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

2018

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

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
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 005

1c Effective date of plan 07/01/1987

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)
CLIFFORD FUEL COMPANY, INC.

PO BOX 378
MARCY, NY 13403

2b Employer Identification Number (EIN)
15-0620960

2c Plan Sponsor's telephone number
315-797-2240

2d Business code (see instructions)
424700

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.	01/13/2020	MICHAEL ABRAHAM
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	01/13/2020	MICHAEL ABRAHAM
	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**	221
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)**	187
a(2) Total number of active participants at the end of the plan year	**6a(2)**	157
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	30
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	187
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	187
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	183
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	23
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:
2A 2E 3H

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

9a Plan funding arrangement (check all that apply)

(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 2018 Form M-1 annual report. If the plan was not required to file the 2018 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

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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
COLUMBIAN 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
15-0274455	62103	C001001587	1	07/01/2018	06/30/2019

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
0	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

(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	

(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 ▶ FLEX PREMIUM ADJUSTABLE LIFE

b	Premiums paid to carrier	**6b**	574
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. Specify nature of costs ▶	**6d**	

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.**	**2018** **This Form is Open to Public Inspection.**

For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

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

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

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

MORGAN STANLEY SMITH BARNEY

26-4310632

(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 49 50 63 72	INVESTMENT PROVIDER	38488	Yes [ ] No [X]	Yes [X] No [ ]	0	Yes [ ] No [X]

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

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

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

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

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

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

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

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

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

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA), and section 6058(a) of the Internal Revenue Code (the Code).

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

OMB No. 1210-0110

2018

This Form is Open to Public Inspection

For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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	18763	0
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	348385	402148
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	6145	7205
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	178219	333153
(2) U.S. Government securities	1c(2)	564647	605964
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	529620	451757
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2468671	2066111
(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)		
(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)	2342665	2761910
(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	6457115	6628248
	Liabilities			
g	Benefit claims payable	1g		7209
h	Operating payables	1h		
i	Acquisition indebtedness	1i	0	
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	0	7209
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	6457115	6621039

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)	402148	
	(B) Participants	2a(1)(B)		
	(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)		402148
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	678	
	(B) U.S. Government securities	2b(1)(B)	14321	
	(C) Corporate debt instruments	2b(1)(C)	14934	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)		
	(F) Other	2b(1)(F)	115	
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		30048
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	49471	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	43441	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		92912
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	1953809	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	2026819	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-73010
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	158375	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		158375

		(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)		62767
c Other income	2c		4790
d Total income. Add all **income** amounts in column (b) and enter total	2d		678030
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	475044	
(2) To insurance carriers for the provision of benefits	2e(2)	574	
(3) Other	2e(3)		
(4) Total benefit payments. Add lines **2e(1)** through **(3)**	2e(4)		475618
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)	38488	
(3) Investment advisory and management fees	2i(3)		
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		38488
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		514106
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		163924
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: BONADIO & CO., LLP **(2)** EIN: 16-1131146

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

2018

This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 07/01/2018 and ending 06/30/2019

A Name of plan
CLIFFORD FUEL COMPANY, INC. EMPLOYEES' 401(K) SAVINGS & PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 005

C Plan sponsor's name as shown on line 2a of Form 5500
CLIFFORD FUEL COMPANY, INC.

D Employer Identification Number (EIN)
15-0620960

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): 16-1065416

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): _____

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):

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

Financial Statements as of
June 30, 2019 and 2018
Together with
Independent Auditor's Report

Bonadio & Co., LLP
Certified Public Accountants

Bonadio & Co., LLP
Certified Public Accountants

INDEPENDENT AUDITOR'S REPORT

January 6, 2020

To the Plan Administrator of
Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan:

Report on the Financial Statements
We have audited the accompanying financial statements of Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan (the Plan), which comprise the statements of net assets available for benefits as of June 30, 2019 and 2018, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

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

Auditor's Responsibility
Our responsibility is to express an opinion on these financial statements based on 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 of 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 Clifford Fuel Co., Inc. Employees' 401(k) Savings and Profit Sharing Plan as of June 30, 2019 and 2018, and the changes in net assets available for benefits for the years then ended in accordance with accounting principles generally accepted in the United States of America.

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(Continued)

INDEPENDENT AUDITOR'S REPORT
(Continued)

Report on Supplemental Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of Schedule H, Line 4i - Schedule of Assets (Held at End of Year) as of June 30, 2019 and Schedule H, Line 4j - Schedule of Reportable Transactions for the year ended June 30, 2019 are presented for the purpose of additional analysis and are not a required part of the financial statements but is 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 audits 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.

Bonadio & Co., LLP

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
JUNE 30, 2019 AND 2018

	2019	2018
INVESTMENTS, AT FAIR VALUE:		
Money market fund	$ 288,140	$ 178,219
Certificate of deposit	45,013	-
Mutual funds	2,761,910	2,342,665
Common stocks	2,066,111	2,468,671
Corporate bonds	451,757	529,620
Government and agency obligations	605,964	564,647
Total investments, at fair value	6,218,895	6,083,822
RECEIVABLES:		
Company contributions	402,148	348,385
Accrued interest and dividends	7,205	6,145
Total receivables	409,353	354,530
CASH, non-interest bearing	-	18,763
TOTAL ASSETS	6,628,248	6,457,115
LIABILITIES/benefits payable	7,209	-
NET ASSETS AVAILABLE FOR BENEFITS	$ 6,621,039	$ 6,457,115

The accompanying notes are an integral part of these statements.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

STATEMENTS OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
FOR THE YEARS ENDED JUNE 30, 2019 AND 2018

	2019	2018
ADDITIONS:		
Investment income:		
Interest and dividend income	$ 122,960	$ 115,364
Net appreciation in fair value of investments	152,922	289,459
	275,882	404,823
Investment expenses	(38,488)	(41,397)
Total investment income, net	237,394	363,426
Company contributions	402,148	348,385
Total additions	639,542	711,811
DEDUCTIONS:		
Benefits paid to participants	475,044	139,116
Premiums paid to insurance carrier	574	-
Total deductions	475,618	139,116
CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS	163,924	572,695
NET ASSETS AVAILABLE FOR BENEFITS - beginning of year	6,457,115	5,884,420
NET ASSETS AVAILABLE FOR BENEFITS - end of year	$ 6,621,039	$ 6,457,115

The accompanying notes are an integral part of these statements.

1. DESCRIPTION OF PLAN

The following description of the Clifford Fuel Co., Inc. (the Company) Employees' 401(k) Savings and Profit Sharing Plan (the Plan) provides only general information. Participants should refer to the Plan document for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution plan covering all full-time employees of the Company who meet certain eligibility requirements. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Eligibility

Employees are eligible to receive employer contributions after the attainment of age twenty-one and have completed one year of service.

Contributions

Each year, the Company may make a discretionary contribution, which is not conditioned on profits. The discretionary contribution is allocated based on each participant's compensation and a classification group. In order to receive an allocation of a discretionary contribution, participants must have completed a minimum of 1,000 hours of service during the Plan year and be an active participant on the last day of the Plan year. Contributions are subject to certain limitations.

Effective July 1, 1995, elective contributions are no longer allowed under the Plan. Any elective contributions made prior to this date have been maintained in a separate elective contribution account.

Participant Accounts

Each participant's account is credited with an allocation of the Company's discretionary contribution, Plan earnings/losses and investment expenses. Allocations are based on participant compensation or account balances, as defined. The benefit to which a participant is entitled is the benefit that can be provided from the participant's vested account.

Vesting

Vesting in the Company's discretionary contribution portion of their accounts plus earnings/losses thereon is based on years of continuous service as follows:

Years of Service	Percent Vested
Less than 2	0%
2 but less than 3	20%
3 but less than 4	40%
4 but less than 5	60%
5 but less than 6	80%
6 or more	100%

1. DESCRIPTION OF PLAN (Continued)

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive an amount equal to the value of the participant's vested interest in his or her account in either a lump sum amount, or in monthly, quarterly, or annual cash installments over a period to be determined by the participant or his beneficiary. The period over which such a payment is to be made shall not extend beyond the participant's life expectancy or the life expectancy of the participant and his designated beneficiary. Options for a life annuity or a joint life and last survivor annuity are also available. For termination of service due to other reasons, a participant may receive the value of the vested interest in his or her account as an automatic rollover IRA unless the participant elects otherwise.

Hardship withdrawals are permitted by the Plan for the purchase of a principal residence, tuition and related expenses for post-secondary education, medical expenses not covered by insurance, to prevent eviction from or foreclosure on a principal residence, for certain burial or funeral expenses, and for the repair to a principal residence resulting from a casualty. Participants may withdraw employee contributions plus their respective earnings subject to certain limitations.

Forfeited Accounts

Forfeited accounts are used to reduce employer contributions. The Company used $22,831 and $31,565 in forfeited funds to reduce the Company contribution for the Plan years ending June 30, 2019 and 2018, respectively. There was no forfeited non-vested account balance as of June 30, 2019 or 2018.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The accompanying financial statements of the Plan have been prepared using the accrual basis of accounting in accordance with accounting principles generally accepted in the United States of America.

Payment of Benefits

Benefits are recorded when paid.

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.

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. Net appreciation in fair value of investments includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Risks and Uncertainties

Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities and the level of uncertainty related to changes in the fair value of investment securities, it is at least reasonably possible that changes in risks in the near-term would materially affect participants' account balances and the amounts reported in the Statements of Net Assets Available for Benefits.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Allocated Contract
The Plan has a contract with an insurance company for an individual life insurance policy on a key employee. The insurance benefits are fully guaranteed by the insurance company. Therefore, the allocated contract and related benefit obligation are excluded from the Plan's financial statements.

Administrative and Investment Expenses
All expenses of maintaining the Plan are paid by the Company and are excluded from these financial statements. Expenses related to investment management are netted with investment income.

Fair Value Measurement - Definition and Hierarchy
Financial Accounting Standards Board (FASB) Accounting Standards Codification (ASC) 820, *Fair Value Measurements and Disclosures*, provides the 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 three levels of the fair value hierarchy under FASB ASC 820 are described as follows:

- *Level 1*: Inputs to the valuation methodology are unadjusted quoted prices for identical assets or liabilities in active markets that the plan has the ability to access.

- *Level 2*: Inputs to the valuation methodology include:

    - quoted prices for similar assets or liabilities in active markets;
    - quoted prices for identical or similar assets or liabilities in inactive markets;
    - inputs other than quoted prices that are observable for the asset or liability;
    - inputs that are derived principally from or corroborated by observable market data by correlation or other means.

    If the asset or liability has a specified (contractual) term, the level 2 input must be observable for substantially the full term of the asset or liability.

- *Level 3*: Inputs to the valuation methodology are unobservable and significant to the fair value measurement.

The asset or liability's fair value measurement level within the fair value hierarchy is based on the lowest level of any input that is significant to the fair value measurement. Valuation techniques used need to maximize the use of observable inputs and minimize the use of unobservable inputs.

A description of where the Plan's investments fall within the ASC 820 hierarchy is provided in Note 3.

Use of Estimates
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect certain reported amounts of assets, liabilities, and changes therein, and disclosures of contingent assets and liabilities. Actual results could differ from these estimates.

3. FAIR VALUE MEASUREMENTS

The following is a description of the valuation methodologies used for assets measured at fair value. During 2019, the Plan reclassified the money market account, corporate bonds, and government and agency obligations previously held in Level 1 to Level 2 due to a change in management's assessment and clarification of the inputs being more consistent with the Level 2 inputs rather than Level 1. There was, however, no change in the actual inputs utilized to value the money market account, corporate bonds, and government and agency obligations. In the prior year financial statements, the money market account, corporate bonds, and government and agency obligations have been reclassified to conform to the current year presentation.

- *Money market account:* valued at cost plus accrued interest, which approximates fair value.
- *Certificate of deposit:* valued at amortized cost, which approximates fair value.
- *Mutual funds:* valued at the daily closing price as reported by the fund. Mutual funds held by the Plan are open-end mutual funds that are registered with the SEC. These funds are required to publish their daily net asset value and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.
- *Common stocks:* valued at closing price reported in the active market on which the individual securities are traded.
- *Corporate bonds and government and agency obligations:* valued using a combination of the quoted closing price reported on the active market on which the individual securities are traded and an evaluation of the expected yield relative to similar securities or, in the absence of an active market, a broker quote.

The preceding methods described may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, although the Plan believes its valuation methods are appropriate and consistent with other market participants, the use of different methodologies or assumptions to determine the fair value of certain financial instruments could result in a different fair value measurement at the reporting date.

The following tables set forth by level, within the fair value hierarchy, the Plan's fair value measurement at June 30, 2019 and 2018.

Fair value measurement at June 30, 2019:

	Level 1	Level 2	Level 3	Total
Money market account	$ -	$ 288,140	$ -	$ 288,140
Certificate of deposit	-	45,013	-	45,013
Mutual funds	2,761,910	-	-	2,761,910
Common stocks	2,066,111	-	-	2,066,111
Corporate bonds	-	451,757	-	451,757
Government and agency obligations	-	605,964	-	605,964
Total investments, at fair value	$ 4,828,021	$ 1,390,874	$ -	$ 6,218,895

3. FAIR VALUE MEASUREMENTS (Continued)

Fair value measurement at June 30, 2018:

	Level 1	Level 2	Level 3	Total
Money market account	$ -	$ 178,219	$ -	$ 178,219
Mutual funds	2,342,665	-	-	2,342,665
Common stocks	2,468,671	-	-	2,468,671
Corporate bonds	-	529,620	-	529,620
Government and agency obligations	-	564,647	-	564,647
Total investments, at fair value	$ 4,811,336	$ 1,272,486	$ -	$ 6,083,822

4. PARTY-IN-INTEREST TRANSACTIONS

Certain Plan investments are managed by Morgan Stanley Smith Barney (MSSB), who acts as the custodian and investment advisor of the Plan; therefore, transactions qualify as party-in-interest transactions. Fees paid to MSSB by the Plan for investment management services amounted to $38,488 and $41,397 for the years ended June 30, 2019 and 2018, respectively.

5. INCOME TAX STATUS

The Internal Revenue Service has determined and informed the Company by a letter dated March 16, 2010 that the Plan is in accordance with applicable sections of the Internal Revenue Code (IRC). Although the Plan has been amended since receiving the determination letter, the Plan administrator and the Plan's tax counsel believe that the Plan is designed and is currently being operated in compliance with the applicable requirements of the IRC. Therefore, no provision for income taxes has been included in the Plan's financial statements.

6. 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 become one hundred percent vested in their accounts.

7. SUBSEQUENT EVENTS

Subsequent events have been evaluated through January 6, 2020, the date the financial statements were available to be issued.

Schedule I

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Mutual Fund	4,999.895 SHS AMER BEACON AHL MNGD FUT STR Y	$ 52,923	$ 53,549
	Morgan Stanley Smith Barney - Mutual Fund	3,786.516 SHS AMERICAN EUROPACIFIC GRW F2	176,262	199,625
	Morgan Stanley Smith Barney - Mutual Fund	1,252.067 SHS AMERICAN INTL GW & INC F2	35,643	41,631
	Morgan Stanley Smith Barney - Mutual Fund	1,418.327 SHS AMERICAN MUTUAL F2	50,613	59,158
	Morgan Stanley Smith Barney - Mutual Fund	1,060.539 SHS AMERICAN NEW WORLD F2	65,545	71,650
	Morgan Stanley Smith Barney - Mutual Fund	5,259.326 SHS ARTISAN DEVELOPING WORLD ADV	60,014	74,262
	Morgan Stanley Smith Barney - Mutual Fund	804.509 SHS BARON SMALL CAP INSTL	16,192	25,945
	Morgan Stanley Smith Barney - Mutual Fund	150,792.36 SHS INVESCO PREMIER INST	150,792	150,792
	Morgan Stanley Smith Barney - Mutual Fund	5,610.875 SHS BLACKROCK CREDIT STRAT INST	56,925	57,455
	Morgan Stanley Smith Barney - Mutual Fund	4,767.528 SHS BLACKSTONE ALT MULT-STRAT INST	51,907	51,966
	Morgan Stanley Smith Barney - Mutual Fund	2,417.795 SHS DELAWARE HEALTHCARE INST	50,000	60,542
	Morgan Stanley Smith Barney - Mutual Fund	2,204.81 SHS FIDELITY ADV BIOTECHNOLOGY I	48,882	62,043
	Morgan Stanley Smith Barney - Mutual Fund	6,966.048 SHS FIRST EAGLE OVERSEAS I	161,164	171,992
	Morgan Stanley Smith Barney - Mutual Fund	6,184.354 SHS FRANKLIN UTILITIES ADVISOR	88,240	130,737
	Morgan Stanley Smith Barney - Mutual Fund	5,313.579 SHS GQG PARTNERS EMRG MKTS EQ INS	60,370	70,830
	Morgan Stanley Smith Barney - Mutual Fund	2,044.243 SHS GUGGENHEIM MACRO OPPORT I	54,227	53,028
	Morgan Stanley Smith Barney - Mutual Fund	27,475.109 SHS INVESCO CONSERVATIVE INC INST	275,025	275,850
	Morgan Stanley Smith Barney - Mutual Fund	2,622.558 SHS INVESCO OPP DEVELOPING MKTS Y	94,364	113,924
	Morgan Stanley Smith Barney - Mutual Fund	3,576.381 SHS INVESCO OPP INTL SMLL-MID CO Y	140,966	170,629
	Morgan Stanley Smith Barney - Mutual Fund	254.749 SHS JANUS HENDERSON ENTERPRISE I	22,619	35,438
	Morgan Stanley Smith Barney - Mutual Fund	2,287.578 SHS JANUS HENDERSON SM CAP VAL I	42,531	49,183
	Morgan Stanley Smith Barney - Mutual Fund	836.425 SHS JPMORGAN MID CAP VALUE I	24,653	32,186
	Morgan Stanley Smith Barney - Mutual Fund	1,076.748 SHS JPMORGAN SMALL CAP EQUITY I	49,074	62,818
	Morgan Stanley Smith Barney - Mutual Fund	18,087.749 SHS LORD ABBETT ULTRA SHORT BD F	181,079	181,420
	Morgan Stanley Smith Barney - Mutual Fund	3,002.77 SHS MFS INTL DIVERSIFICATION I	51,567	59,995
	Morgan Stanley Smith Barney - Mutual Fund	3,661.362 SHS MFS INTL INTRINSIC VALUE I	134,323	169,082
	Morgan Stanley Smith Barney - Mutual Fund	2,477.291 SHS NEUBERGER INTRINSIC VALUE INST	30,000	38,373
	Morgan Stanley Smith Barney - Mutual Fund	2,398.868 SHS NUANCE MID CAP VALUE INSTNL	25,226	31,017
	Morgan Stanley Smith Barney - Mutual Fund	5,205.693 SHS NUVEEN GLOBAL INFRASTRUCTUR I	53,116	59,918
	Morgan Stanley Smith Barney - Mutual Fund	642.868 SHS T ROWE PRICE DIV GR FD	25,204	31,752
	Morgan Stanley Smith Barney - Mutual Fund	688.618 SHS T ROWE PRICE QM US SM CP GR EQ	23,328	26,498
	Morgan Stanley Smith Barney - Mutual Fund	7,773.845 SHS VIRTUS VONTOBEL EMRG MKT OPP I	78,717	88,622
	Morgan Stanley Smith Barney - Common Stk	234 SHS ABBOTT LABORATORIES	10,402	19,679
	Morgan Stanley Smith Barney - Common Stk	7 SHS ABBVIE INC COM	689	509
	Morgan Stanley Smith Barney - Common Stk	9 SHS ABIOMED INC	2,763	2,344
	Morgan Stanley Smith Barney - Common Stk	52 SHS ACCENTURE PLC IRELAND CL A	7,392	9,608
	Morgan Stanley Smith Barney - Common Stk	797 SHS ACS ACTIV DE CONSTRUC Y SERV	6,538	6,480
	Morgan Stanley Smith Barney - Common Stk	35 SHS ADOBE INC	4,611	10,313
	Morgan Stanley Smith Barney - Common Stk	206 SHS AERCAP HOLDINGS N.V.	11,300	10,714
	Morgan Stanley Smith Barney - Common Stk	15 SHS AGILENT TECHNOLOGIES	449	1,120
	Morgan Stanley Smith Barney - Common Stk	10 SHS AGIOS PHARMACEUTICALS INC COM	654	499
	Morgan Stanley Smith Barney - Common Stk	178 SHS AIA GROUP LTD SPON ADR	6,416	7,681
	Morgan Stanley Smith Barney - Common Stk	220 SHS AIRBUS SE UNSPONSORED ADR	6,352	7,779
	Morgan Stanley Smith Barney - Common Stk	6 SHS ALIBABA GROUP HLDG LTD	1,236	1,017
	Morgan Stanley Smith Barney - Common Stk	5 SHS ALIGN TECHNOLOGY	1,379	1,369
	Morgan Stanley Smith Barney - Common Stk	190 SHS ALLSTATE CORP	11,619	19,321
	Morgan Stanley Smith Barney - Common Stk	7 SHS ALPHABET INC CL A	3,169	7,580
	Morgan Stanley Smith Barney - Common Stk	15 SHS ALPHABET INC CL C	9,600	16,214
	Morgan Stanley Smith Barney - Common Stk	10 SHS AMAZON COM INC	8,312	18,937
	Morgan Stanley Smith Barney - Common Stk	413 SHS AMER INTL GP INC NEW	21,046	22,005

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Common Stk	15 SHS AMERICAN TOWER REIT COM	$ 801	$ 3,067
	Morgan Stanley Smith Barney - Common Stk	49 SHS AMPHENOL CORP NEW CL A	3,444	4,701
	Morgan Stanley Smith Barney - Common Stk	11 SHS ANALOG DEVICES INC	1,052	1,242
	Morgan Stanley Smith Barney - Common Stk	116 SHS APPLE INC	13,125	22,959
	Morgan Stanley Smith Barney - Common Stk	18 SHS APTIV PLC	1,403	1,455
	Morgan Stanley Smith Barney - Common Stk	410 SHS ARCHER DANIELS MIDLAND	19,484	16,728
	Morgan Stanley Smith Barney - Common Stk	4 SHS ARISTA NETWORKS INC	1,257	1,038
	Morgan Stanley Smith Barney - Common Stk	1,000 SHS ARK GENOMIC REVOLUTION ETF	24,969	34,470
	Morgan Stanley Smith Barney - Common Stk	35 SHS ASML HOLDING NV NY REG NEW	6,607	7,278
	Morgan Stanley Smith Barney - Common Stk	55 SHS ASTRAZENECA PLC ADS	2,098	2,270
	Morgan Stanley Smith Barney - Common Stk	573 SHS AT&T INC	20,666	19,201
	Morgan Stanley Smith Barney - Common Stk	6 SHS ATLASSIAN CORP PLC CL A	811	785
	Morgan Stanley Smith Barney - Common Stk	290 SHS AXA ADS	7,687	7,592
	Morgan Stanley Smith Barney - Common Stk	265 SHS BAE SYS PLC SPON ADR	8,897	6,644
	Morgan Stanley Smith Barney - Common Stk	56 SHS BAIDU INC ADS	11,083	6,572
	Morgan Stanley Smith Barney - Common Stk	339 SHS BANK OF NEW YORK MELLON CORP	13,174	14,967
	Morgan Stanley Smith Barney - Common Stk	372 SHS BASF SE SP ADR	8,587	6,789
	Morgan Stanley Smith Barney - Common Stk	352 SHS BB & T CORP	13,154	17,294
	Morgan Stanley Smith Barney - Common Stk	155 SHS BHP GROUP PLC ADR	6,810	7,922
	Morgan Stanley Smith Barney - Common Stk	18 SHS BIOMARIN PHARMAC SE	1,722	1,542
	Morgan Stanley Smith Barney - Common Stk	12 SHS BOEING CO	2,266	4,368
	Morgan Stanley Smith Barney - Common Stk	5 SHS BOOKING HOLDINGS INC	10,634	9,374
	Morgan Stanley Smith Barney - Common Stk	75 SHS BOSTON SCIENTIFIC CORP	1,825	3,224
	Morgan Stanley Smith Barney - Common Stk	1,250 SHS BP PLC ADS	49,801	52,125
	Morgan Stanley Smith Barney - Common Stk	82 SHS BROADCOM INC	21,152	23,605
	Morgan Stanley Smith Barney - Common Stk	24 SHS BROWN FORMAN CORP CL B	1,222	1,330
	Morgan Stanley Smith Barney - Common Stk	336 SHS CARDINAL HEALTH INC	21,896	15,826
	Morgan Stanley Smith Barney - Common Stk	289 SHS CARLSBERG AS	6,432	7,647
	Morgan Stanley Smith Barney - Common Stk	13 SHS CBOE GLOBAL MARKETS INC	1,356	1,347
	Morgan Stanley Smith Barney - Common Stk	44 SHS CDW CORPORATION	3,060	4,884
	Morgan Stanley Smith Barney - Common Stk	65 SHS CHARLES SCHWAB NEW	2,850	2,612
	Morgan Stanley Smith Barney - Common Stk	27 SHS CHENIERE ENERGY INC	1,746	1,848
	Morgan Stanley Smith Barney - Common Stk	262 SHS CHEVRON CORP	27,239	32,603
	Morgan Stanley Smith Barney - Common Stk	101 SHS CIGNA CORP	18,554	15,913
	Morgan Stanley Smith Barney - Common Stk	453 SHS CISCO SYS INC	12,661	24,793
	Morgan Stanley Smith Barney - Common Stk	67 SHS COCA COLA CO	3,249	3,412
	Morgan Stanley Smith Barney - Common Stk	22 SHS COLGATE PALMOLIVE CO	1,587	1,577
	Morgan Stanley Smith Barney - Common Stk	56 SHS COMCAST CORP (NEW) CLASS A	1,808	2,368
	Morgan Stanley Smith Barney - Common Stk	280 SHS CONOCOPHILLIPS	13,411	17,080
	Morgan Stanley Smith Barney - Common Stk	8 SHS COOPER CO INC NEW	1,801	2,695
	Morgan Stanley Smith Barney - Common Stk	8 SHS CORTEVA INC	300	237
	Morgan Stanley Smith Barney - Common Stk	36 SHS CSX CORP	1,264	2,785
	Morgan Stanley Smith Barney - Common Stk	1,007 SHS CVS HEALTH CORP COM	65,799	54,871
	Morgan Stanley Smith Barney - Common Stk	474 SHS DAIMLER AG-UNSPONSORED ADR	9,057	6,589
	Morgan Stanley Smith Barney - Common Stk	16 SHS DANAHER CORPORATION	1,166	2,289
	Morgan Stanley Smith Barney - Common Stk	626 SHS DANONE SPONSORED ADR	9,973	10,598
	Morgan Stanley Smith Barney - Common Stk	98 SHS DBS GROUP HOLDINGS LTD SP	8,320	7,525
	Morgan Stanley Smith Barney - Common Stk	8 SHS DEERE & CO	1,187	1,326
	Morgan Stanley Smith Barney - Common Stk	492 SHS DEUTSCHE BOERSE AG UNSPON ADR	6,315	6,927
	Morgan Stanley Smith Barney - Common Stk	234 SHS DEUTSCHE POST AG SPONSORED ADR	9,035	7,673
	Morgan Stanley Smith Barney - Common Stk	9 SHS DIAMONDBACK ENERGY INC	799	981

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Schedule I

CLIFFORD FUEL CO., INC.
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PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Common Stk	413 SHS	DNB ASA SPONSORED ADR	$ 7,913	$ 7,661
	Morgan Stanley Smith Barney - Common Stk	176 SHS	DOLLAR TREE INC	15,657	18,901
	Morgan Stanley Smith Barney - Common Stk	24 SHS	DUNKIN BRANDS GROUP INC	1,326	1,912
	Morgan Stanley Smith Barney - Common Stk	251 SHS	DUPONT DE NEMOURS INC	19,701	18,843
	Morgan Stanley Smith Barney - Common Stk	664 SHS	E.ON SE	7,224	7,171
	Morgan Stanley Smith Barney - Common Stk	33 SHS	ECOLAB INC	4,160	6,515
	Morgan Stanley Smith Barney - Common Stk	306 SHS	EDISON INTERNATIONAL	17,717	20,627
	Morgan Stanley Smith Barney - Common Stk	17 SHS	EDWARD LIFESCIENCES CORP	1,786	3,141
	Morgan Stanley Smith Barney - Common Stk	88 SHS	ELANCO ANIMAL HEALTH INC	2,881	2,974
	Morgan Stanley Smith Barney - Common Stk	67 SHS	ELECTRONIC ARTS INC	6,579	6,784
	Morgan Stanley Smith Barney - Common Stk	59 SHS	EMERSON ELECTRIC CO	4,328	3,936
	Morgan Stanley Smith Barney - Common Stk	498 SHS	ENGIE SPONS ADR	8,337	7,510
	Morgan Stanley Smith Barney - Common Stk	11 SHS	EOG RESOURCES INC	1,084	1,025
	Morgan Stanley Smith Barney - Common Stk	5 SHS	EQUINIX INC COM PAR $0.001	950	2,521
	Morgan Stanley Smith Barney - Common Stk	246 SHS	EQUITY RESIDENTIAL	15,214	18,676
	Morgan Stanley Smith Barney - Common Stk	114 SHS	ESSILORLUXOTTICA ADR	7,904	7,436
	Morgan Stanley Smith Barney - Common Stk	53 SHS	FACEBOOK INC CL-A	4,440	10,229
	Morgan Stanley Smith Barney - Common Stk	384 SHS	FANUC CORPORATION UNSP ADR	7,598	7,096
	Morgan Stanley Smith Barney - Common Stk	15 SHS	FIDELITY NATL INFORMATION SE	1,813	1,840
	Morgan Stanley Smith Barney - Common Stk	21 SHS	FIRST REPUBLIC BANK	1,840	2,051
	Morgan Stanley Smith Barney - Common Stk	600 SHS	FLEXSHARES TR STOXX GLOBR INF	26,466	30,600
	Morgan Stanley Smith Barney - Common Stk	21 SHS	FORTIVE CORP	1,047	1,712
	Morgan Stanley Smith Barney - Common Stk	3,967 SHS	FT NORTH AMERICAN ENERGY INFRA	90,026	99,770
	Morgan Stanley Smith Barney - Common Stk	7 SHS	GUARDANT HEALTH INC	515	604
	Morgan Stanley Smith Barney - Common Stk	571 SHS	HALLIBURTON CO	23,164	12,985
	Morgan Stanley Smith Barney - Common Stk	99 SHS	HITACHI 10 COM NEW ADR	6,700	7,284
	Morgan Stanley Smith Barney - Common Stk	37 SHS	HOME DEPOT INC	5,095	7,695
	Morgan Stanley Smith Barney - Common Stk	23 SHS	HONEYWELL INTERNATIONAL INC	2,400	4,016
	Morgan Stanley Smith Barney - Common Stk	164 SHS	HSBC HOLDINGS PLC SPON ADR NEW	8,121	6,845
	Morgan Stanley Smith Barney - Common Stk	12 SHS	HUMANA INC	3,060	3,184
	Morgan Stanley Smith Barney - Common Stk	9 SHS	ILLUMINA INC	1,485	3,313
	Morgan Stanley Smith Barney - Common Stk	17 SHS	INCYTE CORP	1,724	1,444
	Morgan Stanley Smith Barney - Common Stk	465 SHS	INDUSTRIA DE DISENO TEXTIL IND	7,244	6,952
	Morgan Stanley Smith Barney - Common Stk	206 SHS	INGERSOLL-RAND PLC SHS	14,518	26,094
	Morgan Stanley Smith Barney - Common Stk	338 SHS	INTEL CORP	11,596	16,180
	Morgan Stanley Smith Barney - Common Stk	116 SHS	INTERCONTINENTALEXCHANGE GROUP	7,284	9,969
	Morgan Stanley Smith Barney - Common Stk	15 SHS	INTL FLAVORS & FRAGRANCES	1,770	2,176
	Morgan Stanley Smith Barney - Common Stk	13 SHS	INTUIT INC	1,323	3,397
	Morgan Stanley Smith Barney - Common Stk	5 SHS	INTUITIVE SURGICAL INC	2,093	2,623
	Morgan Stanley Smith Barney - Common Stk	1,454 SHS	INVESCO DIVIDEND ACHIEVERS ETF	38,303	41,701
	Morgan Stanley Smith Barney - Common Stk	712 SHS	INVESCO S&P 500 LOW VOLATILITY	35,179	39,174
	Morgan Stanley Smith Barney - Common Stk	148 SHS	JOHNSON & JOHNSON	16,229	20,613
	Morgan Stanley Smith Barney - Common Stk	790 SHS	JULIUS BAER GROUP LTD UN ADR	9,301	6,968
	Morgan Stanley Smith Barney - Common Stk	78 SHS	LILLY ELI & CO	7,554	8,642
	Morgan Stanley Smith Barney - Common Stk	2,521 SHS	LLOYDS BANKING GROUP PLC	8,405	7,159
	Morgan Stanley Smith Barney - Common Stk	169 SHS	LOWES COMPANIES INC	8,997	17,054
	Morgan Stanley Smith Barney - Common Stk	14 SHS	LYFT INC CL A	939	920
	Morgan Stanley Smith Barney - Common Stk	1,068 SHS	MARATHON OIL CO	15,857	15,176
	Morgan Stanley Smith Barney - Common Stk	26 SHS	MARATHON PETROLEUM CORP	1,647	1,453
	Morgan Stanley Smith Barney - Common Stk	271 SHS	MARSH & MCLENNAN COS INC	16,068	27,032
	Morgan Stanley Smith Barney - Common Stk	5 SHS	MARTIN MARIETTA MATERIALS	860	1,150

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(a)	(b) Identity of Issue, Borrower, Lessor, or Similar Party	(c) Description of Investment Including Maturity Date, Rate of Interest, Collateral, Par, or Maturity Value		(d) Cost	(e) Current Value
	Morgan Stanley Smith Barney - Common Stk	53 SHS	MARVELL TECH GROUP LTD	$ 1,102	$ 1,265
	Morgan Stanley Smith Barney - Common Stk	63 SHS	MASTERCARD INC CL A	6,398	16,665
	Morgan Stanley Smith Barney - Common Stk	9 SHS	MC CORMICK AND CO NON VOTING	1,215	1,395
	Morgan Stanley Smith Barney - Common Stk	14 SHS	MC DONALDS CORP	1,719	2,907
	Morgan Stanley Smith Barney - Common Stk	38 SHS	MEDTRONIC PLC SHS	2,945	3,701
	Morgan Stanley Smith Barney - Common Stk	222 SHS	MERCK & CO INC NEW COM	12,806	18,615
	Morgan Stanley Smith Barney - Common Stk	274 SHS	MICROSOFT CORP	17,206	36,704
	Morgan Stanley Smith Barney - Common Stk	408 SHS	MONDELEZ INTL INC COM	14,680	21,991
	Morgan Stanley Smith Barney - Common Stk	38 SHS	MONSTER BEVERAGE CORP NEW COM	1,675	2,425
	Morgan Stanley Smith Barney - Common Stk	586 SHS	MURATA MANUFACTURING CO LTD	7,168	6,563
	Morgan Stanley Smith Barney - Common Stk	142 SHS	NASPERS LTD ADR	7,321	6,877
	Morgan Stanley Smith Barney - Common Stk	10 SHS	NETFLIX INC	502	3,673
	Morgan Stanley Smith Barney - Common Stk	48 SHS	NIKE INC B	1,269	4,029
	Morgan Stanley Smith Barney - Common Stk	897 SHS	NORDEA BANK ABP SPON ADR	9,221	6,485
	Morgan Stanley Smith Barney - Common Stk	16 SHS	NORTHERN TRUST CORP	1,314	1,440
	Morgan Stanley Smith Barney - Common Stk	74 SHS	NORTHROP GRUMMAN CP(HLDG CO)	12,023	23,910
	Morgan Stanley Smith Barney - Common Stk	130 SHS	NUTRIEN LTD	7,121	6,950
	Morgan Stanley Smith Barney - Common Stk	94 SHS	NXP SEMICONDUCTORS NV	7,259	9,175
	Morgan Stanley Smith Barney - Common Stk	257 SHS	OCCIDENTAL PETROLEUM CORP DE	18,742	12,922
	Morgan Stanley Smith Barney - Common Stk	342 SHS	ORACLE CORP	13,624	19,484
	Morgan Stanley Smith Barney - Common Stk	461 SHS	ORANGE NEW	8,066	7,247
	Morgan Stanley Smith Barney - Common Stk	13 SHS	O'REILLY AUTOMOTIVE INC NEW	3,282	4,801
	Morgan Stanley Smith Barney - Common Stk	394 SHS	OTSUKA HOLDINGS CO LTD UNS ADR	9,083	6,413
	Morgan Stanley Smith Barney - Common Stk	100 SHS	PALO ALTO NETWORKS INC	15,247	20,376
	Morgan Stanley Smith Barney - Common Stk	39 SHS	PAYPAL HLDGS INC COM	2,251	4,464
	Morgan Stanley Smith Barney - Common Stk	77 SHS	PEPSICO INC NC	8,425	10,097
	Morgan Stanley Smith Barney - Common Stk	412 SHS	PFIZER INC	9,889	17,848
	Morgan Stanley Smith Barney - Common Stk	75 SHS	PROGRESSIVE CORP OHIO	5,649	5,995
	Morgan Stanley Smith Barney - Common Stk	14 SHS	PVH CORPORATION	980	1,325
	Morgan Stanley Smith Barney - Common Stk	208 SHS	QUEST DIAGNOSTICS INC	13,046	21,176
	Morgan Stanley Smith Barney - Common Stk	131 SHS	RAYTHEON CO (NEW)	12,725	22,778
	Morgan Stanley Smith Barney - Common Stk	1,227 SHS	REPSOL SA SPON ADR	12,419	9,890
	Morgan Stanley Smith Barney - Common Stk	224 SHS	ROCHE HOLDINGS ADR	6,153	7,862
	Morgan Stanley Smith Barney - Common Stk	564 SHS	ROLLS ROYCE HOLDINGS PLC	6,851	6,080
	Morgan Stanley Smith Barney - Common Stk	100 SHS	ROSS STORES INC	6,507	9,912
	Morgan Stanley Smith Barney - Common Stk	358 SHS	ROYAL DSM NV SPONSORED ADR	9,469	11,052
	Morgan Stanley Smith Barney - Common Stk	164 SHS	ROYAL DUTCH SHELL PLC	11,193	10,671
	Morgan Stanley Smith Barney - Common Stk	28 SHS	SALESFORCE.COM,INC.	2,006	4,248
	Morgan Stanley Smith Barney - Common Stk	84 SHS	SAP AG	9,210	11,491
	Morgan Stanley Smith Barney - Common Stk	360 SHS	SECOM LTD ADR	6,565	7,726
	Morgan Stanley Smith Barney - Common Stk	5 SHS	SERVICENOW INC	1,393	1,373
	Morgan Stanley Smith Barney - Common Stk	5 SHS	SHERWIN WILLIAMS COMPANY OHIO	1,396	2,291
	Morgan Stanley Smith Barney - Common Stk	337 SHS	SIEMENS HEALTHINEERS AG ADR	7,107	7,090
	Morgan Stanley Smith Barney - Common Stk	224 SHS	SMITH & NEPHEW PLC ADR	7,987	9,753
	Morgan Stanley Smith Barney - Common Stk	400 SHS	SPDR S&P DIVIDEND	39,167	40,352
	Morgan Stanley Smith Barney - Common Stk	36 SHS	STANLEY BLACK & DECKER INC	5,543	5,206
	Morgan Stanley Smith Barney - Common Stk	969 SHS	SUMITOMO MITSUI FINL GROUP INC	8,122	6,841
	Morgan Stanley Smith Barney - Common Stk	729 SHS	TESCO PLC SPONSORED ADR	7,216	6,349
	Morgan Stanley Smith Barney - Common Stk	34 SHS	TEXAS INSTRUMENTS	3,801	3,902
	Morgan Stanley Smith Barney - Common Stk	25 SHS	THERMO FISHER SCIENTIFIC	3,841	7,347
	Morgan Stanley Smith Barney - Common Stk	520 SHS	TORAY INDS ADR	8,620	7,894

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Common Stk	21 SHS TRACTOR SUPPLY CO	$ 1,506	$ 2,285
	Morgan Stanley Smith Barney - Common Stk	19 SHS UNION PACIFIC CORP	3,110	3,213
	Morgan Stanley Smith Barney - Common Stk	9 SHS UNITEDHEALTH GP INC	2,038	2,196
	Morgan Stanley Smith Barney - Common Stk	580 SHS VANGUARD DIVIDEND APPRECIATION	58,202	66,792
	Morgan Stanley Smith Barney - Common Stk	1,280 SHS VANGUARD INT DIV APP INDX FD	80,279	87,095
	Morgan Stanley Smith Barney - Common Stk	1,250 SHS VANGUARD SHR-TM INFLAT PROTEC	61,534	61,650
	Morgan Stanley Smith Barney - Common Stk	343 SHS VERIZON COMMUNICATIONS	16,950	19,595
	Morgan Stanley Smith Barney - Common Stk	12 SHS VERTEX PHARMACEUTICALS	1,523	2,200
	Morgan Stanley Smith Barney - Common Stk	45 SHS VISA INC CL A	5,605	7,810
	Morgan Stanley Smith Barney - Common Stk	62 SHS WALMART INC	5,876	6,850
	Morgan Stanley Smith Barney - Common Stk	178 SHS WASTE MGMT INC (DELA)	8,362	20,536
	Morgan Stanley Smith Barney - Common Stk	12 SHS WEST PHARMACEUTICAL SVCS INC	1,473	1,502
	Morgan Stanley Smith Barney - Common Stk	75 SHS ZOETIS INC CLASS-A	5,408	8,510
	Morgan Stanley Smith Barney - Corp Bonds	$50,000 AMAZON.COM INC 12/5/2019 2.6%	49,890	50,062
	Morgan Stanley Smith Barney - Corp Bonds	$28,000 AMERICAN EXPRESS CREDIT CORP 3/3/2022 2.7%	28,220	28,299
	Morgan Stanley Smith Barney - Corp Bonds	$35,000 BERKSHIRE HATHAWAY FINANCE CO 10/15/2020 2.9%	36,887	35,341
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 COCA-COLA CO/THE 11/1/2020 2.45%	25,822	25,121
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 GOLDMAN SACHS GROUP INC/THE 10/23/2019 2.55%	24,914	25,009
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 INTEL CORP 10/01/2021 3.3%	42,396	41,122
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 JOHN DEERE CAPITAL CORP 1/06/2022 2.65%	40,030	40,430
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 JPMORGAN CHASE & CO 1/23/2020 2.25%	24,831	24,992
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 MICROSOFT CORP 2/6/2024 2.875%	25,356	25,904
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 NATIONAL RURAL UTIL COOP FIN CORP 1/27/2020 2%	24,996	24,953
	Morgan Stanley Smith Barney - Corp Bonds	$45,000 ORACLE CORP 9/15/2021 1.9%	44,965	44,772
	Morgan Stanley Smith Barney - Corp Bonds	$20,000 PNC FINANCIAL SERVICES GROUP INC 3/8/2020 3.3%	19,842	20,588
	Morgan Stanley Smith Barney - Corp Bonds	$25,000 UNITEDHEALTH GROUP INC 7/15/2020 2.7%	25,722	25,102
	Morgan Stanley Smith Barney - Corp Bonds	$40,000 VISA INC 12/14/2020 2.2%	40,000	40,062
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 8/15/2023 2.5%	28,792	28,846
	Morgan Stanley Smith Barney - Govt Obligtn	$40,000 UNITED STATES TREASURY NOTE 11/15/2020 2.625%	37,369	40,411
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 8/15/2021 2.125%	27,743	28,213
	Morgan Stanley Smith Barney - Govt Obligtn	$60,000 UNITED STATES TREASURY NOTE 5/15/2023 1.75%	56,970	60,033
	Morgan Stanley Smith Barney - Govt Obligtn	$52,000 UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	52,878
	Morgan Stanley Smith Barney - Govt Obligtn	$74,000 UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	76,168
	Morgan Stanley Smith Barney - Govt Obligtn	$30,000 UNITED STATES TREASURY NOTE 3/15/2020 1.625%	29,816	29,912
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 11/15/2023 2.75%	29,144	29,177
	Morgan Stanley Smith Barney - Govt Obligtn	$27,000 UNITED STATES TREASURY NOTE 12/31/2019 1.125%	26,556	26,869
	Morgan Stanley Smith Barney - Govt Obligtn	$16,000 UNITED STATES TREASURY NOTE 5/15/2026 1.625%	15,124	15,748
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000 UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	36,059
	Morgan Stanley Smith Barney - Govt Obligtn	$50,000 UNITED STATES TREASURY NOTE 1/31/2020 1.375%	49,649	49,797
	Morgan Stanley Smith Barney - Govt Obligtn	$59,000 UNITED STATES TREASURY NOTE 5/15/2027 2.375%	58,998	60,998
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000 UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	28,462
	Morgan Stanley Smith Barney - Govt Obligtn	$42,000 UNITED STATES TREASURY NOTE 2/15/2020 3.625%	48,375	42,393
	Morgan Stanley Smith Barney - CD	$45,000 IBERIABANK LAFAYETTE LA CD 8/28/2019 2.5%	44,944	45,013
	Morgan Stanley Smith Barney - MMF	MS LIQUID ASSET FUND	288,140	288,140
			$ 5,574,965	$ 6,218,895

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of these schedules.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4j - SCHEDULE OF REPORTABLE TRANSACTIONS
FOR THE YEAR ENDED JUNE 30, 2019

(a) Identity of Party Involved	(b) Description of Asset (Include Interest Rate, and Maturity in Case of a Loan)	(c) Purchase Price	(d) Selling Price	(e) Lease Rental	(f) Expense Incurred with Transaction	(g) Cost of Asset	(h) Current Value of Asset on Transaction Date	(i) Net Gain or (Loss)
Category (i) - Single transactions exceeding 5% of plan assets	No transactions							
Category (ii) - Series of transactions with the same person involving property other than securities and aggregating to more than 5% of plan assets	No transactions							
Category (iii) - Series of security transactions involving the same issue, if the series aggregates to more than 5% of plan assets:								
Invesco	Invesco Conservative Inc. Inst. (2 purchases of 33,467 shares)	$ 335,000	$ -	$ -	$ -	$ 335,000	$ 335,000	$ -
Category (iv) - Security transactions with a person, if any preceding or subsequent single securities transaction with the same person exceeds 5% of plan assets	No transactions							

The accompanying notes are an intergral part of these schedules.

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Mutual Fund	4,999.895 SHS AMER BEACON AHL MNGD FUT STR Y	$ 52,923	$ 53,549
	Morgan Stanley Smith Barney - Mutual Fund	3,786.516 SHS AMERICAN EUROPACIFIC GRW F2	176,262	199,625
	Morgan Stanley Smith Barney - Mutual Fund	1,252.067 SHS AMERICAN INTL GW & INC F2	35,643	41,631
	Morgan Stanley Smith Barney - Mutual Fund	1,418.327 SHS AMERICAN MUTUAL F2	50,613	59,158
	Morgan Stanley Smith Barney - Mutual Fund	1,060.539 SHS AMERICAN NEW WORLD F2	65,545	71,650
	Morgan Stanley Smith Barney - Mutual Fund	5,259.326 SHS ARTISAN DEVELOPING WORLD ADV	60,014	74,262
	Morgan Stanley Smith Barney - Mutual Fund	804.509 SHS BARON SMALL CAP INSTL	16,192	25,945
	Morgan Stanley Smith Barney - Mutual Fund	150,792.36 SHS INVESCO PREMIER INST	150,792	150,792
	Morgan Stanley Smith Barney - Mutual Fund	5,610.875 SHS BLACKROCK CREDIT STRAT INST	56,925	57,455
	Morgan Stanley Smith Barney - Mutual Fund	4,767.528 SHS BLACKSTONE ALT MULT-STRAT INST	51,907	51,966
	Morgan Stanley Smith Barney - Mutual Fund	2,417.795 SHS DELAWARE HEALTHCARE INST	50,000	60,542
	Morgan Stanley Smith Barney - Mutual Fund	2,204.81 SHS FIDELITY ADV BIOTECHNOLOGY I	48,882	62,043
	Morgan Stanley Smith Barney - Mutual Fund	6,966.048 SHS FIRST EAGLE OVERSEAS I	161,164	171,992
	Morgan Stanley Smith Barney - Mutual Fund	6,184.354 SHS FRANKLIN UTILITIES ADVISOR	88,240	130,737
	Morgan Stanley Smith Barney - Mutual Fund	5,313.579 SHS GQG PARTNERS EMRG MKTS EQ INS	60,370	70,830
	Morgan Stanley Smith Barney - Mutual Fund	2,044.243 SHS GUGGENHEIM MACRO OPPORT I	54,227	53,028
	Morgan Stanley Smith Barney - Mutual Fund	27,475.109 SHS INVESCO CONSERVATIVE INC INST	275,025	275,850
	Morgan Stanley Smith Barney - Mutual Fund	2,622.558 SHS INVESCO OPP DEVELOPING MKTS Y	94,364	113,924
	Morgan Stanley Smith Barney - Mutual Fund	3,576.381 SHS INVESCO OPP INTL SMLL-MID CO Y	140,966	170,629
	Morgan Stanley Smith Barney - Mutual Fund	254.749 SHS JANUS HENDERSON ENTERPRISE I	22,619	35,438
	Morgan Stanley Smith Barney - Mutual Fund	2,287.578 SHS JANUS HENDERSON SM CAP VAL I	42,531	49,183
	Morgan Stanley Smith Barney - Mutual Fund	836.425 SHS JPMORGAN MID CAP VALUE I	24,653	32,186
	Morgan Stanley Smith Barney - Mutual Fund	1,076.748 SHS JPMORGAN SMALL CAP EQUITY I	49,074	62,818
	Morgan Stanley Smith Barney - Mutual Fund	18,087.749 SHS LORD ABBETT ULTRA SHORT BD F	181,079	181,420
	Morgan Stanley Smith Barney - Mutual Fund	3,002.77 SHS MFS INTL DIVERSIFICATION I	51,567	59,995
	Morgan Stanley Smith Barney - Mutual Fund	3,661.362 SHS MFS INTL INTRINSIC VALUE I	134,323	169,082
	Morgan Stanley Smith Barney - Mutual Fund	2,477.291 SHS NEUBERGER INTRINSIC VALUE INST	30,000	38,373
	Morgan Stanley Smith Barney - Mutual Fund	2,398.868 SHS NUANCE MID CAP VALUE INSTNL	25,226	31,017
	Morgan Stanley Smith Barney - Mutual Fund	5,205.693 SHS NUVEEN GLOBAL INFRASTRUCTUR I	53,116	59,918
	Morgan Stanley Smith Barney - Mutual Fund	642.868 SHS T ROWE PRICE DIV GR FD	25,204	31,752
	Morgan Stanley Smith Barney - Mutual Fund	688.618 SHS T ROWE PRICE QM US SM CP GR EQ	23,328	26,498
	Morgan Stanley Smith Barney - Mutual Fund	7,773.845 SHS VIRTUS VONTOBEL EMRG MKT OPP I	78,717	88,622
	Morgan Stanley Smith Barney - Common Stk	234 SHS ABBOTT LABORATORIES	10,402	19,679
	Morgan Stanley Smith Barney - Common Stk	7 SHS ABBVIE INC COM	689	509
	Morgan Stanley Smith Barney - Common Stk	9 SHS ABIOMED INC	2,763	2,344
	Morgan Stanley Smith Barney - Common Stk	52 SHS ACCENTURE PLC IRELAND CL A	7,392	9,608
	Morgan Stanley Smith Barney - Common Stk	797 SHS ACS ACTIV DE CONSTRUC Y SERV	6,538	6,480
	Morgan Stanley Smith Barney - Common Stk	35 SHS ADOBE INC	4,611	10,313
	Morgan Stanley Smith Barney - Common Stk	206 SHS AERCAP HOLDINGS N.V.	11,300	10,714
	Morgan Stanley Smith Barney - Common Stk	15 SHS AGILENT TECHNOLOGIES	449	1,120
	Morgan Stanley Smith Barney - Common Stk	10 SHS AGIOS PHARMACEUTICALS INC COM	654	499
	Morgan Stanley Smith Barney - Common Stk	178 SHS AIA GROUP LTD SPON ADR	6,416	7,681
	Morgan Stanley Smith Barney - Common Stk	220 SHS AIRBUS SE UNSPONSORED ADR	6,352	7,779
	Morgan Stanley Smith Barney - Common Stk	6 SHS ALIBABA GROUP HLDG LTD	1,236	1,017
	Morgan Stanley Smith Barney - Common Stk	5 SHS ALIGN TECHNOLOGY	1,379	1,369
	Morgan Stanley Smith Barney - Common Stk	190 SHS ALLSTATE CORP	11,619	19,321
	Morgan Stanley Smith Barney - Common Stk	7 SHS ALPHABET INC CL A	3,169	7,580
	Morgan Stanley Smith Barney - Common Stk	15 SHS ALPHABET INC CL C	9,600	16,214
	Morgan Stanley Smith Barney - Common Stk	10 SHS AMAZON COM INC	8,312	18,937
	Morgan Stanley Smith Barney - Common Stk	413 SHS AMER INTL GP INC NEW	21,046	22,005

(Continued)

Schedule I

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Common Stk	15 SHS AMERICAN TOWER REIT COM	$ 801	$ 3,067
	Morgan Stanley Smith Barney - Common Stk	49 SHS AMPHENOL CORP NEW CL A	3,444	4,701
	Morgan Stanley Smith Barney - Common Stk	11 SHS ANALOG DEVICES INC	1,052	1,242
	Morgan Stanley Smith Barney - Common Stk	116 SHS APPLE INC	13,125	22,959
	Morgan Stanley Smith Barney - Common Stk	18 SHS APTIV PLC	1,403	1,455
	Morgan Stanley Smith Barney - Common Stk	410 SHS ARCHER DANIELS MIDLAND	19,484	16,728
	Morgan Stanley Smith Barney - Common Stk	4 SHS ARISTA NETWORKS INC	1,257	1,038
	Morgan Stanley Smith Barney - Common Stk	1,000 SHS ARK GENOMIC REVOLUTION ETF	24,969	34,470
	Morgan Stanley Smith Barney - Common Stk	35 SHS ASML HOLDING NV NY REG NEW	6,607	7,278
	Morgan Stanley Smith Barney - Common Stk	55 SHS ASTRAZENECA PLC ADS	2,098	2,270
	Morgan Stanley Smith Barney - Common Stk	573 SHS AT&T INC	20,666	19,201
	Morgan Stanley Smith Barney - Common Stk	6 SHS ATLASSIAN CORP PLC CL A	811	785
	Morgan Stanley Smith Barney - Common Stk	290 SHS AXA ADS	7,687	7,592
	Morgan Stanley Smith Barney - Common Stk	265 SHS BAE SYS PLC SPON ADR	8,897	6,644
	Morgan Stanley Smith Barney - Common Stk	56 SHS BAIDU INC ADS	11,083	6,572
	Morgan Stanley Smith Barney - Common Stk	339 SHS BANK OF NEW YORK MELLON CORP	13,174	14,967
	Morgan Stanley Smith Barney - Common Stk	372 SHS BASF SE SP ADR	8,587	6,789
	Morgan Stanley Smith Barney - Common Stk	352 SHS BB & T CORP	13,154	17,294
	Morgan Stanley Smith Barney - Common Stk	155 SHS BHP GROUP PLC ADR	6,810	7,922
	Morgan Stanley Smith Barney - Common Stk	18 SHS BIOMARIN PHARMAC SE	1,722	1,542
	Morgan Stanley Smith Barney - Common Stk	12 SHS BOEING CO	2,266	4,368
	Morgan Stanley Smith Barney - Common Stk	5 SHS BOOKING HOLDINGS INC	10,634	9,374
	Morgan Stanley Smith Barney - Common Stk	75 SHS BOSTON SCIENTIFIC CORP	1,825	3,224
	Morgan Stanley Smith Barney - Common Stk	1,250 SHS BP PLC ADS	49,801	52,125
	Morgan Stanley Smith Barney - Common Stk	82 SHS BROADCOM INC	21,152	23,605
	Morgan Stanley Smith Barney - Common Stk	24 SHS BROWN FORMAN CORP CL B	1,222	1,330
	Morgan Stanley Smith Barney - Common Stk	336 SHS CARDINAL HEALTH INC	21,896	15,826
	Morgan Stanley Smith Barney - Common Stk	289 SHS CARLSBERG AS	6,432	7,647
	Morgan Stanley Smith Barney - Common Stk	13 SHS CBOE GLOBAL MARKETS INC	1,356	1,347
	Morgan Stanley Smith Barney - Common Stk	44 SHS CDW CORPORATION	3,060	4,884
	Morgan Stanley Smith Barney - Common Stk	65 SHS CHARLES SCHWAB NEW	2,850	2,612
	Morgan Stanley Smith Barney - Common Stk	27 SHS CHENIERE ENERGY INC	1,746	1,848
	Morgan Stanley Smith Barney - Common Stk	262 SHS CHEVRON CORP	27,239	32,603
	Morgan Stanley Smith Barney - Common Stk	101 SHS CIGNA CORP	18,554	15,913
	Morgan Stanley Smith Barney - Common Stk	453 SHS CISCO SYS INC	12,661	24,793
	Morgan Stanley Smith Barney - Common Stk	67 SHS COCA COLA CO	3,249	3,412
	Morgan Stanley Smith Barney - Common Stk	22 SHS COLGATE PALMOLIVE CO	1,587	1,577
	Morgan Stanley Smith Barney - Common Stk	56 SHS COMCAST CORP (NEW) CLASS A	1,808	2,368
	Morgan Stanley Smith Barney - Common Stk	280 SHS CONOCOPHILLIPS	13,411	17,080
	Morgan Stanley Smith Barney - Common Stk	8 SHS COOPER CO INC NEW	1,801	2,695
	Morgan Stanley Smith Barney - Common Stk	8 SHS CORTEVA INC	300	237
	Morgan Stanley Smith Barney - Common Stk	36 SHS CSX CORP	1,264	2,785
	Morgan Stanley Smith Barney - Common Stk	1,007 SHS CVS HEALTH CORP COM	65,799	54,871
	Morgan Stanley Smith Barney - Common Stk	474 SHS DAIMLER AG-UNSPONSORED ADR	9,057	6,589
	Morgan Stanley Smith Barney - Common Stk	16 SHS DANAHER CORPORATION	1,166	2,289
	Morgan Stanley Smith Barney - Common Stk	626 SHS DANONE SPONSORED ADR	9,973	10,598
	Morgan Stanley Smith Barney - Common Stk	98 SHS DBS GROUP HOLDINGS LTD SP	8,320	7,525
	Morgan Stanley Smith Barney - Common Stk	8 SHS DEERE & CO	1,187	1,326
	Morgan Stanley Smith Barney - Common Stk	492 SHS DEUTSCHE BOERSE AG UNSPON ADR	6,315	6,927
	Morgan Stanley Smith Barney - Common Stk	234 SHS DEUTSCHE POST AG SPONSORED ADR	9,035	7,673
	Morgan Stanley Smith Barney - Common Stk	9 SHS DIAMONDBACK ENERGY INC	799	981

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Common Stk	413 SHS	DNB ASA SPONSORED ADR	$ 7,913	$ 7,661
	Morgan Stanley Smith Barney - Common Stk	176 SHS	DOLLAR TREE INC	15,657	18,901
	Morgan Stanley Smith Barney - Common Stk	24 SHS	DUNKIN BRANDS GROUP INC	1,326	1,912
	Morgan Stanley Smith Barney - Common Stk	251 SHS	DUPONT DE NEMOURS INC	19,701	18,843
	Morgan Stanley Smith Barney - Common Stk	664 SHS	E.ON SE	7,224	7,171
	Morgan Stanley Smith Barney - Common Stk	33 SHS	ECOLAB INC	4,160	6,515
	Morgan Stanley Smith Barney - Common Stk	306 SHS	EDISON INTERNATIONAL	17,717	20,627
	Morgan Stanley Smith Barney - Common Stk	17 SHS	EDWARD LIFESCIENCES CORP	1,786	3,141
	Morgan Stanley Smith Barney - Common Stk	88 SHS	ELANCO ANIMAL HEALTH INC	2,881	2,974
	Morgan Stanley Smith Barney - Common Stk	67 SHS	ELECTRONIC ARTS INC	6,579	6,784
	Morgan Stanley Smith Barney - Common Stk	59 SHS	EMERSON ELECTRIC CO	4,328	3,936
	Morgan Stanley Smith Barney - Common Stk	498 SHS	ENGIE SPONS ADR	8,337	7,510
	Morgan Stanley Smith Barney - Common Stk	11 SHS	EOG RESOURCES INC	1,084	1,025
	Morgan Stanley Smith Barney - Common Stk	5 SHS	EQUINIX INC COM PAR $0.001	950	2,521
	Morgan Stanley Smith Barney - Common Stk	246 SHS	EQUITY RESIDENTIAL	15,214	18,676
	Morgan Stanley Smith Barney - Common Stk	114 SHS	ESSILORLUXOTTICA ADR	7,904	7,436
	Morgan Stanley Smith Barney - Common Stk	53 SHS	FACEBOOK INC CL-A	4,440	10,229
	Morgan Stanley Smith Barney - Common Stk	384 SHS	FANUC CORPORATION UNSP ADR	7,598	7,096
	Morgan Stanley Smith Barney - Common Stk	15 SHS	FIDELITY NATL INFORMATION SE	1,813	1,840
	Morgan Stanley Smith Barney - Common Stk	21 SHS	FIRST REPUBLIC BANK	1,840	2,051
	Morgan Stanley Smith Barney - Common Stk	600 SHS	FLEXSHARES TR STOXX GLOBR INF	26,466	30,600
	Morgan Stanley Smith Barney - Common Stk	21 SHS	FORTIVE CORP	1,047	1,712
	Morgan Stanley Smith Barney - Common Stk	3,967 SHS	FT NORTH AMERICAN ENERGY INFRA	90,026	99,770
	Morgan Stanley Smith Barney - Common Stk	7 SHS	GUARDANT HEALTH INC	515	604
	Morgan Stanley Smith Barney - Common Stk	571 SHS	HALLIBURTON CO	23,164	12,985
	Morgan Stanley Smith Barney - Common Stk	99 SHS	HITACHI 10 COM NEW ADR	6,700	7,284
	Morgan Stanley Smith Barney - Common Stk	37 SHS	HOME DEPOT INC	5,095	7,695
	Morgan Stanley Smith Barney - Common Stk	23 SHS	HONEYWELL INTERNATIONAL INC	2,400	4,016
	Morgan Stanley Smith Barney - Common Stk	164 SHS	HSBC HOLDINGS PLC SPON ADR NEW	8,121	6,845
	Morgan Stanley Smith Barney - Common Stk	12 SHS	HUMANA INC	3,060	3,184
	Morgan Stanley Smith Barney - Common Stk	9 SHS	ILLUMINA INC	1,485	3,313
	Morgan Stanley Smith Barney - Common Stk	17 SHS	INCYTE CORP	1,724	1,444
	Morgan Stanley Smith Barney - Common Stk	465 SHS	INDUSTRIA DE DISENO TEXTIL IND	7,244	6,952
	Morgan Stanley Smith Barney - Common Stk	206 SHS	INGERSOLL-RAND PLC SHS	14,518	26,094
	Morgan Stanley Smith Barney - Common Stk	338 SHS	INTEL CORP	11,596	16,180
	Morgan Stanley Smith Barney - Common Stk	116 SHS	INTERCONTINENTALEXCHANGE GROUP	7,284	9,969
	Morgan Stanley Smith Barney - Common Stk	15 SHS	INTL FLAVORS & FRAGRANCES	1,770	2,176
	Morgan Stanley Smith Barney - Common Stk	13 SHS	INTUIT INC	1,323	3,397
	Morgan Stanley Smith Barney - Common Stk	5 SHS	INTUITIVE SURGICAL INC	2,093	2,623
	Morgan Stanley Smith Barney - Common Stk	1,454 SHS	INVESCO DIVIDEND ACHIEVERS ETF	38,303	41,701
	Morgan Stanley Smith Barney - Common Stk	712 SHS	INVESCO S&P 500 LOW VOLATILITY	35,179	39,174
	Morgan Stanley Smith Barney - Common Stk	148 SHS	JOHNSON & JOHNSON	16,229	20,613
	Morgan Stanley Smith Barney - Common Stk	790 SHS	JULIUS BAER GROUP LTD UN ADR	9,301	6,968
	Morgan Stanley Smith Barney - Common Stk	78 SHS	LILLY ELI & CO	7,554	8,642
	Morgan Stanley Smith Barney - Common Stk	2,521 SHS	LLOYDS BANKING GROUP PLC	8,405	7,159
	Morgan Stanley Smith Barney - Common Stk	169 SHS	LOWES COMPANIES INC	8,997	17,054
	Morgan Stanley Smith Barney - Common Stk	14 SHS	LYFT INC CL A	939	920
	Morgan Stanley Smith Barney - Common Stk	1,068 SHS	MARATHON OIL CO	15,857	15,176
	Morgan Stanley Smith Barney - Common Stk	26 SHS	MARATHON PETROLEUM CORP	1,647	1,453
	Morgan Stanley Smith Barney - Common Stk	271 SHS	MARSH & MCLENNAN COS INC	16,068	27,032
	Morgan Stanley Smith Barney - Common Stk	5 SHS	MARTIN MARIETTA MATERIALS	860	1,150

(Continued)

Schedule I

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Common Stk	53 SHS	MARVELL TECH GROUP LTD	$ 1,102	$ 1,265
	Morgan Stanley Smith Barney - Common Stk	63 SHS	MASTERCARD INC CL A	6,398	16,665
	Morgan Stanley Smith Barney - Common Stk	9 SHS	MC CORMICK AND CO NON VOTING	1,215	1,395
	Morgan Stanley Smith Barney - Common Stk	14 SHS	MC DONALDS CORP	1,719	2,907
	Morgan Stanley Smith Barney - Common Stk	38 SHS	MEDTRONIC PLC SHS	2,945	3,701
	Morgan Stanley Smith Barney - Common Stk	222 SHS	MERCK & CO INC NEW COM	12,806	18,615
	Morgan Stanley Smith Barney - Common Stk	274 SHS	MICROSOFT CORP	17,206	36,704
	Morgan Stanley Smith Barney - Common Stk	408 SHS	MONDELEZ INTL INC COM	14,680	21,991
	Morgan Stanley Smith Barney - Common Stk	38 SHS	MONSTER BEVERAGE CORP NEW COM	1,675	2,425
	Morgan Stanley Smith Barney - Common Stk	586 SHS	MURATA MANUFACTURING CO LTD	7,168	6,563
	Morgan Stanley Smith Barney - Common Stk	142 SHS	NASPERS LTD ADR	7,321	6,877
	Morgan Stanley Smith Barney - Common Stk	10 SHS	NETFLIX INC	502	3,673
	Morgan Stanley Smith Barney - Common Stk	48 SHS	NIKE INC B	1,269	4,029
	Morgan Stanley Smith Barney - Common Stk	897 SHS	NORDEA BANK ABP SPON ADR	9,221	6,485
	Morgan Stanley Smith Barney - Common Stk	16 SHS	NORTHERN TRUST CORP	1,314	1,440
	Morgan Stanley Smith Barney - Common Stk	74 SHS	NORTHROP GRUMMAN CP(HLDG CO)	12,023	23,910
	Morgan Stanley Smith Barney - Common Stk	130 SHS	NUTRIEN LTD	7,121	6,950
	Morgan Stanley Smith Barney - Common Stk	94 SHS	NXP SEMICONDUCTORS NV	7,259	9,175
	Morgan Stanley Smith Barney - Common Stk	257 SHS	OCCIDENTAL PETROLEUM CORP DE	18,742	12,922
	Morgan Stanley Smith Barney - Common Stk	342 SHS	ORACLE CORP	13,624	19,484
	Morgan Stanley Smith Barney - Common Stk	461 SHS	ORANGE NEW	8,066	7,247
	Morgan Stanley Smith Barney - Common Stk	13 SHS	O'REILLY AUTOMOTIVE INC NEW	3,282	4,801
	Morgan Stanley Smith Barney - Common Stk	394 SHS	OTSUKA HOLDINGS CO LTD UNS ADR	9,083	6,413
	Morgan Stanley Smith Barney - Common Stk	100 SHS	PALO ALTO NETWORKS INC	15,247	20,376
	Morgan Stanley Smith Barney - Common Stk	39 SHS	PAYPAL HLDGS INC COM	2,251	4,464
	Morgan Stanley Smith Barney - Common Stk	77 SHS	PEPSICO INC NC	8,425	10,097
	Morgan Stanley Smith Barney - Common Stk	412 SHS	PFIZER INC	9,889	17,848
	Morgan Stanley Smith Barney - Common Stk	75 SHS	PROGRESSIVE CORP OHIO	5,649	5,995
	Morgan Stanley Smith Barney - Common Stk	14 SHS	PVH CORPORATION	980	1,325
	Morgan Stanley Smith Barney - Common Stk	208 SHS	QUEST DIAGNOSTICS INC	13,046	21,176
	Morgan Stanley Smith Barney - Common Stk	131 SHS	RAYTHEON CO (NEW)	12,725	22,778
	Morgan Stanley Smith Barney - Common Stk	1,227 SHS	REPSOL SA SPON ADR	12,419	9,890
	Morgan Stanley Smith Barney - Common Stk	224 SHS	ROCHE HOLDINGS ADR	6,153	7,862
	Morgan Stanley Smith Barney - Common Stk	564 SHS	ROLLS ROYCE HOLDINGS PLC	6,851	6,080
	Morgan Stanley Smith Barney - Common Stk	100 SHS	ROSS STORES INC	6,507	9,912
	Morgan Stanley Smith Barney - Common Stk	358 SHS	ROYAL DSM NV SPONSORED ADR	9,469	11,052
	Morgan Stanley Smith Barney - Common Stk	164 SHS	ROYAL DUTCH SHELL PLC	11,193	10,671
	Morgan Stanley Smith Barney - Common Stk	28 SHS	SALESFORCE.COM,INC.	2,006	4,248
	Morgan Stanley Smith Barney - Common Stk	84 SHS	SAP AG	9,210	11,491
	Morgan Stanley Smith Barney - Common Stk	360 SHS	SECOM LTD ADR	6,565	7,726
	Morgan Stanley Smith Barney - Common Stk	5 SHS	SERVICENOW INC	1,393	1,373
	Morgan Stanley Smith Barney - Common Stk	5 SHS	SHERWIN WILLIAMS COMPANY OHIO	1,396	2,291
	Morgan Stanley Smith Barney - Common Stk	337 SHS	SIEMENS HEALTHINEERS AG ADR	7,107	7,090
	Morgan Stanley Smith Barney - Common Stk	224 SHS	SMITH & NEPHEW PLC ADR	7,987	9,753
	Morgan Stanley Smith Barney - Common Stk	400 SHS	SPDR S&P DIVIDEND	39,167	40,352
	Morgan Stanley Smith Barney - Common Stk	36 SHS	STANLEY BLACK & DECKER INC	5,543	5,206
	Morgan Stanley Smith Barney - Common Stk	969 SHS	SUMITOMO MITSUI FINL GROUP INC	8,122	6,841
	Morgan Stanley Smith Barney - Common Stk	729 SHS	TESCO PLC SPONSORED ADR	7,216	6,349
	Morgan Stanley Smith Barney - Common Stk	34 SHS	TEXAS INSTRUMENTS	3,801	3,902
	Morgan Stanley Smith Barney - Common Stk	25 SHS	THERMO FISHER SCIENTIFIC	3,841	7,347
	Morgan Stanley Smith Barney - Common Stk	520 SHS	TORAY INDS ADR	8,620	7,894

(Continued)

CLIFFORD FUEL CO., INC.
EMPLOYEES' 401(k) SAVINGS AND PROFIT SHARING PLAN

EIN #15-0620960
PLAN #005, FORM 5500
SCHEDULE H, LINE 4i - SCHEDULE OF ASSETS (HELD AT END OF YEAR)
JUNE 30, 2019

(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
	Morgan Stanley Smith Barney - Common Stk	21 SHS	TRACTOR SUPPLY CO	$ 1,506	$ 2,285
	Morgan Stanley Smith Barney - Common Stk	19 SHS	UNION PACIFIC CORP	3,110	3,213
	Morgan Stanley Smith Barney - Common Stk	9 SHS	UNITEDHEALTH GP INC	2,038	2,196
	Morgan Stanley Smith Barney - Common Stk	580 SHS	VANGUARD DIVIDEND APPRECIATION	58,202	66,792
	Morgan Stanley Smith Barney - Common Stk	1,280 SHS	VANGUARD INT DIV APP INDX FD	80,279	87,095
	Morgan Stanley Smith Barney - Common Stk	1,250 SHS	VANGUARD SHR-TM INFLAT PROTEC	61,534	61,650
	Morgan Stanley Smith Barney - Common Stk	343 SHS	VERIZON COMMUNICATIONS	16,950	19,595
	Morgan Stanley Smith Barney - Common Stk	12 SHS	VERTEX PHARMACEUTICALS	1,523	2,200
	Morgan Stanley Smith Barney - Common Stk	45 SHS	VISA INC CL A	5,605	7,810
	Morgan Stanley Smith Barney - Common Stk	62 SHS	WALMART INC	5,876	6,850
	Morgan Stanley Smith Barney - Common Stk	178 SHS	WASTE MGMT INC (DELA)	8,362	20,536
	Morgan Stanley Smith Barney - Common Stk	12 SHS	WEST PHARMACEUTICAL SVCS INC	1,473	1,502
	Morgan Stanley Smith Barney - Common Stk	75 SHS	ZOETIS INC CLASS-A	5,408	8,510
	Morgan Stanley Smith Barney - Corp Bonds	$50,000	AMAZON.COM INC 12/5/2019 2.6%	49,890	50,062
	Morgan Stanley Smith Barney - Corp Bonds	$28,000	AMERICAN EXPRESS CREDIT CORP 3/3/2022 2.7%	28,220	28,299
	Morgan Stanley Smith Barney - Corp Bonds	$35,000	BERKSHIRE HATHAWAY FINANCE CO 10/15/2020 2.9%	36,887	35,341
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	COCA-COLA CO/THE 11/1/2020 2.45%	25,822	25,121
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	GOLDMAN SACHS GROUP INC/THE 10/23/2019 2.55%	24,914	25,009
	Morgan Stanley Smith Barney - Corp Bonds	$40,000	INTEL CORP 10/01/2021 3.3%	42,396	41,122
	Morgan Stanley Smith Barney - Corp Bonds	$40,000	JOHN DEERE CAPITAL CORP 1/06/2022 2.65%	40,030	40,430
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	JPMORGAN CHASE & CO 1/23/2020 2.25%	24,831	24,992
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	MICROSOFT CORP 2/6/2024 2.875%	25,356	25,904
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	NATIONAL RURAL UTIL COOP FIN CORP 1/27/2020 2%	24,996	24,953
	Morgan Stanley Smith Barney - Corp Bonds	$45,000	ORACLE CORP 9/15/2021 1.9%	44,965	44,772
	Morgan Stanley Smith Barney - Corp Bonds	$20,000	PNC FINANCIAL SERVICES GROUP INC 3/8/2020 3.3%	19,842	20,588
	Morgan Stanley Smith Barney - Corp Bonds	$25,000	UNITEDHEALTH GROUP INC 7/15/2020 2.7%	25,722	25,102
	Morgan Stanley Smith Barney - Corp Bonds	$40,000	VISA INC 12/14/2020 2.2%	40,000	40,062
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 8/15/2023 2.5%	28,792	28,846
	Morgan Stanley Smith Barney - Govt Obligtn	$40,000	UNITED STATES TREASURY NOTE 11/15/2020 2.625%	37,369	40,411
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 8/15/2021 2.125%	27,743	28,213
	Morgan Stanley Smith Barney - Govt Obligtn	$60,000	UNITED STATES TREASURY NOTE 5/15/2023 1.75%	56,970	60,033
	Morgan Stanley Smith Barney - Govt Obligtn	$52,000	UNITED STATES TREASURY NOTE 5/15/2025 2.125%	50,810	52,878
	Morgan Stanley Smith Barney - Govt Obligtn	$74,000	UNITED STATES TREASURY NOTE 8/15/2024 2.375%	71,760	76,168
	Morgan Stanley Smith Barney - Govt Obligtn	$30,000	UNITED STATES TREASURY NOTE 3/15/2020 1.625%	29,816	29,912
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 11/15/2023 2.75%	29,144	29,177
	Morgan Stanley Smith Barney - Govt Obligtn	$27,000	UNITED STATES TREASURY NOTE 12/31/2019 1.125%	26,556	26,869
	Morgan Stanley Smith Barney - Govt Obligtn	$16,000	UNITED STATES TREASURY NOTE 5/15/2026 1.625%	15,124	15,748
	Morgan Stanley Smith Barney - Govt Obligtn	$37,000	UNITED STATES TREASURY NOTE 8/15/2026 1.5%	36,290	36,059
	Morgan Stanley Smith Barney - Govt Obligtn	$50,000	UNITED STATES TREASURY NOTE 1/31/2020 1.375%	49,649	49,797
	Morgan Stanley Smith Barney - Govt Obligtn	$59,000	UNITED STATES TREASURY NOTE 5/15/2027 2.375%	58,998	60,998
	Morgan Stanley Smith Barney - Govt Obligtn	$28,000	UNITED STATES TREASURY NOTE 2/29/2024 2.125%	26,793	28,462
	Morgan Stanley Smith Barney - Govt Obligtn	$42,000	UNITED STATES TREASURY NOTE 2/15/2020 3.625%	48,375	42,393
	Morgan Stanley Smith Barney - CD	$45,000	IBERIABANK LAFAYETTE LA CD 8/28/2019 2.5%	44,944	45,013
	Morgan Stanley Smith Barney - MMF		MS LIQUID ASSET FUND	288,140	288,140
				$ 5,574,965	$ 6,218,895

* Indicates a party-in-interest to the Plan

The accompanying notes are an integral part of these schedules.

Schedule H, line 4j
Schedule of Reportable Transactions.

Name of Employer: **Clifford Fuel Company, Inc.**

Employer identification number: **15-0620960**

Plan Year **07/01/2018** to **06/30/2019**

Three-digit plan number ▶ **005**

(a) Identity of party involved	(b) Description of asset (include interest rate and maturity in case of a loan)	(c) Purchase Price	(d) Selling price	(e) Lease rental	(f) Expense incurred with transaction	(g) Cost of asset	(h) Current value of asset on transaction date	(i) Net gain or (loss)
MORGAN STANLEY	INVESTCO CONSERVATIVE INC	335000				335000	335000	
		0				0	0	