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
- [X] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

C If the plan is a collectively-bargained plan, check here. . . . . ▶ [ ]

D Check box if filing under:
- [ ] Form 5558
- [ ] automatic extension
- [ ] the DFVC program
- [ ] special extension (enter description)

Part II Basic Plan Information—enter all requested information

1a Name of plan
CARR & SONS MASONRY INC 401(K) PROFIT SHARING PLAN & TRUST

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/2012

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)

CARR & SONS MASONRY INC

7025 90TH AVENUE N
PINELLAS PARK, FL 33782

2b Employer Identification Number (EIN)
59-2504941

2c Plan Sponsor's telephone number
727-526-9585

2d Business code (see instructions)
238900

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.	05/14/2019	TRACY CARR
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

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**	123
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)**	121
a(2) Total number of active participants at the end of the plan year	**6a(2)**	126
b Retired or separated participants receiving benefits	**6b**	
c Other retired or separated participants entitled to future benefits	**6c**	
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	126
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f Total. Add lines **6d** and **6e**.	**6f**	126
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	28
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
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 2G 2J 2K 2T 3D

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

9a Plan funding arrangement (check all that apply)		**9b** Plan benefit arrangement (check all that apply)	
(1)	[ ] Insurance	**(1)**	[ ] Insurance
(2)	[ ] Code section 412(e)(3) insurance contracts	**(2)**	[ ] Code section 412(e)(3) insurance contracts
(3)	[X] Trust	**(3)**	[X] Trust
(4)	[ ] General assets of the sponsor	**(4)**	[ ] General assets of the sponsor

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

a Pension Schedules

- **(1)** [ ] **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)** [ ] ___ **A** (Insurance Information)
- **(4)** [ ] **C** (Service Provider Information)
- **(5)** [ ] **D** (DFE/Participating Plan Information)
- **(6)** [ ] **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 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
CARR & SONS MASONRY INC 401(K) PROFIT SHARING PLAN & TRUST

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
CARR & SONS MASONRY INC

D Employer Identification Number (EIN)
59-2504941

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)		
(2) Participant contributions	1b(2)		
(3) Other	1b(3)		
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	1147	4020
(2) U.S. Government securities	1c(2)		
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)		
(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)	8971	4247
(9) Value of interest in common/collective trusts	1c(9)		0
(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)	471369	749837
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(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	481487	758104
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k		
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	481487	758104

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)	60598	
	(B) Participants	2a(1)(B)	146058	
	(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)		206656
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	9	
	(B) U.S. Government securities	2b(1)(B)		
	(C) Corporate debt instruments	2b(1)(C)		
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	292	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		301
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)		
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	30747	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		30747
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(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)		42521
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		280225
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	3533	
(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)		3533
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)	75	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		75
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		3608
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		276617
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: BARTON, GONZALEZ & MYERS, P.A. **(2)** EIN: 59-2970580

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	
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		X	

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.)

Barton,
Gonzalez
& Myers, P.A.
Certified Public Accountants

13137 - 66th Street, Largo, FL 33773
Phone: (727) 344-1040 Fax: (727) 533-8483
www.bartoncpas.com

Independent Auditor's Report

Plan Administrator
Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust

We have audited the accompanying financial statements of Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2017 and 2016, and the related statement of changes in net assets available for benefits for the year ended December 31, 2017, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free 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 auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal 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 the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2017 and 2016 and the changes in net assets available for benefits for the year ended December 31, 2017 in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules identified in the table of contents, together referred to as "supplemental information," are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the 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 as a whole.

Barton, Gonzalez & Myers, P.A.

Barton, Gonzalez & Myers, P.A.
Largo, Florida
September 17, 2018

Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust

Audited Financial Statements

December 31, 2017 and 2016

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Barton,
Gonzalez
& Myers, P.A.
Certified Public Accountants

13137 - 66th Street, Largo, FL 33773
Phone: (727) 344-1040 Fax: (727) 533-8483
www.bartoncpas.com

Independent Auditor's Report

Plan Administrator
Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust

We have audited the accompanying financial statements of Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust (the "Plan"), which comprise the statements of net assets available for benefits as of December 31, 2017 and 2016, and the related statement of changes in net assets available for benefits for the year ended December 31, 2017, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free 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 auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal 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 the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust as of December 31, 2017 and 2016 and the changes in net assets available for benefits for the year ended December 31, 2017 in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules identified in the table of contents, together referred to as "supplemental information," are presented for the purpose of additional analysis and are not a required part of the financial statements but are supplemental information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under the Employee Retirement Income Security Act of 1974. Such information is the responsibility of the Plan's management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information has been subjected to the auditing procedures applied in the 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 as a whole.

Barton, Gonzalez & Myers, P.A.

Barton, Gonzalez & Myers, P.A.
Largo, Florida
September 17, 2018

Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust
Statement of Net Assets Available for Benefits

December 31, 2017 and 2016

	2017	2016
ASSETS		
Investments, at fair value		
Interest-bearing Cash	$ 4,020	$ 1,147
Loans to Participants, Notes Receivable	4,247	8,971
Regulated Investment Companies (Mutual Funds)	749,837	471,369
	758,104	481,487
TOTAL ASSETS	$ 758,104	$ 481,487
NET ASSETS		
Net Assets Available For Benefits	$ 758,104	$ 481,487

See accompanying notes to financial statements.

Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust
Statement of Changes in Net Assets Available for Benefits

For the Year Ended December 31, 2017

		2017
Additions to Net Assets Attributed To:		
Investment income:		
Dividends and interest	$	31,048
Net change in fair value of investments (including realized and unrealized gains and losses)		42,521
Total Investment Income		73,569
Contributions:		
Employer Contributions		60,598
Employee Contributions		146,058
Total Contributions		206,656
Total Additions to Net Assets		280,225
Deductions from Net Assets Attributed To:		
Benefits paid to Participants		3,533
Administrative expenses		75
Total Deductions from Net Assets		3,608
Net Increase in Net Assets		276,617
Net Assets, Beginning of Year		481,487
Net Assets, End of Year	$	758,104

See accompanying notes to financial statements.

NOTE A – DESCRIPTION OF PLAN

The following description of Carr & Sons Masonry Inc. 401(k) Profit Sharing Plan and Trust ("Plan") provides only general information. Participants should refer to the Summary Plan Description or Plan agreement for a more complete description on the Plan's provisions.

General

The Plan is a defined contribution plan subject to the reporting and disclosure requirements, participation and vesting standards and fiduciary responsibility provisions of the Employee Retirement Income Security act of 1974 (ERISA), as amended. The Plan was originally adopted on January 1, 2012 and has been designated Plan #001. The Plan was amended on January 1, 2015. It is intended to provide participants with future retirement benefit opportunities.

Eligibility

The Plan covers all eligible employees of Carr & Sons Masonry, Inc. (CSM). Employees qualify for participation in the Plan at the monthly entry date immediately following completion of one year of service and the attainment of age twenty-one; having completed a minimum of 1,000 hours of service in the year of entry to the Plan.

Plan Administration

The management and administration of the Plan is the responsibility of CSM and CSM's designee. CSM has designated Counsel Trust DBA MATC (MATC) as Custodian of all the Plan's assets including substantially all the responsibility for investment and reinvestment at the direction of the participants. MATC also has the responsibility for control and disbursement of the funds of the Plan. MATC holds and is the custodian of all the assets of the Plan. Paychex, Inc. acts as CSM's designated Servicing Agent, and accounts for participant information and the Plan's annual financial activity and reporting.

Administrative expenses incurred by the Trustee are paid by the Plan with Plan assets. All other Plan expenses are paid by CSM.

Contributions

The Plan permits participants to make elective salary deferral contributions in an amount equal to a percentage of the participant's compensation from 0% to 96%. The participants are permitted to make ROTH elective deferrals. The participants may also elect to make rollover contributions to the plan from other qualified plans. CSM makes basic ADP safe harbor matching contributions as follows: (1) 100% of the participant's elective deferral percentage that is less than or equal to 3%, and (2) 50% of the participant's elective deferral percentage that is greater than 3%, but less than or equal to 5%. Matching contributions by CSM are made without regard to current or accumulated net profits. CSM has funded 100% of these required matching contributions. CSM may also make discretionary profit sharing contributions to the Plan, but did not make any such discretionary contributions to the plan for the year ended December 31, 2016. All employee (participant) and employer (CSM) contributions were in the form of cash. Employee contributions and employer contributions to the plan for the year ended December 31, 2017 were $146,058 and $60,598, respectively.

Forfeitures

Forfeitures resulting from termination of non-vested employees may be used to pay certain plan expenses or used to reduce the employer contributions at the discretion of the Plan Administrator. No forfeitures occurred during the year ended December 31, 2017.

NOTE A – DESCRIPTION OF PLAN (continued)

Participant Accounts

Each participant's account is credited with the participant's elective deferral contributions and with CSM's matching contribution. The participant's account is also credited with the allocation of CSM's profit sharing contribution (if any) as well as forfeitures of terminated participants' non-vested accounts (if any) based upon the ratio that the participant's compensation for the plan year bears to the total compensation of all participants for the plan year. Each participant's account is credited with allocations of plan earnings, including interest, dividends and net realized and unrealized appreciation in fair value of investments. Each participant's account is charged with allocations of net realized and unrealized depreciation in fair value of investments. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Investment Options

The Plan allows participant direction of investments, and all the participant accounts are self-directed. As such, all plan earnings, gains, losses and expenses are allocated to each participant's account based on the specific performance of the investments chosen by the participant. Participants are able to direct contributions into any of the Plan's offered investment options. The Plan offers various mutual funds as investment options to the participants.

Vesting

Participants are always 100% vested in their elective deferral contributions. The participants are also 100% vested in the employer matching contributions. The participants become vested in any employer discretionary profit sharing contributions based upon years of service according to the following schedule:

Years of Service	Vested Percentage
Less than one	0%
1	0%
2	20%
3	40%
4	60%
5	80%
6	100%

Eligibility for Distributions of Benefits

Normal retirement age for the plan is age 65. Participants whose employment has been terminated with CSM may elect to receive a distribution of the vested portion of their individual account balance. Participants who remain employed by CSM may request an in-service distribution of the vested portion of their individual account balance upon attaining the age of 59 ½ years. Participants may elect to receive distributions as a lump-sum amount, as a partial amount, as installment payments, or toward the purchase of an annuity contract. Hardship withdrawals are not permitted under the plan.

Participant Loans

Participants are permitted to request a loan from their participant account. Such loans must be adequately secured and bear a reasonable interest rate. These loans cannot exceed the present value of the vested portion of the participant's account balance. The notes receivable from participants for these loans are valued at the unpaid principal balance plus any accrued but unpaid interest.

NOTE B – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Accounting Basis

The accompanying financial statements of the Plan have been prepared on the accrual basis of accounting in accordance with accounting principles generally accepted in the United State of America ("U.S. GAAP").

Parties-in-interest Transactions

Certain administrative functions are performed by employees of the employer (plan sponsor). No such employee receives compensation from the Plan.

Investments

The Plan's investments are stated at fair value. Shares of mutual funds and the money market portfolio are valued at quoted market prices, which represent the net asset value of shares held at year-end. The Plan applies the relevant accounting guidance on fair value measurements to (i) all financial instruments that are being measured and reported on a fair value basis and (ii) disclosure of fair value of certain financial assets. The following fair value hierarchy is used in selecting inputs for those instruments measured at fair value that distinguishes between assumptions based on market data (observable inputs) and the Plan's assumptions (unobservable inputs). The hierarchy consists of three levels as follows:

Level 1 - Quoted market prices in active markets for identical assets or liabilities.
Level 2 - Inputs other than Level 1 inputs that are either directly or indirectly observable; and
Level 3 - Unobservable inputs developed using estimates and assumptions developed by the Plan, which reflect those that a market participant would use.

Income Recognition

Security transactions are recorded on a trade date basis. Interest income is recorded on the accrual basis. Dividend income is recorded on the ex-dividend date. Income from other investments is recorded as earned on an accrual basis. Realized and unrealized gains and losses on Plan assets are determined based on the change in value of the assets from the beginning of the Plan year values, or from the time of purchase value during the year.

The accompanying Statement of Changes in Net Assets Available for Benefits presents net change (appreciation or depreciation) in fair value of investments – which includes unrealized gains and losses on investments held at December 31, 2017, realized gains and losses on investments sold during the year then ended, investment management fees associated with the Plan's investments and loan transaction and servicing fees.

Benefits Paid

Benefit payments are recorded when paid.

Income Tax Status

The Plan is designed in accordance with applicable sections of the Internal Revenue Code (IRC). The Plan has been amended since its inception by adopting in its entirety the Paychex Flexible 401(k) Profit Sharing Plan prototype plan. The Plan's trustee/custodian has stated no IRS determination letter is required for this plan. The Plan's management believes that the Plan is designed and is currently being operated, in compliance with the applicable requirements of the IRC. Therefore, no income tax expense was incurred or accrued.

U.S. GAAP requires plan management to evaluate tax positions taken by the Plan and recognize a tax liability (or asset) if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by a government authority. The Plan administrator has analyzed the tax positions taken by the Plan, and has concluded that as of December 31, 2017, there are no uncertain positions taken or expected to be taken that would

require recognition of a liability or disclosure in the financial statements. The Plan is subject to routine audits by taxing jurisdictions; however, there are currently no audits in progress for any tax periods.

Plan Termination

Although CSM has not expressed any intent to do so, CSM 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 the Plan termination, participants become 100% vested in the Plan.

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires the plan administrator to make estimates and assumptions that affect the reporting amounts of assets, liabilities and disclosures of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the reporting period. Accordingly, actual results may differ from those estimates.

NOTE C – RECONCILIATION OF FINANCIAL STATEMENTS TO FORM 5500

There are no reconciling items from the financial statements to the Form 5500.

NOTE D – INVESTMENTS

The following table represents the fair values of the Plan's investments maintained by the Trustee at December 31, 2017 and 2016. All of the fair values of the mutual funds are based on Quoted Prices in Active Markets for Identical Assets (Level 1). All investments below are held in the Participants' self-directed accounts:

	2017	2016
Cash: Franklin Money Market	$ 4,020	$ 1,147
Loans to Participants	4,247	8,971
Mutual Funds:		
MFS Conservative Allocation R1	383,899 *	260,547 *
MFS Growth Allocation R1	263,796 *	170,498 *
Columbia Seligman Comms & Info R	27,807	11,575
Columbia Strategic Income R	19,735	13,355
BlackRock Equity Dividend R	19,067	4,154
Franklin Utilities R	17,069	3,758
Franklin US Government Secs R	5,648	3,639
Deutsche Real Estate Securities R	5,970	3,145
Franklin Rising Dividends R	3,473	698
Invesco Select companies R	2,485	0
Various	888	0
Total Mutual Funds	749,837	471,369
Total Investments	$ 758,104	$ 481,487

*Investments equal to or greater than 5% of the assets available for Plan benefits at the beginning of the Plan year.

An allowance for uncollectible loans to participants is not considered necessary in that the loans are in essence collateralized by the participants' account balances.

NOTE E - MARKET RISK

The Plan invests in various equity fund investments. All of the Plan's investments are recorded at fair value, in accordance with the reporting requirements governing the Plan, with net changes in value reflected as net appreciation (depreciation) in fair value of investments. The fair value of these investments is primarily dependent upon the national and global economy and is subject to market factors and fluctuation which may result in a loss of capital (principal).

NOTE F – SUBSEQUENT EVENTS

Subsequent events have been evaluated through the date of the report (September 17, 2018), which is also the date the financial statements were available to be issued.

Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust
Plan Sponsor's EIN: 59-2504941
Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Held at End of Year, 12/31/17)

(a) Identity of Interest (*)	(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 [#1]	(e) Current Value
	Cash: Franklin Money Market	Money Market, Interest varies		$ 4,020
	Loans to Participants	Loans to Participants [#2]		4,247
	Mutual Funds:			
	MFS Conservative Allocation R1	Mutual Fund		383,899
	MFS Growth Allocation R1	Mutual Fund		263,796
	Columbia Seligman Comms & Info R	Mutual Fund		27,807
	Columbia Strategic Income R	Mutual Fund		19,735
	BlackRock Equity Dividend R	Mutual Fund		19,067
	Franklin Utilities R	Mutual Fund		17,069
	Franklin US Government Secs R	Mutual Fund		5,648
	Deutsche Real Estate Securities R	Mutual Fund		5,970
	Franklin Rising Dividends R	Mutual Fund		3,473
	Invesco Select Companies R	Mutual Fund		2,485
	Various	Mutual Fund		888
	Total Mutual Funds			749,837
	Total Investments			$ 758,104

[#1] Cost information is not required for participant-directed investments and therefore is not included.
[#2] Interest rates range from 3% to 5% and maturity dates are through December 31, 2025.

Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust

Plan Sponsor's EIN: 59-2504941

Plan Number: 001

Schedule H, line 4i - Schedule of Assets (Acquired and Disposed of Within Year Ended 12/31/17)

(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) Cost of Acquisitions [#1]	(d) Proceeds of Dispositions
Cash: Franklin Money Market	Cash: Franklin Money Market		$ 0
Loans to Participants	Loans to Participants **[#2]**	0	0
Mutual Funds:			
MFS Conservative Allocation R1	MFS Conservative Allocation R1		0
MFS Growth Allocation R1	MFS Growth Allocation R1		0
Columbia Seligman Comms & Info R	Columbia Seligman Comms & Info R		0
Columbia Strategic Income R	Columbia Strategic Income R		0
BlackRock Equity Dividend R	BlackRock Equity Dividend R		0
Franklin Utilities R	Franklin Utilities R		0
Franklin US Government Secs R	Franklin US Government Secs R		0
Deutsche Real Estate Securities R	Deutsche Real Estate Securities R		0
Franklin Rising Dividends R	Franklin Rising Dividends R		0
Invesco Select Companies R	Invesco Select Companies R		0
Various	Various		0
Total Mutual Funds			0
Total Investments			$ 0

[#1] Cost information is not required for participant-directed investments and therefore is not included.

[#2] Interest rates range from 3% to 5% and maturity dates are through December 31, 2025.

Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust
Plan Sponsor's EIN: 59-2504941
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	Cash: Franklin Money Market	Money Market, Interest varies		$ 4,020
	Loans to Participants	Loans to Participants [#2]		4,247
	Mutual Funds:			
	MFS Conservative Allocation R1	Mutual Fund		383,899
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	Columbia Seligman Comms & Info R	Mutual Fund		27,807
	Columbia Strategic Income R	Mutual Fund		19,735
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	Franklin Utilities R	Mutual Fund		17,069
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	Deutsche Real Estate Securities R	Mutual Fund		5,970
	Franklin Rising Dividends R	Mutual Fund		3,473
	Invesco Select Companies R	Mutual Fund		2,485
	Various	Mutual Fund		888
	Total Mutual Funds			749,837
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Carr & Sons Masonry, Inc. 401(k) Profit Sharing Plan and Trust

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Cash: Franklin Money Market	Cash: Franklin Money Market		$ 0
Loans to Participants	Loans to Participants **[#2]**	0	0
Mutual Funds:			
MFS Conservative Allocation R1	MFS Conservative Allocation R1		0
MFS Growth Allocation R1	MFS Growth Allocation R1		0
Columbia Seligman Comms & Info R	Columbia Seligman Comms & Info R		0
Columbia Strategic Income R	Columbia Strategic Income R		0
BlackRock Equity Dividend R	BlackRock Equity Dividend R		0
Franklin Utilities R	Franklin Utilities R		0
Franklin US Government Secs R	Franklin US Government Secs R		0
Deutsche Real Estate Securities R	Deutsche Real Estate Securities R		0
Franklin Rising Dividends R	Franklin Rising Dividends R		0
Invesco Select Companies R	Invesco Select Companies R		0
Various	Various		0
Total Mutual Funds			0
Total Investments			$ 0

[#1] Cost information is not required for participant-directed investments and therefore is not included.

[#2] Interest rates range from 3% to 5% and maturity dates are through December 31, 2025.