOTECH ETF	MUTUAL FUND	40,037.45	65,349.90
SKYWORKS SOLUTIONS INC	COMMON STOCK	34,597.56	79,283.25
STRYKER CORP	1.3% 4/1/18	98,846.00	99,876.10
SVYSWR	4.48% 1/1/18	35,414.05	35,000.00
TORONTO DOMINIO	1.45% 8/13/19	99,805.10	98,907.60
TJX CO	2.75% 6/15/21	100,015.20	101,202.30
ULTA SALON COSMETICS & FRAGRANCE	COMMON STOCK	21,646.88	38,022.20
UNION PACIFIC CORP	COMMON STOCK	43,201.73	77,778.00
UNITED HEALTH GROUP INC	COMMON STOCK	24,166.71	94,797.80
UNITED TECHNOLOGIES CORP	COMMON STOCK	30,385.33	47,838.75
UNIV NC CHARLOT	2.272% 4/1/19	65,170.95	65,043.55
US BANCORP MTN	3% 3/15/22	99,717.44	101,974.20
UST INFL IDX	2.125% 1/15/19	112,116.12	117,245.73
VANECK VECTORS BIOTECH	MUTUAL FUND	33,415.56	51,086.00
VISA INC	COMMON STOCK	29,366.36	94,066.50
WALT DISNEY CO	COMMON STOCK	41,754.60	63,430.90
WELLS FARGO & CO	2.5% 3/4/21	101,186.78	99,961.40
WISDOMTREE INDIA	COMMON STOCK	54,133.24	56,793.60
XYLEM INC	COMMON STOCK	23,849.05	62,062.00
SUB TOTAL CHARLES SCHWAB 5144-1652		**6,723,166.73**	**8,206,393.00**
CASH	MONEY MARKET		642.45
SCHWAB GOVT MONEY FUND	MONEY MARKET		137,970.77
ANTHEM INC	COMMON STOCK	27,142.45	90,004.00
APPLE INC	COMMON STOCK	34,756.46	88,845.75
BANK OF NEW YORK	COMMON STOCK	38,379.00	85,098.80
BB&T CORPORATION	COMMON STOCK	57,015.30	82,286.60
BLACKROCK INC	COMMON STOCK	31,784.07	92,467.80
BOEING	COMMON STOCK	12,811.39	44,236.50
CHEVRON CORP	COMMON STOCK	40,613.23	65,724.75
CISCO SYSTEMS	COMMON STOCK	56,483.15	69,514.50
COLGATE PALMOLIVE	COMMON STOCK	38,161.29	51,306.00
CVS HEALTH CORP	COMMON STOCK	89,614.90	71,775.00
DEERE & CO	COMMON STOCK	36,595.12	67,299.30
ENBRIDGE INC	COMMON STOCK	36,751.44	51,546.98

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
EXXON MOBIL CORPORATION	COMMON STOCK	38,242.15	36,383.40
FASTENAL CO	COMMON STOCK	31,629.51	41,837.85
HONEYWELL INTERNATIONAL	COMMON STOCK	14,662.31	43,707.60
HSBC HOLDINGS	COMMON STOCK	61,473.17	60,935.20
INTEL CORP	COMMON STOCK	53,057.01	82,857.20
JP MORGAN CHASE & CO	COMMON STOCK	46,910.68	119,238.10
M&T BANK CORPORATION	COMMON STOCK	35,299.09	70,960.85
MEDTRONIC INC	COMMON STOCK	66,177.00	69,445.00
MERCK & CO INC	COMMON STOCK	52,658.61	54,863.25
MICROSOFT CORPORATION	COMMON STOCK	25,252.95	79,979.90
NEXTERA ENERGY	COMMON STOCK	32,182.33	86,685.45
PEPSICO INC.	COMMON STOCK	36,689.38	61,159.20
PFIZER INC	COMMON STOCK	57,743.79	70,991.20
PHILLIPS 66-W/I	COMMON STOCK	25,868.01	46,023.25
SCHLUMBERGER LTD	COMMON STOCK	68,610.33	60,651.00
TIME WARNER INC	COMMON STOCK	44,995.95	69,059.85
TJX COMPANIES INC	COMMON STOCK	59,606.64	60,021.10
TRAVELERS COMPANIES	COMMON STOCK	45,052.74	62,394.40
US BANCORP	COMMON STOCK	67,750.11	85,728.00
VENTAS INCORPORATED	COMMON STOCK	37,141.82	42,307.05
VERIZON COMMUNICATIONS	COMMON STOCK	46,245.83	51,871.40
W E C ENERGY GROUP	COMMON STOCK	18,965.57	33,547.15
WAL-MART STORES INC	COMMON STOCK	38,374.15	52,337.50
WILLIAMS SONOMA	COMMON STOCK	47,813.03	44,979.00
TOTALCHARLES SCHWAB 5309-8442		**1,552,509.96**	**2,486,683.10**
FIDELITY CASH RESERVE MONEY MARKET	MONEY MARKET		706,544.37
AT&T CORP	COMMON STOCK	127,288.39	171,072.00
CAPITAL ONE FINANCIAL CORP	COMMON STOCK	160,416.11	219,076.00
FAIRFAX FINL HLDGS SUB VTG	COMMON STOCK	146,922.08	154,387.05
FIDELITY SHORT TERM BOND	MUTUAL FUND	639,284.48	640,305.01
GENERAL ELECTRIC CO	COMMON STOCK	197,318.14	134,365.00
HSBC HOLDINGS	COMMON STOCK	192,526.32	196,920.00
ING GROEP	COMMON STOCK	144,430.45	192,750.00
ISHARES SILVER TR ISHARES	COMMON STOCK	229,696.08	207,870.00
MICRON TECHNOLOGY	COMMON STOCK	173,967.75	164,480.00
MOSAIC CO NEW COM	COMMON STOCK	160,386.73	164,224.00
NATIONAL GRID SPON ADR	COMMON STOCK	256,392.55	235,240.00
PROSHARES ULTRA SHORT	COMMON STOCK	295,548.30	168,714.00
PROSHARES TR SHORT 20+	COMMON STOCK	191,710.45	120,285.00
TIME WARNER INC COM	COMMON STOCK	216,848.20	228,675.00
CALL TIME WARNER INC		-15,903.93	-5,200.00
SUB TOTAL FIDELITY		**3,116,832.10**	**3,699,707.43**
CASH		1.70	1.70
BLK TREASURY STGY INST	MONEY MARKET	1.00	1.00
ISA CAPITAL ONE NA	MONEY MARKET	113,459.00	113,459.00
SUBTOTAL MERRILL LYNCH		**113,461.70**	**113,461.70**
LIQUID ASSETS GOVT FUND	CASH	18,982.52	18,982.52
ACCENTURE PLC IRELAND	COMMON STOCK	43,414.81	64,757.07
ADOBE SYSTEMS INC	COMMON STOCK	43,896.66	79,734.20
ALPHABET INC	COMMON STOCK	41,738.02	63,204.00
AMERICAN TOWER CORP	COMMON STOCK	46,839.83	54,642.61
AMERIPRISE FINANCIAL	COMMON STOCK	51,933.50	74,566.80

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
AMERISOURCEBERGEN CORP	COMMON STOCK	49,163.63	52,521.04
BECTON DICKINSON & CO	COMMON STOCK	41,754.80	60,793.04
BLACKROCK INC	COMMON STOCK	49,232.18	67,296.01
COLGATE PALMOLIVE CO	COMMON STOCK	49,666.82	55,229.40
COMCAST CORP	COMMON STOCK	40,231.74	54,508.05
CVS HEALTH CORP	COMMON STOCK	60,753.99	42,340.00
DANAHER CORP	COMMON STOCK	42,966.61	56,156.10
ECOLAB INC	COMMON STOCK	47,805.10	55,684.70
FACEBOOK INC	COMMON STOCK	36,733.70	67,937.10
HOME DEPOT INC	COMMON STOCK	43,215.36	68,799.39
HONEYWELL INTL INC	COMMON STOCK	42,544.92	64,411.20
INTERCONTINENTAL EXCHANGE GROUP	COMMON STOCK	40,992.98	61,104.96
INVESCO LTD	COMMON STOCK	58,629.14	58,792.86
LOWES COMPANIES	COMMON STOCK	51,939.94	63,385.08
MEDTRONIC PLC	COMMON STOCK	49,610.44	52,003.00
MONDELEZ INTL INC	COMMON STOCK	50,347.78	47,636.40
O REILLY AUTOMOTIVE INC	COMMON STOCK	43,717.43	42,094.50
PARKER HANNIFIN CORP	COMMON STOCK	57,328.98	66,060.98
RED HAT INC	COMMON STOCK	53,160.75	80,947.40
ROCKWELL AUTOMATION INC	COMMON STOCK	40,117.35	68,918.85
SCHLUMBERGER NETHERLANDS	COMMON STOCK	57,636.63	57,281.50
STARBUCKS CORP	COMMON STOCK	54,620.03	55,707.10
THERMO FISHER SCIENTIFIC	COMMON STOCK	45,638.48	63,989.56
TJX COS INC	COMMON STOCK	44,972.25	48,781.48
UNTD TECHNOLOGIES CORP	COMMON STOCK	44,062.95	56,896.22
VISA INC	COMMON STOCK	49,312.53	68,982.10
WALT DISNEY CO	COMMON STOCK	45,634.00	49,347.09
SUBTOTAL UBS UT 52209 UN		**1,538,595.85**	**1,943,492.31**
LIQUID ASSETS GOVT FUND	CASH	18,380.83	18,380.83
AMERICAN EXPRESS	7.0% 3/19/18	31,568.88	28,299.88
AT&T INC	5.5 2/1/18	17,314.56	16,045.76
BB&T CORP MED TERM	2.050% 6/19/18	38,273.43	38,443.08
BERKSHIRE HATHAWAY FIN	2.9% 10/15/20	29,821.57	29,535.92
BK OF NY MELLON CORP	1.35% 3/6/18	28,848.04	28,971.00
CCCIT	2.15% 7/15/21	68,098.80	**67,069.01**
CENTERPOINT ENERGY TRANSITION	3.46% 8/15/19	13,210.98	**12,908.67**
CENTERPOINT ENERGY TRANSITION	2.1606% 10/15/21	38,287.74	**38,215.34**
COMERICA BK	2.5% 6/2/20	21,969.42	21,970.96
DUKE ENERGY CAROLINAS	3.9% 6/15/21	39,630.70	38,659.08
EXXON MOBIL CORP	2.397% 3/6/22	33,090.09	32,947.20
GENERAL ELECTRIC CA CORP	2.2% 1/9/20	25,119.00	24,974.50
GOLDMAN SACHS GROUP	6.15% 4/1/18	13,832.39	13,136.76
HONEYWELL INTL INC	4.25% 3/1/21	34,629.79	32,746.23
JOHNSON & JOHNSON COM	5.15% 7/18/18	32,056.64	31,389.76
JP MORGAN CHASE & CO	2.0% 8/15/17	24,739.03	24,214.40
KIMBERLY CLARK CORP	2.4% 3/1/22	31,062.90	29,885.40
METLIFE INC	7.717% 2/15/19	28,445.48	28,324.52
NATL RURAL UTILS COOP	2.35% 6/15/20	19,930.80	20,053.00
NTHN TR CORP NTS B/E	3.375% 8/23/21	18,752.76	18,514.80
PEPSICO INC	2.25% 1/7/19	34,428.06	34,096.56
PNC BK NTS	2.2% 1/28/19	30,385.33	30,288.76
PPL ELEC UTILITIES CORP	3.0% 09/15/21	39,866.19	39,666.51
PROCTOR & GAMBLE CO	2.3% 2/6/22	31,692.85	30,910.41
PRUDENTIAL FINANCIAL	2.3% 8/15/18	38,524.02	38,063.84
PUB SVC ELEC & GAS CO	2.0% 8/15/19	35,341.25	34,909.35

(a) Identity of issue, borrower, lessor, or similar pa	(c) Description of investment including maturity date,rate of	(d) Cost	(e) Current Value
PUBLIC SVC CO	5.8% 8/1/18	39,198.60	35,742.70
ST STREET CORP	3.7% 11/20/23	29,662.95	29,483.72
SUNTRUST BANKS INC	6.0% 9/11/17	18,106.56	17,999.46
TARGET CORP	3.875% 7/15/20	32,872.50	31,234.20
UNITED PARCEL SERVICE	3.125% 1/15/21	34,209.12	33,812.13
UNTD TECHNOLOGIES CORP	1.95% 11/01/21	32,515.89	32,240.67
US BANK NA CINCINNATI	2.125% 10/28/19	39,213.33	39,014.04
US TREASURY NOTE	.075% 9/30/18	17,908.59	17,872.02
US TREASURY NOTE	1.25% 10/31/21	152,759.76	151,125.00
US TREASURY NOTE	1.75% 5/13/23	97,796.88	97,535.00
US TREASURY NOTE	1.875% 09/30/22	68,480.62	68,000.19
US TREASURY NOTE	2.0% 6/30/24	109,779.32	108,875.46
US TREASURY NOTE	2.0% 2/15/25	135,635.48	134,900.52
US TREASURY NOTE	1.5% 8/15/26	96,052.97	90,247.83
US TREASURY NOTE	2.25% 8/15/27	68,140.31	68,029.86
WALT DISNEY COMPANY	1.85% 5/30/19	33,976.20	33,937.78
SUBTOTAL UBS UT 52208 UN		**1,823,610.61**	**1,792,672.11**
UBS BANK USA DEP ACCT	CASH	33,591.14	33,591.14
ALTRIA GROUP INC	COMMON STOCK	69,110.09	82,192.91
BERKSHIRE HATHAWAY	COMMON STOCK	17,415.65	26,363.26
BLACKROCK INC	COMMON STOCK	25,650.74	46,747.61
CA INC	COMMON STOCK	29,008.63	31,848.96
CARNIVAL CORP PAIRED SHS	COMMON STOCK	35,715.67	51,171.27
CHEVRON CORP	COMMON STOCK	23,117.99	28,292.94
CINN FINCL CRP OHIO	COMMON STOCK	22,890.13	35,985.60
CISCO SYSTEMS INC	COMMON STOCK	22,001.09	36,691.40
COCA COLA COM	COMMON STOCK	20,667.55	20,233.08
CROWN CASTLE INTL CORP	COMMON STOCK	32,565.73	33,858.05
DIAGEO PLC NEW	COMMON STOCK	28,826.16	38,843.98
DOMINION RES INC NEW	COMMON STOCK	10,982.43	14,996.10
DUKE ENERGY CORP	COMMON STOCK	16,642.72	20,438.73
ELI LILLY & CO	COMMON STOCK	28,657.85	33,530.62
GENERAL DYNAMICS	COMMON STOCK	30,733.72	59,203.95
GENERAL ELECTRIC	COMMON STOCK	33,928.08	22,336.00
GENERAL MILLS	COMMON STOCK	36,208.61	33,973.17
HASBRO INC	COMMON STOCK	8,121.09	9,361.67
INTEL CORP	COMMON STOCK	20,218.28	37,112.64
KINDER MORGAN MANAGEMENT	COMMON STOCK	29,866.10	18,088.07
LOWE'S COMPANIES	COMMON STOCK	16,703.59	24,722.04
MERCK & CO INC	COMMON STOCK	30,066.97	32,242.71
MICROSOFT CORP	COMMON STOCK	18,539.76	42,342.30
NEWMARKET CORP	COMMON STOCK	17,795.98	21,856.45
NORFOLK STHN CORP	COMMON STOCK	29,765.77	55,496.70
PAYCHEX INC	COMMON STOCK	15,806.76	28,661.68
PFIZER INC	COMMON STOCK	26,479.49	32,416.90
PHILIP MORRIS INTL INC	COMMON STOCK	18,246.15	17,537.90
TARGET CORP	COMMON STOCK	31,129.56	36,605.25
VERIZON COMMUNICATIONS	COMMON STOCK	29,111.40	30,117.17
WELLS FARGO & CO	COMMON STOCK	43,241.66	56,665.78
SUBTOTAL UBS UT 52207 UN		**852,806.54**	**1,093,526.03**
PARTICIPANT LOANS	5.25% - 6.25%		**706,365.87**
TOTAL ASSETS			**20,047,304.63**