

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 <div style="text-align: center; font-size: 24pt; font-weight: bold;">2018</div> This Form is Open to Public Inspection
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Part I	Annual Report Identification Information
For calendar plan year 2018 or fiscal plan year beginning <u>10/01/2018</u> and ending <u>09/30/2019</u>	
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.) ☒ 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:	☒ Form 5558 ☐ automatic extension ☐ the DFVC program ☒ special extension (enter description) <u>CARES ACT EXTENSION THROUGH 7/15/20</u>

Part II	Basic Plan Information—enter all requested information				
1a Name of plan <u>THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">1b Three-digit plan number (PN) ▶</td> <td style="width: 20%; text-align: center;">003</td> </tr> <tr> <td colspan="2">1c Effective date of plan <u>04/01/1989</u></td> </tr> </table>	1b Three-digit plan number (PN) ▶	003	1c Effective date of plan <u>04/01/1989</u>	
1b Three-digit plan number (PN) ▶	003				
1c Effective date of plan <u>04/01/1989</u>					
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) <u>THOMAS & MARKER CONSTRUCTION CO.</u> <u>2084 U.S. ROUTE 68 SOUTH</u> <u>BELLEFONTAINE, OH 43311</u>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>2b Employer Identification Number (EIN) <u>34-4476858</u></td> </tr> <tr> <td>2c Plan Sponsor's telephone number <u>937-599-2160</u></td> </tr> <tr> <td>2d Business code (see instructions) <u>236200</u></td> </tr> </table>	2b Employer Identification Number (EIN) <u>34-4476858</u>	2c Plan Sponsor's telephone number <u>937-599-2160</u>	2d Business code (see instructions) <u>236200</u>	
2b Employer Identification Number (EIN) <u>34-4476858</u>					
2c Plan Sponsor's telephone number <u>937-599-2160</u>					
2d Business code (see instructions) <u>236200</u>					

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.	07/13/2020	ALISON MARKER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	07/13/2020	ALISON MARKER
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2018)
v. 171027

3a Plan administrator's name and address ☒ Same as Plan Sponsor	3b Administrator's EIN 3c Administrator's telephone number <div style="background-color: #cccccc; height: 40px; width: 100%;"></div>
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	5 143
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 a(2) Total number of active participants at the end of the plan year b Retired or separated participants receiving benefits..... c Other retired or separated participants entitled to future benefits d Subtotal. Add lines 6a(2) , 6b , and 6c e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits. f Total. Add lines 6d and 6e g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item) h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	6a(1) 120 6a(2) 120 6b 0 6c 32 6d 152 6e 0 6f 152 6g 146 6h 1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2H 2J 2K 3D b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:	
9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ 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)** ☒ **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)** ☒ **H** (Financial Information)
- (2)** ☐ **I** (Financial Information – Small Plan)
- (3)** ☐ **A** (Insurance Information)
- (4)** ☒ **C** (Service Provider Information)
- (5)** ☐ **D** (DFE/Participating Plan Information)
- (6)** ☐ **G** (Financial Transaction Schedules)

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

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

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

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

11c Enter the Receipt Confirmation Code for the 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 C (Form 5500) Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	Service Provider 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.	OMB No. 1210-0110
		2018
		This Form is Open to Public Inspection.

For calendar plan year 2018 or fiscal plan year beginning 10/01/2018 and ending 09/30/2019	
A Name of plan THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN	B Three-digit plan number (PN) ▶ 003
C Plan sponsor's name as shown on line 2a of Form 5500 THOMAS & MARKER CONSTRUCTION CO.	D Employer Identification Number (EIN) 34-4476858

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

- a** Check "Yes" or "No" to indicate whether you are excluding a person from the remainder of this Part because they received only eligible indirect compensation for which the plan received the required disclosures (see instructions for definitions and conditions)..... ☐ Yes ☒ No
- b** If you answered line 1a "Yes," enter the name and EIN or address of each person providing the required disclosures for the service providers who received only eligible indirect compensation. Complete as many entries as needed (see instructions).

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

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

MORGAN STANLEY

4380 BUCKEYE LANE
SUITE 200
BEAVERCREEK, OH 45440

(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?
26 27	NONE	59556	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

TWG BENEFITS, INC.

400 SKOKIE BLVD., SUITE #415
NORTHBROOK, IL 60062

(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?
19 64 37	NONE	28070	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

KENTNER SELLERS, LLP CPA

801 FALLS CREEK DRIVE
DAYTON OH, OH 45377

(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?
10	CPA	15000	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)

MG TRUST COMPANY

717 17TH STREET, SUITE #1300
DENVER, CO 80202

(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?
26 27	NONE	8882	Yes ☐ No ☒	Yes ☐ No ☐		Yes ☐ No ☐

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

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

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

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

Part I Service Provider Information (continued)

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

Part III Termination Information on Accountants and Enrolled Actuaries (see instructions)
(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500) <small>Department of the Treasury Internal Revenue Service</small> <small>Department of Labor Employee Benefits Security Administration</small> <small>Pension Benefit Guaranty Corporation</small>	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
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For calendar plan year 2018 or fiscal plan year beginning 10/01/2018 and ending 09/30/2019		
A Name of plan THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN	B Three-digit plan number (PN) ►	003
C Plan sponsor's name as shown on line 2a of Form 5500 THOMAS & MARKER CONSTRUCTION CO.	D Employer Identification Number (EIN) 34-4476858	

Part I	Asset and Liability Statement
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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	3175	3663
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	158732	165411
(2) Participant contributions	1b(2)	5722	25
(3) Other	1b(3)	0	3
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	162959	551611
(2) U.S. Government securities	1c(2)	412085	512208
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)	0	
(B) Common	1c(4)(B)	4807274	4342482
(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)	49338	38573
(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)	2967153	3605845
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	220411	364988

1d Employer-related investments:		(a) Beginning of Year	(b) End of Year
(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	8786849	9584809

Liabilities

g Benefit claims payable	1g		
h Operating payables	1h		
i Acquisition indebtedness	1i		
j Other liabilities	1j	3175	3663
k Total liabilities (add all amounts in lines 1g through 1j)	1k	3175	3663

Net Assets

l Net assets (subtract line 1k from line 1f)	1l	8783674	9581146
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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 Contributions:			
(1) Received or receivable in cash from: (A) Employers.....	2a(1)(A)	801974	
(B) Participants.....	2a(1)(B)	366795	
(C) Others (including rollovers)	2a(1)(C)	42652	
(2) Noncash contributions	2a(2)	0	1211421
(3) Total contributions. Add lines 2a(1)(A) , (B) , (C) , and line 2a(2)	2a(3)		
b Earnings on investments:			
(1) Interest:			
(A) Interest-bearing cash (including money market accounts and certificates of deposit).....	2b(1)(A)	14818	
(B) U.S. Government securities	2b(1)(B)		
(C) Corporate debt instruments.....	2b(1)(C)		
(D) Loans (other than to participants).....	2b(1)(D)		
(E) Participant loans	2b(1)(E)	2164	
(F) Other	2b(1)(F)		
(G) Total interest. Add lines 2b(1)(A) through (F)	2b(1)(G)		16982
(2) Dividends: (A) Preferred stock.....		2b(2)(A)	234352
(B) Common stock.....	2b(2)(B)	143081	
(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	91271	
(D) Total dividends. Add lines 2b(2)(A) , (B) , and (C)	2b(2)(D)		
(3) Rents.....	2b(3)		
(4) Net gain (loss) on sale of assets: (A) Aggregate proceeds.....		2b(4)(A)	
(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
(C) Subtract line 2b(4)(B) from line 2b(4)(A) and enter result	2b(4)(C)		
(5) Unrealized appreciation (depreciation) of assets: (A) Real estate.....		2b(5)(A)	
(B) Other	2b(5)(B)		
(C) Total unrealized appreciation of assets. Add lines 2b(5)(A) and (B)	2b(5)(C)		
			0

		(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)		-53797
c Other income.....	2c		348
d Total income. Add all income amounts in column (b) and enter total	2d		1409306

Expenses

e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	498626	
(2) To insurance carriers for the provision of benefits	2e(2)		
(3) Other	2e(3)		
(4) Total benefit payments. Add lines 2e(1) through (3).....	2e(4)		498626
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)	15000	
(2) Contract administrator fees.....	2i(2)	31492	
(3) Investment advisory and management fees.....	2i(3)	66716	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines 2i(1) through (4).....	2i(5)		113208
j Total expenses. Add all expense amounts in column (b) and enter total	2j		611834

Net Income and Reconciliation

k Net income (loss). Subtract line 2j from line 2d	2k		797472
l Transfers of assets:			
(1) To this plan.....	2l(1)		
(2) From this plan.....	2l(2)		

Part III Accountant's Opinion

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

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

(1) ☒ Unqualified (2) ☐ Qualified (3) ☐ 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 ☒ No

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

(1) Name: KENTNER SELLERS, LLP

(2) EIN: 31-0787612

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:

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.).....

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.)

	Yes	No	Amount
4a		X	
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.)		X	
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.).....		X	
4d		X	
e Was this plan covered by a fidelity bond?	X		1000000
4e	X		1000000
f Did the plan have a loss, whether or not reimbursed by the plan's fidelity bond, that was caused by fraud or dishonesty?		X	
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?.....		X	
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?.....		X	
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.)	X		
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.)		X	
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?		X	
4k		X	
l Has the plan failed to provide any benefit when due under the plan?.....		X	
4l		X	
m If this is an individual account plan, was there a blackout period? (See instructions and 29 CFR 2520.101-3.)		X	
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.
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For calendar plan year 2018 or fiscal plan year beginning 10/01/2018 and ending 09/30/2019

A Name of plan <u>THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN</u>	B Three-digit plan number (PN) ▶ <u>003</u>
C Plan sponsor's name as shown on line 2a of Form 5500 <u>THOMAS & MARKER CONSTRUCTION CO.</u>	D Employer Identification Number (EIN) <u>34-4476858</u>

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	<u>0</u>
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): <u>34-4476858</u> <u>01-0609808</u>		
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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Schedule R (Form 5500) 2018
v. 171027

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

b The plan year immediately preceding the current plan year

c The second preceding plan year

14a**14b****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

b The corresponding number for the second preceding plan year

15a**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

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

16a**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):



RETIREMENT PLAN

FINANCIAL STATEMENTS and SUPPLEMENTARY INFORMATION

YEARS ENDED SEPTEMBER 30, 2019 and 2018

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
YEARS ENDED SEPTEMBER 30, 2019 and 2018

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Independent Auditors' Report

To the Participants and Trustees of
Thomas & Marker Construction Co. Retirement Plan

Report on the Financial Statements

We have audited the accompanying financial statements of the Thomas & Marker Construction Co. Retirement Plan, which comprise the statements of net assets available for benefits as of September 30, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended September 30, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting 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 financial statement presentation.

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 the Plan as of September 30, 2019 and 2018, and the changes in its net assets available for benefits for the year ended September 30, 2019, in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year), referred to as supplemental information, is presented for the purpose of additional analysis and is 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.



KENTNER SELLERS, LLP
July 9, 2020

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
SEPTEMBER 30, 2019 and 2018

	<u>2019</u>	<u>2018</u>
ASSETS:		
Investments:		
Non-participant directed:		
Investments at fair value (Note D)	\$ 6,622,982	\$ 6,339,404
Participant-directed:		
Investments at fair value (Note D)	<u>2,754,152</u>	<u>2,230,478</u>
Total Investments	<u>9,377,134</u>	<u>8,569,882</u>
Receivables:		
Employer contributions	165,411	158,732
Employee contributions	25	5,722
Notes receivable from participants	38,573	49,338
Accrued interest and dividends	<u>3</u>	<u>0</u>
Total Receivables	<u>204,012</u>	<u>213,792</u>
Cash	<u>3,663</u>	<u>3,175</u>
Total Assets	<u>9,584,809</u>	<u>8,786,849</u>
 LIABILITIES:		
Accrued expenses	<u>3,663</u>	<u>3,175</u>
Total Liabilities	<u>3,663</u>	<u>3,175</u>
 NET ASSETS AVAILABLE FOR BENEFITS	 <u><u>\$ 9,581,146</u></u>	 <u><u>\$ 8,783,674</u></u>

See Notes to Financial Statements.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED SEPTEMBER 30, 2019

	<u>2019</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
Contributions:	
Employer contributions	\$ 801,974
Employee contributions	366,795
Employee rollovers	<u>42,652</u>
	<u>1,211,421</u>
Investment income:	
Participant loan interest	2,164
Interest and dividends	<u>249,170</u>
	<u>251,334</u>
Total Additions	<u>1,462,755</u>
 DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefits paid to participants	492,978
Deemed distribution of participant loans	5,648
Administrative expenses	113,208
Net realized and unrealized depreciation in fair value of investments	<u>53,449</u>
Total Deductions	<u>665,283</u>
 NET INCREASE	<u>797,472</u>
 NET ASSETS AVAILABLE FOR BENEFITS - Beginning of Year	<u>8,783,674</u>
 NET ASSETS AVAILABLE FOR BENEFITS - End of Year	<u><u>\$ 9,581,146</u></u>

See Notes to Financial Statements.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN

The following description of the Thomas & Marker Construction Co. Retirement Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution profit sharing plan sponsored by Thomas & Marker Construction Co. (the Company) and covers all eligible employees of the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and has been amended and restated to comply with the Pension Protection Act of 2006 (PPA) in order to maintain its tax-qualified status.

Eligibility

Under the terms of the Plan, there are three separate eligibility provisions:

- Each employee who has been credited with at least one hour of service, which constitutes as covered employment under the Davis-Bacon Act or any state or municipal "prevailing wage" law, is eligible for prevailing wage contributions.
- Each employee who has been employed for ninety days will be eligible for elective deferral and matching contributions as defined under the terms of the Plan Document.
- Each employee who has been employed for at least one year will be eligible for discretionary company contributions. The allowable entry dates are October 1 and April 1.

Contributions

- (a) *Participant's voluntary salary reductions.* Each participant's contribution may not exceed the federal maximum amount pursuant to Section 402(g) of the Internal Revenue Code.
- (b) *Matching contributions.* The Company shall contribute to the Plan on behalf of each participant who made a matched employee contribution in an amount equal to (i) 100% of the matched employee contributions that are not in excess of 3% of the participant's compensation, plus (ii) 50% of the amount of the matched employee contributions that exceed 3% of the participant's compensation but that do not exceed 5% of the participant's compensation. Matching contributions of \$230,244 and \$198,410 were made for the years ended September 30, 2019 and 2018, respectively.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN (Continued)

Contributions (Continued)

- (c) *Discretionary company contributions.* The Company may, in its sole discretion, make discretionary company contributions to the Plan on behalf of each participant who is employed by the Company on the last day of the Plan Year. Discretionary contributions shall be allocated in an amount designated by the Company to be allocated to two groups. Group One shall consist of the Chief Executive Officer; Group Two shall consist of all participants who are not members of Group One. Contributions to Group One and Group Two shall be allocated among group members in the ratio that each such participant's compensation bears to the compensation of all members of the group who are eligible to receive allocations of discretionary company contributions. The Company accrued a discretionary contribution of \$74,909 and \$67,779 for the years ended September 30, 2019 and 2018, respectively.
- (d) *Prevailing wage contributions.* The Company may, in its sole discretion, make additional prevailing wage contributions to the Plan in an amount necessary to meet the Company's requirements under an applicable prevailing wage statute. The prevailing wage allocations will offset any other discretionary company contribution allocations that would otherwise be made to a participant. Prevailing wage contributions totaling \$496,821 and \$134,855 were made for the years ended September 30, 2019 and 2018, respectively.
- (e) *Qualified nonelective contributions.* The Company, in its sole discretion, may make additional qualified nonelective contributions for the benefit of all participants eligible to make elective deferrals who are non-highly compensated employees who are employed by the Company on the last day of the Plan Year.

Participant Accounts

Each participant's account is credited or charged with the above contributions, rollover contributions, transfers, plan earnings, forfeitures, and plan expenses. The benefit to which a participant is entitled is the amount that can be provided from the participant's vested account balance.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN (Continued)

Vesting

The participant's interest in the discretionary company contribution account and matching contribution account prior to October 1, 2014, shall vest based on the participant's years of vesting service in accordance with the following schedule:

<u>Years of Service</u>	<u>Non-Forfeitable Percentage</u>
Less than 3	0%
3 or more	100%

Notwithstanding the foregoing, a participant shall be fully (100%) vested in the matching contributions that are attributable to Plan Years beginning on and after October 1, 2014. Matching contributions attributable to the Plan Years ending September 30, 2014, and prior shall be subject to the vesting schedule described above.

Forfeited Accounts

Forfeitures are reallocated following the date on which a terminated participant incurs five consecutive one-year breaks in service or following the date on which a terminated participant receives payment of his vested account balance. Amounts forfeited from a participant's account shall be used to restore forfeitures, reduce Company contributions (or reallocated as Company contributions), or pay plan expenses. For the year ended September 30, 2019, total forfeitures were \$611. In 2019 and 2018, forfeitures of \$600 and \$5,500, respectively, were used to offset employer contributions. The unallocated forfeitures at September 30, 2019 and 2018, were \$66 and \$48, respectively.

Payment of Benefits

Benefits are recorded when paid. Upon termination of service, a participant may elect to receive:

- (a) A lump sum distribution equal to the value of their account,
- (b) Equal installments over a period not to exceed the participant's assumed life expectancy, or
- (c) A joint and survivor annuity.

Participants may take in-service withdrawals if they are fully vested in their account balance.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN (Continued)

Loans to Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan terms range from one to five years, and participants are limited to one outstanding loan at any given time. The loans are secured by the balance in the participant's account balance and bear an interest rate equal to the prime rate plus 1%. Principal and interest is paid ratably through payroll deductions.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Plan prepares its financial statements using the accrual basis of accounting.

Notes Receivable from Participants

Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan Document.

Investment Valuation and Income Recognition

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

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 includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Use of Estimates

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

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Fees

Substantially all administrative fees were paid by the Plan. Plan expenses paid by the Plan include fees for trading and investment management and advisory services. Certain administrative functions were performed by officers or employees of the Plan Sponsor. No such officer or employee received compensation from the Plan.

NOTE C - CONCENTRATION OF CREDIT RISK

The Plan maintains its cash balances in various money market funds. At various times during the year, some or all of these funds may be uninsured or exceed Federal Deposit Insurance Company (FDIC) insurance limits.

NOTE D - FAIR VALUE MEASUREMENTS

FASB ASC 820-10, Fair Value Measurements, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820-10 are described below.

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 active markets, inputs other than quoted prices that are observable for the asset or liability, and 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.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE D - FAIR VALUE MEASUREMENTS (Continued)

The asset's 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.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2019.

Common stocks, preferred stocks, corporate bonds, and government securities: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds and money market funds: Valued at the net asset value (NAV) of shares held by the Plan at year-end.

Hedge funds and exchange traded funds: Valued at the estimated value to be received at redemption.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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 table sets forth by level, within the fair value hierarchy, the Plan's assets measure at fair value on a recurring basis as of September 30, 2019 and 2018.

	Assets at Fair Value as of September 30, 2019			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 545,576	\$ 0	\$ 0	\$ 545,576
Common stocks	4,348,518	0	0	4,348,518
Mutual funds	3,605,845	0	0	3,605,845
Government securities	512,207	0	0	512,207
Exchange traded funds	0	2,534	0	2,534
Hedge funds	0	362,454	0	362,454
Total assets at fair value	<u>\$ 9,012,146</u>	<u>\$ 364,988</u>	<u>\$ 0</u>	<u>\$ 9,377,134</u>

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE D - FAIR VALUE MEASUREMENTS (Continued)

	Assets at Fair Value as of September 30, 2018			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market funds	\$ 162,959	\$ 0	\$ 0	\$ 162,959
Common stocks	4,807,274	0	0	4,807,274
Mutual funds	2,967,153	0	0	2,967,153
Government securities	412,085	0	0	412,085
Exchange traded funds	0	19,230	0	19,230
Hedge funds	<u>0</u>	<u>201,181</u>	<u>0</u>	<u>201,181</u>
Total assets at fair value	<u>\$ 8,349,471</u>	<u>\$ 220,411</u>	<u>\$ 0</u>	<u>\$ 8,569,882</u>

NOTE E - NONPARTICIPANT-DIRECTED INVESTMENTS

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

Net assets available for benefits at September 30:

	<u>2019</u>	<u>2018</u>
Money market funds	\$ 545,576	\$ 162,959
Common stocks	4,348,518	4,807,274
Mutual funds	851,692	736,675
Government securities	512,208	412,085
Exchange traded funds	2,534	19,230
Hedge funds	<u>362,454</u>	<u>201,181</u>
	<u>\$ 6,622,982</u>	<u>\$ 6,339,404</u>

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE E - NONPARTICIPANT-DIRECTED INVESTMENTS (Continued)

Changes in net assets during the year ended September 30:

	<u>2019</u>
Contributions	\$ 576,828
Interest and dividends	157,869
Net appreciation	(93,883)
Benefits paid to participants	(297,593)
Fees	<u>(59,643)</u>
Net appreciation in value	<u>\$ 283,578</u>

NOTE F - INCOME TAX STATUS

The Plan obtained a favorable tax determination letter on March 31, 2014, in which the Internal Revenue Service (IRS) stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan Sponsor believes that the Plan was qualified and was tax exempt as of the financial statement date; therefore, no income taxes have been provided for in the financial statements.

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

NOTE G - PLAN TERMINATION

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

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE H - PARTY-IN-INTEREST TRANSACTIONS

Certain plan investments are shares of funds managed by Morgan Stanley. Morgan Stanley is an asset custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees paid by the Plan for the investment management services provided by Morgan Stanley amounted to \$66,802 and \$75,937 for the years ended September 30, 2019 and 2018, respectively.

NOTE I - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE J - SUBSEQUENT EVENTS

On January 30, 2020, the World Health Organization (WHO) announced a global health emergency stemming from a new strain of coronavirus that was spreading globally (the COVID-19 outbreak). On March 11, 2020, the WHO classified the COVID-19 outbreak as a pandemic, triggering volatility in financial markets and a significant negative impact on the global economy. However, because the values of the Plan's individual investments have and will fluctuate in response to changing market conditions, the amount of losses that will be recognized in subsequent periods, if any, cannot be determined. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report.

Effective January 1, 2020, the Plan was formally amended (Amendment No. 2), to change the name of the Plan to Marker, Inc. Retirement Plan. This amendment also contains provisions to insure the Plan is in compliance with the final regulations regarding hardship distributions.

Subsequent events were evaluated through July 9, 2020, which is the date the financial statements were available to be issued.

**SUPPLEMENTARY
INFORMATION**

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
	Corporate Common Stock		
*	3M Company	26 Shares	\$ 4,274
*	AAC Technologies Hold Inc	1,315 Shares	6,838
*	AMC networks Inc CL A	116 Shares	5,703
*	AT&T Inc	981 Shares	37,121
*	Abbvie Inc Com	398 Shares	30,137
*	Accenture Plc Ireland CL A	175 Shares	33,661
*	Accor S A Spons Adr	1,313 Shares	10,832
*	ACS Active De Construc Y Serv	1,362 Shares	10,801
*	Activision Blizzard Inc	222 Shares	11,748
*	Adidas AG	94 Shares	14,636
*	Adobe Systems	142 Shares	39,228
*	Adyen B.V.	12 Shares	7,907
*	Aecom	55 Shares	2,066
*	Aercap Holdings N.V.	231 Shares	12,647
*	Aerojet Rocketdyne Hldgs Inc	80 Shares	4,041
*	Agree Realty Corp	29 Shares	2,121
*	AIA Group Ltd Spon ADR	293 Shares	11,026
*	Airbus Se Unsponsored ADR	362 Shares	11,754
*	Alcon Inc	197 Shares	11,498
*	Alibaba Group Hldg LTD	146 Shares	24,416
*	Align Technology	79 Shares	14,293
*	Allegion Pub Ltd Co	31 Shares	3,213
*	Allergan Plc Shs	177 Shares	29,787
*	Alphabet Inc Cl A	14 Shares	17,096
*	Alphabet Inc Cl C	39 Shares	47,541
*	Altria Group Inc	467 Shares	19,100
*	Ambev S A Sponsored Adr	1,135 Shares	5,244
*	Amcor Plc	653 Shares	6,367
*	America Movil Sa De Cv Adr L	949 Shares	14,102
*	Amer Intl GP Inc New	302 Shares	16,821
*	American Water Works Co	42 Shares	5,218
*	Americold Realty Trust	88 Shares	3,262
*	Amn Healthcare Svcs Inc	53 Shares	3,051
*	Amphenol Corp New CL A	28 Shares	2,702
*	Angiodynamics Inc	58 Shares	1,068
*	Anhui Conch Cement Adr	360 Shares	10,674
*	Anthem Inc Com	59 Shares	14,166
*	Apergy Corp	79 Shares	2,137
*	Arcosa Inc	77 Shares	2,634
*	Armstrong World Inds Inc New	20 Shares	1,934
*	Arthur J Gallagher	93 Shares	8,330
*	ASM Pacific	279 Shares	10,188
*	ASML Holding NV NY Reg	52 Shares	12,918
*	ASGN Inc	41 Shares	2,577

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Asos Plc Spon Adr	302 Shares	9,293
*	Astrazeneca Plc Ads	830 Shares	36,993
*	Autodesk Inc Delaware	130 Shares	19,201
*	Automatic Data Processing	143 Shares	23,083
*	Axa Ads	493 Shares	12,510
*	Axa Equitable Holdings Inc	321 Shares	7,113
*	B&M European Value Ret Sa Adr	614 Shares	11,304
*	BB Seguridade Participacoes	1,198 Shares	10,123
*	BCE Inc	536 Shares	25,948
*	BP Plc Ads	1,175 Shares	44,638
*	BAE Sys Plc Spon Adr	456 Shares	12,855
*	Baidu Inc Ads	65 Shares	6,679
*	Baker Hughes A Ge Co Cl A	275 Shares	6,380
*	Banco Do Brasil SA Spon Adr	1,600 Shares	17,552
*	BASF SE SP Adr	676 Shares	11,783
*	BHP Group Plc Adr	254 Shares	10,881
*	Bidvest Group Ltd Spons Adr	251 Shares	6,304
*	Biogen Inc Com	93 Shares	21,652
*	Black Knight Inc	53 Shares	3,236
*	Blue Prism Group Plc	241 Shares	2,821
*	Booking Holdings Inc	10 Shares	19,626
*	Booz Allen Hamilton Hldg CL A	55 Shares	3,906
*	Boozt Ab-Unsponsored Adr	966 Shares	6,482
*	Bristol Myers Squibb Co	159 Shares	8,063
*	British Amer Tob Spon Adr	269 Shares	9,926
*	Broadcom Ltd Shs	96 Shares	26,503
*	Cambrex Corp	16 Shares	952
*	Capgemini S E Unsponsored Adr	785 Shares	18,400
*	Carlsberg As	474 Shares	13,964
*	Carsales Com Ltd Adr	537 Shares	11,217
*	Catalent Inc	78 Shares	3,717
*	CDN Impl Bk Commerce	349 Shares	28,813
*	Charles Schwab	154 Shares	6,442
*	Chart Industries Inc	37 Shares	2,307
*	Chevron Corp	237 Shares	28,108
*	China Construction Bank Corp	1,665 Shares	25,200
*	China Merchants Bk Co Ltd Unsp	414 Shares	9,754
*	China Mobile Ltd	275 Shares	11,385
*	China Shenhua Energy Ltd Adr	1,212 Shares	9,660
*	Churchill Downs Inc	27 Shares	3,333
*	Cielo SA Sponsored Adr New	2,450 Shares	4,704
*	Cisco Sys Inc	150 Shares	7,412
*	Citigroup Inc New	398 Shares	27,494
*	Citrix Systems Inc	116 Shares	11,196
*	Clicks Group Ltd Spons Adr	180 Shares	5,080

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Cnooc Ltd Ads	70 Shares	10,658
*	Coca Cola Co	486 Shares	26,458
*	Cognizant Tech Solutions Cl A	211 Shares	12,716
*	Comcast Corp New Class A	1,172 Shares	52,834
*	Comercial Intl Bk Ltd Sp Adr	2,053 Shares	9,485
*	Conagra Brands Inc	147 Shares	4,510
*	Conduent Inc Com	131 Shares	815
*	Conocophillips	63 Shares	3,590
*	Constellation Brands Inc Cl A	20 Shares	4,146
*	Corteva Inc	154 Shares	4,312
*	Cott Corp Que	221 Shares	2,756
*	Cree Research Inc	192 Shares	9,408
*	CRH Plc Adr	187 Shares	6,425
*	Crown Castle International Corp	32 Shares	4,448
*	CSL Ltd	134 Shares	10,625
*	CVS Health Corp Com	127 Shares	8,010
*	Cyrusone Inc	59 Shares	4,667
*	Danone Sponsored Adr	1,969 Shares	34,517
*	DBS Group Holdings Ltd Sp	159 Shares	11,520
*	Deutsche Boerse Ag Unsponsored Adr	811 Shares	12,611
*	Deutsche Post Ag Sponsored Adr	386 Shares	12,838
*	Diamondback Energy Inc	24 Shares	2,158
*	Discovery Inc	273 Shares	7,270
*	DNB Asa Sponsored Adr	642 Shares	11,270
*	Dolby CLA Com stk	193 Shares	12,476
*	Dollar General Copr New Com	270 Shares	42,914
*	Dominion Energy Inc	338 Shares	27,392
*	Douyu International Hold-Adr	422 Shares	3,456
*	Dow Inc	62 Shares	2,954
*	Dupont De Nemours Inc	59 Shares	4,207
*	Duke Energy Corp	302 Shares	28,950
*	E.On Se	1,028 Shares	9,951
*	Edenred S A Adr	472 Shares	11,347
*	Enbridge Inc	372 Shares	13,050
*	Engie Spons Adr	744 Shares	12,120
*	Enn Energy Holdings Ltd Unspn	245 Shares	10,231
*	Equinor Asa	217 Shares	4,112
*	Essilorluxottica Adr	198 Shares	14,270
*	Euronet Worldwide Inc	27 Shares	3,950
*	Evolution Gaming Group Ab Adr	99 Shares	1,956
*	Expedia Group Inc	100 Shares	13,441
*	Exxon Mobil Corp	388 Shares	27,397
*	Facebook Inc CL-A	294 Shares	52,356
*	Fanuc Corporation Unsponsored Adr	677 Shares	12,741
*	Fedex Corp	45 Shares	6,551

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Fidelity National Financial In	74 Shares	3,286
*	Fidelity National Information SE	91 Shares	12,081
*	Fireeye Inc	481 Shares	6,417
*	Firstenergy Corp	264 Shares	12,733
*	Fluor Corp	436 Shares	8,341
*	Fomento Economico Mexicano	159 Shares	14,561
*	Freeport McMoran Inc	1,144 Shares	10,948
*	Fresenius Medical Care Ag&Co	392 Shares	13,167
*	Galaxy Entertainment Group Ltd	2,103 Shares	13,078
*	Gardner Denver Holdings Inc	105 Shares	2,970
*	Gartner Inc	151 Shares	21,591
*	GCI Liberty Inc Cl A	110 Shares	6,828
*	General Motors Co	287 Shares	10,757
*	Genesee & Wyoming Inc A	25 Shares	2,763
*	Gilead Science	313 Shares	19,838
*	Glaxosmithkline Plc Ads	630 Shares	26,888
*	Goldman Sachs Grp Inc	27 Shares	5,595
*	Grace Wr & Co Dela New	40 Shares	2,670
*	Hengan Intl Group Co Ltd Adr	245 Shares	8,061
*	Hitachi 10 Com New Adr	164 Shares	12,256
*	Hologic Inc	48 Shares	2,424
*	Home Bancshares Inc	152 Shares	2,857
*	HSBC Holdings Plc Spon Adr	272 Shares	10,409
*	Huntington Bancshares	1,252 Shares	17,866
*	Humana Inc	31 Shares	7,926
*	Huya Inc Ads Rep SHS A	339 Shares	8,014
*	IAA Inc	62 Shares	2,587
*	IAC InteractiveCorp Com	21 Shares	4,577
*	Icon Plc	37 Shares	5,452
*	Immumogen Inc	325 Shares	787
*	Industria de Diseno Textil Ind	818 Shares	12,634
*	Infosys Limited Adr	1,625 Shares	18,476
*	Ingevity Corp	22 Shares	1,866
*	Invesco Ltd	426 Shares	7,216
*	Ionis Pharmaceuticals Inc	253 Shares	15,157
*	JB Hunt Trans Serv	22 Shares	2,434
*	JPMorgan Chase & Co	286 Shares	33,659
*	Japan Exchange Group Inc	1,714 Shares	13,421
*	Jazz Pharmaceuticals Plc	21 Shares	2,691
*	John Bean Technologies Corp	16 Shares	1,591
*	Johnson Ctls Intl Plc	617 Shares	27,080
*	Julius Baer Group Ltd Un Adr	1,433 Shares	12,596
*	Just East Plc Adr	1,015 Shares	4,141
*	KB Financial Grp Inc Sons Adr	371 Shares	13,252
*	Kadant Inc	44 Shares	3,863

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Kar Auction Svcs Inc	62 Shares	1,522
*	Kasikornbank Pub Co Ltd Unspn	307 Shares	6,340
*	Kellogg Co	81 Shares	5,212
*	Kerry Grp Plc Spons Adr	121 Shares	14,438
*	Keysight Technologies Inc	40 Shares	3,890
*	Kimberly Clark Corp	62 Shares	8,807
*	Kimberly Clark Spon Adr	764 Shares	7,587
*	Koc Hldg AS Unspn Adr	591 Shares	9,805
*	Koninklijke Phil El Sp Adr New	307 Shares	14,162
*	Kose Corp Adr	364 Shares	12,376
*	L3Harris Technologies Inc	144 Shares	30,044
*	Lamb Weston Hldgs Inc Com	46 Shares	3,345
*	LCI Inds	19 Shares	1,745
*	Lear Corp	18 Shares	2,122
*	Liberty Broadband Corp S-A	17 Shares	1,777
*	Liberty Broadband Corp S-C	22 Shares	2,303
*	Liberty Media Corp Ser A	18 Shares	713
*	Liberty Media Corp Ser C	27 Shares	1,123
*	Liberty Media Corp Ser A Sirius XM	89 Shares	3,700
*	Liberty Media Corp Ser C Sirius XM	308 Shares	12,924
*	Life Healthcare Grp Hldgs Ltd	1,031 Shares	6,167
*	Lions Gate Entmnt Corp Cl B	152 Shares	1,328
*	Littlefuse Inc	19 Shares	3,369
*	Live Nation Entertainment Inc	30 Shares	1,990
*	Lloyds Banking Group Plc	3,799 Shares	10,029
*	Lockheed Martin Corp	21 Shares	8,191
*	Logmein Inc Com	38 Shares	2,696
*	Lonza Group Ag Zuerich Adr	436 Shares	14,735
*	Lowes Companies Inc	66 Shares	7,257
*	Lyondellbasell NV Cl A	91 Shares	8,142
*	Madison Square Garden Cl A	6 Shares	1,581
*	Marathon Oil Co	364 Shares	4,466
*	Marathon Petroleum Corp	198 Shares	12,029
*	Marsh & McLennan Cos Inc	27 Shares	2,701
*	Marvell Tech Group Ltd	123 Shares	3,071
*	Mastercard Inc CL A	188 Shares	51,055
*	Mattel Inc	287 Shares	3,269
*	McKesson Corp	27 Shares	3,690
*	Medtronic Plc Shs	287 Shares	31,174
*	Mercari Inc Adr	441 Shares	5,511
*	Metlife Incorporated	321 Shares	15,138
*	Mettler Toledo Intl	3 Shares	2,113
*	Micron Tech Inc	192 Shares	8,227
*	Microsoft Corp	603 Shares	83,835
*	Mid Amer Apart Comm Inc	25 Shares	3,250

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Mobile Telesystems PJSC	733 Shares	5,937
*	Mondelez Intl Inc Com	123 Shares	6,804
*	Mondi Plc Adr	168 Shares	6,431
*	Morgan Stanley	318 Shares	13,569
*	Motorola Solutions Inc	43 Shares	7,328
*	Motus Holdings Limited Adr	571 Shares	2,524
*	MSCI Inc Com	62 Shares	13,501
*	Murata Manufacturing Co Ltd	1,075 Shares	12,948
*	Nasdaq Inc Com	41 Shares	4,073
*	Naspers Ltd Adr	236 Shares	7,071
*	National Oilwell Varco Inc	429 Shares	9,095
*	Natl Grid Plc Spon Ads	371 Shares	20,082
*	Nedbank Group Ltd Spon Adr	382 Shares	5,764
*	Nestle Spon Adr Rep Shr	226 Shares	24,498
*	Netease.Com Inc Ads	81 Shares	21,561
*	Netflix Inc	23 Shares	6,155
*	Network Intl Hldgs Plc Adr	1,396 Shares	9,004
*	Newell Brands Inc	210 Shares	3,931
*	Nextera Energy Inc	28 Shares	6,524
*	Nihon M&A Center Inc	422 Shares	11,605
*	Nike Inc B	309 Shares	29,021
*	Noble Energy Inc	64 Shares	1,437
*	Nomad Hldgs Ltd	178 Shares	3,649
*	Nordea Bank Abp Spon Adr	1,483 Shares	10,589
*	Northrop Grumman Cp	17 Shares	6,371
*	Novo Nordisk AS Adr	98 Shares	5,067
*	Now Inc	441 Shares	5,058
*	Nuance Communications Inc	408 Shares	6,654
*	Nucor Corporation	257 Shares	13,084
*	Nutrien Ltd	214 Shares	10,674
*	Nvent Electric Plc	88 Shares	1,940
*	Nvidia Corporation	30 Shares	5,222
*	NXP Semiconductors NV	174 Shares	18,987
*	O'Reilly Automotive Inc New	66 Shares	26,302
*	Occidental Petroleum Corp De	393 Shares	17,477
*	Oneok Inc	82 Shares	6,043
*	Oracle Corp	617 Shares	33,954
*	Otsuka Holdings Co Ltd Uns Adr	654 Shares	12,191
*	PPL Corporation	639 Shares	20,122
*	PT Astra International Tbk Adr	1,119 Shares	10,194
*	PT Bk Mandiri Persero Tbk Unsp	1,413 Shares	13,847
*	PT Telekomunikasi Indonesia	345 Shares	10,388
*	Packaging Corp Amer	24 Shares	2,546
*	Paypal Hldgs Inc Com	224 Shares	23,204
*	Pentair Plc	309 Shares	11,680

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Pepsico Inc	223 Shares	30,573
*	Pfizer Inc	833 Shares	29,930
*	Philip Morris Intl Inc	342 Shares	25,968
*	PJSC Gazprom Spon Adr	984 Shares	6,790
*	PJSC Lukoil Sponsored Adr	135 Shares	11,169
*	PLDT Inc Adr	215 Shares	4,730
*	PNC Finl Svcs Gp	80 Shares	11,213
*	Pool Corp	7 Shares	1,412
*	Popular Inc Com New	42 Shares	2,271
*	Post Holdings Inc	33 Shares	3,493
*	Procter & Gamble	38 Shares	4,726
*	Prosperity Bancshares	37 Shares	2,613
*	Prosus N V Sponsored Adr	236 Shares	3,439
*	Public Service Enterprise Gp	68 Shares	4,221
*	Qualcomm Inc	60 Shares	4,577
*	Quest Diagnostics Inc	41 Shares	4,388
*	Qurate Retail Inc Ser A	728 Shares	7,509
*	RBC Bearings Inc	18 Shares	2,986
*	Raymond James Fincl Inc	46 Shares	3,793
*	Realty Income Corp	137 Shares	10,505
*	Regeneron Pharm	50 Shares	13,870
*	Regions Financial Corp	493 Shares	7,799
*	Reinsurance Group of America	24 Shares	3,837
*	Reliance Steel & Alum Co	21 Shares	2,093
*	Repsol SA Spon Adr	751 Shares	11,625
*	Roche Holdings Adr	368 Shares	13,414
*	Rolls Royce Holdings Plc	937 Shares	9,108
*	Royal DSM Nv Sponsored Adr	590 Shares	17,765
*	Royal Dutch Shell Plc	518 Shares	30,484
*	RWE AG Sponsored Adr	411 Shares	12,836
*	Ryanair Hldgs Plc Adr	144 Shares	9,559
*	Sands China Ltd Unsponsored Adr	225 Shares	10,125
*	Sanlam Ltd Adr	610 Shares	6,027
*	Sanofi Adr	81 Shares	3,753
*	SAP Ag	138 Shares	16,266
*	Sberbank Russia Sponsored Adr	1,005 Shares	14,213
*	Sea Limited Adr	143 Shares	4,426
*	Seagate Technology Plc	469 Shares	25,228
*	Secom Ltd Adr	547 Shares	12,444
*	Servicemaster Global Hldgs Inc	65 Shares	3,634
*	Shinhan Financial Group Co Ltd	263 Shares	9,202
*	Shoprite Hldgs Ltd Sponsored A	408 Shares	3,293
*	Siemens Healthineers Ag Adr	1,175 Shares	23,101
*	Signature Bank	25 Shares	2,981
*	Smith & Nephew Plc Adr	268 Shares	12,899

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Sony Corp Adr 1974	237 Shares	14,014
*	Southern Co	323 Shares	19,952
*	South St Corp Com	25 Shares	1,883
*	St James Place Plc	854 Shares	10,307
*	Standard Bank Group Ltd Spon	561 Shares	6,482
*	Starbucks Corp Washington	210 Shares	18,568
*	State Street Corp	113 Shares	6,688
*	Sun Communities Inc	38 Shares	5,641
*	Supernus Pharmaceuticals Inc	72 Shares	1,979
*	SVB Fncl Grp	10 Shares	2,090
*	Synopsys Inc	31 Shares	4,255
*	TE Connectivity Ltd New	255 Shares	23,761
*	Taiwan Smcndctr Mfg Co Ltd Adr	626 Shares	29,096
*	Tal Educ Group Ads	437 Shares	14,963
*	TC Energy Corp	138 Shares	7,147
*	Teledyne Tech Inc	15 Shares	4,830
*	Teleflex Inc	15 Shares	5,096
*	Tencent Hldgs Ltd Unspn Adr	525 Shares	21,856
*	Ternium S A Adr	256 Shares	4,913
*	Tesco Plc Sponsored Adr	1,212 Shares	10,714
*	Toray Inds Adr	784 Shares	11,650
*	Total S A Spon Adr	446 Shares	23,192
*	Tractor Supply Co	29 Shares	2,623
*	Transunion	40 Shares	3,244
*	Travelers Companies Inc Com	49 Shares	7,286
*	Twitter Inc	751 Shares	30,941
*	Ubisoft Entertainment Sa Un-sponsored Adr	861 Shares	12,330
*	Unilever Nv NY Sh New	175 Shares	10,505
*	Union Pacific Corp	21 Shares	3,402
*	United Parcel Service Inc Cl-B	195 Shares	23,365
*	United Rentals Inc	20 Shares	2,493
*	Unitedhealth Gp Inc	150 Shares	32,598
*	Utah Med Prods	15 Shares	1,438
*	VISA Inc Cl A	370 Shares	63,644
*	Varian Medical Sys Inc	22 Shares	2,620
*	Ventas Inc	286 Shares	20,887
*	Verint Systems Inc	40 Shares	1,711
*	Verizon Communications	1,009 Shares	60,903
*	Vertex Pharmaceuticals	68 Shares	11,521
*	Vistra Energy Corp	278 Shares	7,431
*	Vodacom Group Limited	835 Shares	6,598
*	Vodafone Group Plc	709 Shares	14,116
*	Wabco Hldgs Inc	8 Shares	1,070
*	Wabtec	46 Shares	3,306
*	Weichai Pwr Co Ltd Unspn Adr	1,629 Shares	18,693

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Wellcare Health Plans Inc	10 Shares	2,592
*	Wells Fargo & Co New	584 Shares	29,457
*	Welltower Inc	205 Shares	18,583
*	Western Digital Corporation	307 Shares	18,309
*	Wex Inc Com	26 Shares	5,254
*	Williams Co Inc	638 Shares	15,350
*	Willis Towers Watson Pub Ltd	60 Shares	11,578
*	Wirecard Ag	107 Shares	17,171
*	Wyndham Destinations Inc	83 Shares	3,820
*	Wyndham Hotels & Resorts Inc	48 Shares	2,484
*	Yandex N.V.A.	321 Shares	11,238
*	Zoetis Inc Class A	313 Shares	38,997
			4,348,518

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
	Virtus Emerging Markets Opportunities Fund - A	1,125 Shares	11,985 3,605,845
	<i>Exchange Traded & Alternative Funds</i>		
*	Ares Capital Corp	136 Shares	2,534 2,534
	<i>Government Securities</i>		
*	FHLMC 30 Yr Gold G08623 3.5% 1/1/45	14,000 Par	6,677
*	FHLMC 30 Yr Gold G08624 4.0% 1/1/45	14,000 Par	5,477
*	FHLMC 30 Yr Gold C09071 4.0% 2/1/45	19,000 Par	6,126
*	FHLMC 30 Yr Gold G07961 3.5% 3/1/45	27,000 Par	15,242
*	FHLMC 30 Yr Gold V81760 4.0% 5/1/45	30,000 Par	13,335
*	FHLMC 30 Yr Gold G08659 3.5% 8/1/45	29,000 Par	15,840
*	FHLMC 30 Yr Gold G08700 4.5% 3/1/46	1,000 Par	432
*	FHLMC 30 Yr Gold G08726 3.0% 9/1/46	6,000 Par	4,686
*	FHLMC 15 Yr Gold G18696 3.5% 7/1/33	3,000 Par	2,447
*	FHLMC 30 Yr Gold G08791 3.0% 11/1/47	2,000 Par	1,804
*	FHLMC 30 Yr Gold G08799 3.0% 2/1/48	6,000 Par	5,470
*	FHLMC 30 Yr Gold G08858 4.5% 1/1/49	4,000 Par	3,135
*	FHLMC 30 Yr Gold ZT1952 4.0% 5/1/49	3,000 Par	2,884
*	Fed Natl Mtg Assn 1.875% 9/24/26	52,000 Par	52,662
*	Fed Natl Mtg Assn 6.250% 5/15/29	12,000 Par	16,872
*	Fedl Natl Mtg Assn Pool BC2849 3.0% 9/1/46	22,000 Par	17,823
*	Fedl Natl Mtg Assn Pool AZ2881 3.5% 8/1/30	3,000 Par	1,630
*	Fedl Natl Mtg Assn Pool AX7732 3.5% 3/1/45	3,000 Par	1,387
*	Fedl Natl Mtg Assn Pool AS4168 4.0% 12/1/44	9,000 Par	4,110
*	Fedl Natl Mtg Assn Pool AL5213 4.5% 4/1/44	11,000 Par	3,525
*	Fedl Natl Mtg Assn Pool AS0907 3.5% 11/1/28	12,000 Par	3,413
*	Fedl Natl Mtg Assn Pool 310151 5.5% 11/1/34	10,000 Par	3,617
*	Fedl Natl Mtg Assn Pool AV6368 3.5% 1/1/29	2,000 Par	436
*	Fedl Natl Mtg Assn Pool 889579 6.0% 5/1/38	61,000 Par	1,262
*	Fedl Natl Mtg Assn Pool AB1389 4.5% 8/1/40	27,000 Par	2,716
*	Fedl Natl Mtg Assn Pool AH5583 4.5% 2/1/41	22,000 Par	3,369
*	Fedl Natl Mtg Assn Pool AI4291 4.5% 6/1/41	8,000 Par	1,800
*	Fedl Natl Mtg Assn Pool AS1626 4.5% 2/1/44	10,000 Par	2,913
*	Fedl Natl Mtg Assn Pool BM1066 4.0% 2/1/47	12,000 Par	7,968
*	Fedl Natl Mtg Assn Pool MA2920 3.0% 3/1/47	17,000 Par	14,311
*	Fedl Natl Mtg Assn Pool MA3026 3.5% 5/1/47	21,000 Par	17,130
*	Fedl Natl Mtg Assn Pool AS9829 3.5% 6/1/47	8,000 Par	6,622
*	Fedl Natl Mtg Assn Pool MA3392 3.5% 6/1/33	3,000 Par	2,476
*	Fedl Natl Mtg Assn Pool MA2938 4.5% 3/1/47	3,000 Par	1,698
*	Fedl Natl Mtg Assn Pool MA3239 4.0% 1/1/48	2,000 Par	1,691
*	Fedl Natl Mtg Assn Pool MA3277 4.0% 2/1/48	3,000 Par	2,558
*	Fedl Natl Mtg Assn Pool MA3385 4.5% 4/1/48	3,000 Par	2,432

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Fedl Natl Mtg Assn Pool MA3442 3.5% 7/1/48	7,000 Par	6,292
*	Fedl Natl Mtg Assn Pool MA3443 4.0% 7/1/48	9,000 Par	7,619
*	Fedl Natl Mtg Assn Pool MA3632 3.5% 3/1/34	2,000 Par	1,855
*	Fedl Natl Mtg Assn Pool MA3306 4.0% 3/1/48	3,000 Par	2,600
*	Fedl Natl Mtg Assn Pool BK8810 4.0% 8/1/48	3,000 Par	2,505
*	Fedl Natl Mtg Assn Pool MA3494 3.5% 10/1/48	3,000 Par	2,649
*	Fedl Natl Mtg Assn Pool MA3496 4.5% 10/1/48	4,000 Par	3,291
*	Fedl Natl Mtg Assn Pool MA3563 4.0% 1/1/49	10,000 Par	8,321
*	Fedl Natl Mtg Assn Pool MA3592 4.0% 1/1/49	3,000 Par	2,452
*	Fedl Natl Mtg Assn Pool MA3637 3.5% 1/1/49	9,000 Par	8,611
*	Fedl Natl Mtg Assn Pool MA3614 3.5% 2/1/49	5,000 Par	4,489
*	Fedl Natl Mtg Assn Pool MA3686 3.5% 5/1/49	3,000 Par	2,996
*	Fedl Natl Mtg Assn Pool MA3692 3.5% 7/1/49	3,000 Par	3,036
*	Fedl Natl Mtg Assn Pool MA3744 3.0% 8/1/49	2,000 Par	2,017
*	US Treasury Note 2.25% 11/15/24	55,000 Par	57,263
*	US Treasury Note 2.25% 8/15/27	63,000 Par	66,039
*	US Treasury Note 3.125% 8/15/44	28,000 Par	33,657
*	US Treasury Note 2.875% 11/15/46	33,000 Par	38,540
			<u>512,207</u>
	<i>Hedge Funds</i>		
*	Skybridge Mul-Ad Ser G Adv	298 Shares	<u>362,454</u>
	<i>Total Investments</i>		<u>9,377,134</u>
	<i>Participant Loans</i>	4.50-6.50%, maturing 2021-2024	<u>38,573</u>
			<u><u>\$ 9,415,707</u></u>

* Party-in-interest

Column (d) has been omitted because it is not applicable.



RETIREMENT PLAN

FINANCIAL STATEMENTS and SUPPLEMENTARY INFORMATION

YEARS ENDED SEPTEMBER 30, 2019 and 2018

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
YEARS ENDED SEPTEMBER 30, 2019 and 2018

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Independent Auditors' Report

To the Participants and Trustees of
Thomas & Marker Construction Co. Retirement Plan

Report on the Financial Statements

We have audited the accompanying financial statements of the Thomas & Marker Construction Co. Retirement Plan, which comprise the statements of net assets available for benefits as of September 30, 2019 and 2018, and the related statement of changes in net assets available for benefits for the year ended September 30, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

Plan management is responsible for the preparation and fair presentation of these financial statements in accordance with 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.

Auditors' Responsibility

Our responsibility is to express an opinion on these financial statements based on conducting 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 financial statement presentation.

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 the Plan as of September 30, 2019 and 2018, and the changes in its net assets available for benefits for the year ended September 30, 2019, in accordance with accounting principles generally accepted in the United States of America.

Report on Supplemental Information

Our audit was conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedule of assets (held at end of year), referred to as supplemental information, is presented for the purpose of additional analysis and is 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 audit of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.



KENTNER SELLERS, LLP
July 9, 2020

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
SEPTEMBER 30, 2019 and 2018

	<u>2019</u>	<u>2018</u>
ASSETS:		
Investments:		
Non-participant directed:		
Investments at fair value (Note D)	\$ 6,622,982	\$ 6,339,404
Participant-directed:		
Investments at fair value (Note D)	<u>2,754,152</u>	<u>2,230,478</u>
Total Investments	<u>9,377,134</u>	<u>8,569,882</u>
Receivables:		
Employer contributions	165,411	158,732
Employee contributions	25	5,722
Notes receivable from participants	38,573	49,338
Accrued interest and dividends	<u>3</u>	<u>0</u>
Total Receivables	<u>204,012</u>	<u>213,792</u>
Cash	<u>3,663</u>	<u>3,175</u>
Total Assets	<u>9,584,809</u>	<u>8,786,849</u>
LIABILITIES:		
Accrued expenses	<u>3,663</u>	<u>3,175</u>
Total Liabilities	<u>3,663</u>	<u>3,175</u>
NET ASSETS AVAILABLE FOR BENEFITS	<u><u>\$ 9,581,146</u></u>	<u><u>\$ 8,783,674</u></u>

See Notes to Financial Statements.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR BENEFITS
YEAR ENDED SEPTEMBER 30, 2019

	<u>2019</u>
ADDITIONS TO NET ASSETS ATTRIBUTED TO:	
Contributions:	
Employer contributions	\$ 801,974
Employee contributions	366,795
Employee rollovers	<u>42,652</u>
	<u>1,211,421</u>
Investment income:	
Participant loan interest	2,164
Interest and dividends	<u>249,170</u>
	<u>251,334</u>
Total Additions	<u>1,462,755</u>
 DEDUCTIONS FROM NET ASSETS ATTRIBUTED TO:	
Benefits paid to participants	492,978
Deemed distribution of participant loans	5,648
Administrative expenses	113,208
Net realized and unrealized depreciation in fair value of investments	<u>53,449</u>
Total Deductions	<u>665,283</u>
 NET INCREASE	<u>797,472</u>
 NET ASSETS AVAILABLE FOR BENEFITS - Beginning of Year	<u>8,783,674</u>
 NET ASSETS AVAILABLE FOR BENEFITS - End of Year	<u><u>\$ 9,581,146</u></u>

See Notes to Financial Statements.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN

The following description of the Thomas & Marker Construction Co. Retirement Plan (the Plan) is provided for general information purposes only. Participants should refer to the Plan Agreement for a more complete description of the Plan's provisions.

General

The Plan is a defined contribution profit sharing plan sponsored by Thomas & Marker Construction Co. (the Company) and covers all eligible employees of the Company. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA) and has been amended and restated to comply with the Pension Protection Act of 2006 (PPA) in order to maintain its tax-qualified status.

Eligibility

Under the terms of the Plan, there are three separate eligibility provisions:

- Each employee who has been credited with at least one hour of service, which constitutes as covered employment under the Davis-Bacon Act or any state or municipal "prevailing wage" law, is eligible for prevailing wage contributions.
- Each employee who has been employed for ninety days will be eligible for elective deferral and matching contributions as defined under the terms of the Plan Document.
- Each employee who has been employed for at least one year will be eligible for discretionary company contributions. The allowable entry dates are October 1 and April 1.

Contributions

- (a) *Participant's voluntary salary reductions.* Each participant's contribution may not exceed the federal maximum amount pursuant to Section 402(g) of the Internal Revenue Code.
- (b) *Matching contributions.* The Company shall contribute to the Plan on behalf of each participant who made a matched employee contribution in an amount equal to (i) 100% of the matched employee contributions that are not in excess of 3% of the participant's compensation, plus (ii) 50% of the amount of the matched employee contributions that exceed 3% of the participant's compensation but that do not exceed 5% of the participant's compensation. Matching contributions of \$230,244 and \$198,410 were made for the years ended September 30, 2019 and 2018, respectively.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN (Continued)

Contributions (Continued)

- (c) *Discretionary company contributions.* The Company may, in its sole discretion, make discretionary company contributions to the Plan on behalf of each participant who is employed by the Company on the last day of the Plan Year. Discretionary contributions shall be allocated in an amount designated by the Company to be allocated to two groups. Group One shall consist of the Chief Executive Officer; Group Two shall consist of all participants who are not members of Group One. Contributions to Group One and Group Two shall be allocated among group members in the ratio that each such participant's compensation bears to the compensation of all members of the group who are eligible to receive allocations of discretionary company contributions. The Company accrued a discretionary contribution of \$74,909 and \$67,779 for the years ended September 30, 2019 and 2018, respectively.
- (d) *Prevailing wage contributions.* The Company may, in its sole discretion, make additional prevailing wage contributions to the Plan in an amount necessary to meet the Company's requirements under an applicable prevailing wage statute. The prevailing wage allocations will offset any other discretionary company contribution allocations that would otherwise be made to a participant. Prevailing wage contributions totaling \$496,821 and \$134,855 were made for the years ended September 30, 2019 and 2018, respectively.
- (e) *Qualified nonelective contributions.* The Company, in its sole discretion, may make additional qualified nonelective contributions for the benefit of all participants eligible to make elective deferrals who are non-highly compensated employees who are employed by the Company on the last day of the Plan Year.

Participant Accounts

Each participant's account is credited or charged with the above contributions, rollover contributions, transfers, plan earnings, forfeitures, and plan expenses. The benefit to which a participant is entitled is the amount that can be provided from the participant's vested account balance.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN (Continued)

Vesting

The participant's interest in the discretionary company contribution account and matching contribution account prior to October 1, 2014, shall vest based on the participant's years of vesting service in accordance with the following schedule:

<u>Years of Service</u>	<u>Non-Forfeitable Percentage</u>
Less than 3	0%
3 or more	100%

Notwithstanding the foregoing, a participant shall be fully (100%) vested in the matching contributions that are attributable to Plan Years beginning on and after October 1, 2014. Matching contributions attributable to the Plan Years ending September 30, 2014, and prior shall be subject to the vesting schedule described above.

Forfeited Accounts

Forfeitures are reallocated following the date on which a terminated participant incurs five consecutive one-year breaks in service or following the date on which a terminated participant receives payment of his vested account balance. Amounts forfeited from a participant's account shall be used to restore forfeitures, reduce Company contributions (or reallocated as Company contributions), or pay plan expenses. For the year ended September 30, 2019, total forfeitures were \$611. In 2019 and 2018, forfeitures of \$600 and \$5,500, respectively, were used to offset employer contributions. The unallocated forfeitures at September 30, 2019 and 2018, were \$66 and \$48, respectively.

Payment of Benefits

Benefits are recorded when paid. Upon termination of service, a participant may elect to receive:

- (a) A lump sum distribution equal to the value of their account,
- (b) Equal installments over a period not to exceed the participant's assumed life expectancy, or
- (c) A joint and survivor annuity.

Participants may take in-service withdrawals if they are fully vested in their account balance.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE A - DESCRIPTION OF THE PLAN (Continued)

Loans to Participants

Participants may borrow from their fund accounts a minimum of \$1,000 up to a maximum equal to the lesser of \$50,000 or 50% of their account balance. Loan terms range from one to five years, and participants are limited to one outstanding loan at any given time. The loans are secured by the balance in the participant's account balance and bear an interest rate equal to the prime rate plus 1%. Principal and interest is paid ratably through payroll deductions.

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Basis of Accounting

The Plan prepares its financial statements using the accrual basis of accounting.

Notes Receivable from Participants

Loans to participants are reported at their unpaid principal balances plus any accrued but unpaid interest. Delinquent participant loans are reclassified as distributions based upon the terms of the Plan Document.

Investment Valuation and Income Recognition

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

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 includes the Plan's gains and losses on investments bought and sold as well as held during the year.

Use of Estimates

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

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE B - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES (Continued)

Administrative Fees

Substantially all administrative fees were paid by the Plan. Plan expenses paid by the Plan include fees for trading and investment management and advisory services. Certain administrative functions were performed by officers or employees of the Plan Sponsor. No such officer or employee received compensation from the Plan.

NOTE C - CONCENTRATION OF CREDIT RISK

The Plan maintains its cash balances in various money market funds. At various times during the year, some or all of these funds may be uninsured or exceed Federal Deposit Insurance Company (FDIC) insurance limits.

NOTE D - FAIR VALUE MEASUREMENTS

FASB ASC 820-10, Fair Value Measurements, establishes a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC 820-10 are described below.

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 active markets, inputs other than quoted prices that are observable for the asset or liability, and 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.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE D - FAIR VALUE MEASUREMENTS (Continued)

The asset's 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.

The following is a description of the valuation methodologies used for assets measured at fair value. There have been no changes in the methodologies used at September 30, 2019.

Common stocks, preferred stocks, corporate bonds, and government securities: Valued at the closing price reported on the active market on which the individual securities are traded.

Mutual funds and money market funds: Valued at the net asset value (NAV) of shares held by the Plan at year-end.

Hedge funds and exchange traded funds: Valued at the estimated value to be received at redemption.

The methods described above may produce a fair value calculation that may not be indicative of net realizable value or reflective of future fair values. Furthermore, while 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 table sets forth by level, within the fair value hierarchy, the Plan's assets measure at fair value on a recurring basis as of September 30, 2019 and 2018.

	Assets at Fair Value as of September 30, 2019			
	Level 1	Level 2	Level 3	Total
Money market funds	\$ 545,576	\$ 0	\$ 0	\$ 545,576
Common stocks	4,348,518	0	0	4,348,518
Mutual funds	3,605,845	0	0	3,605,845
Government securities	512,207	0	0	512,207
Exchange traded funds	0	2,534	0	2,534
Hedge funds	0	362,454	0	362,454
Total assets at fair value	<u>\$ 9,012,146</u>	<u>\$ 364,988</u>	<u>\$ 0</u>	<u>\$ 9,377,134</u>

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE D - FAIR VALUE MEASUREMENTS (Continued)

	Assets at Fair Value as of September 30, 2018			
	<u>Level 1</u>	<u>Level 2</u>	<u>Level 3</u>	<u>Total</u>
Money market funds	\$ 162,959	\$ 0	\$ 0	\$ 162,959
Common stocks	4,807,274	0	0	4,807,274
Mutual funds	2,967,153	0	0	2,967,153
Government securities	412,085	0	0	412,085
Exchange traded funds	0	19,230	0	19,230
Hedge funds	<u>0</u>	<u>201,181</u>	<u>0</u>	<u>201,181</u>
Total assets at fair value	<u>\$ 8,349,471</u>	<u>\$ 220,411</u>	<u>\$ 0</u>	<u>\$ 8,569,882</u>

NOTE E - NONPARTICIPANT-DIRECTED INVESTMENTS

Information about the net assets and the significant components of the changes in net assets relating to the nonparticipant-directed investments is as follows:

Net assets available for benefits at September 30:

	<u>2019</u>	<u>2018</u>
Money market funds	\$ 545,576	\$ 162,959
Common stocks	4,348,518	4,807,274
Mutual funds	851,692	736,675
Government securities	512,208	412,085
Exchange traded funds	2,534	19,230
Hedge funds	<u>362,454</u>	<u>201,181</u>
	<u>\$ 6,622,982</u>	<u>\$ 6,339,404</u>

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE E - NONPARTICIPANT-DIRECTED INVESTMENTS (Continued)

Changes in net assets during the year ended September 30:

	<u>2019</u>
Contributions	\$ 576,828
Interest and dividends	157,869
Net appreciation	(93,883)
Benefits paid to participants	(297,593)
Fees	<u>(59,643)</u>
Net appreciation in value	<u>\$ 283,578</u>

NOTE F - INCOME TAX STATUS

The Plan obtained a favorable tax determination letter on March 31, 2014, in which the Internal Revenue Service (IRS) stated that the Plan, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. The Plan Sponsor believes that the Plan was qualified and was tax exempt as of the financial statement date; therefore, no income taxes have been provided for in the financial statements.

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

NOTE G - PLAN TERMINATION

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

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN
NOTES TO FINANCIAL STATEMENTS
SEPTEMBER 30, 2019 and 2018

NOTE H - PARTY-IN-INTEREST TRANSACTIONS

Certain plan investments are shares of funds managed by Morgan Stanley. Morgan Stanley is an asset custodian as defined by the Plan and, therefore, these transactions qualify as party-in-interest. Fees paid by the Plan for the investment management services provided by Morgan Stanley amounted to \$66,802 and \$75,937 for the years ended September 30, 2019 and 2018, respectively.

NOTE I - RISKS AND UNCERTAINTIES

The Plan invests in various investment securities. Investment securities are exposed to various risks such as interest rate, market, and credit risks. Due to the level of risk associated with certain investment securities, it is at least reasonably possible that changes in the values of investment securities will occur in the near term and that such changes could materially affect participants' account balances and the amounts reported in the statement of net assets available for benefits.

NOTE J - SUBSEQUENT EVENTS

On January 30, 2020, the World Health Organization (WHO) announced a global health emergency stemming from a new strain of coronavirus that was spreading globally (the COVID-19 outbreak). On March 11, 2020, the WHO classified the COVID-19 outbreak as a pandemic, triggering volatility in financial markets and a significant negative impact on the global economy. However, because the values of the Plan's individual investments have and will fluctuate in response to changing market conditions, the amount of losses that will be recognized in subsequent periods, if any, cannot be determined. The full impact of the COVID-19 outbreak continues to evolve as of the date of this report.

Effective January 1, 2020, the Plan was formally amended (Amendment No. 2), to change the name of the Plan to Marker, Inc. Retirement Plan. This amendment also contains provisions to insure the Plan is in compliance with the final regulations regarding hardship distributions.

Subsequent events were evaluated through July 9, 2020, which is the date the financial statements were available to be issued.

**SUPPLEMENTARY
INFORMATION**

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
	Corporate Common Stock		
*	3M Company	26 Shares	\$ 4,274
*	AAC Technologies Hold Inc	1,315 Shares	6,838
*	AMC networks Inc CL A	116 Shares	5,703
*	AT&T Inc	981 Shares	37,121
*	Abbvie Inc Com	398 Shares	30,137
*	Accenture Plc Ireland CL A	175 Shares	33,661
*	Accor S A Spons Adr	1,313 Shares	10,832
*	ACS Active De Construc Y Serv	1,362 Shares	10,801
*	Activision Blizzard Inc	222 Shares	11,748
*	Adidas AG	94 Shares	14,636
*	Adobe Systems	142 Shares	39,228
*	Adyen B.V.	12 Shares	7,907
*	Aecom	55 Shares	2,066
*	Aercap Holdings N.V.	231 Shares	12,647
*	Aerojet Rocketdyne Hldgs Inc	80 Shares	4,041
*	Agree Realty Corp	29 Shares	2,121
*	AIA Group Ltd Spon ADR	293 Shares	11,026
*	Airbus Se Un-sponsored ADR	362 Shares	11,754
*	Alcon Inc	197 Shares	11,498
*	Alibaba Group Hldg LTD	146 Shares	24,416
*	Align Technology	79 Shares	14,293
*	Allegion Pub Ltd Co	31 Shares	3,213
*	Allergan Plc Shs	177 Shares	29,787
*	Alphabet Inc Cl A	14 Shares	17,096
*	Alphabet Inc Cl C	39 Shares	47,541
*	Altria Group Inc	467 Shares	19,100
*	Ambev S A Sponsored ADR	1,135 Shares	5,244
*	Amcor Plc	653 Shares	6,367
*	America Movil Sa De Cv ADR L	949 Shares	14,102
*	Amer Intl GP Inc New	302 Shares	16,821
*	American Water Works Co	42 Shares	5,218
*	Americold Realty Trust	88 Shares	3,262
*	Amn Healthcare Svcs Inc	53 Shares	3,051
*	Amphenol Corp New CL A	28 Shares	2,702
*	Angiodynamics Inc	58 Shares	1,068
*	Anhui Conch Cement ADR	360 Shares	10,674
*	Anthem Inc Com	59 Shares	14,166
*	Apergy Corp	79 Shares	2,137
*	Arcosa Inc	77 Shares	2,634
*	Armstrong World Inds Inc New	20 Shares	1,934
*	Arthur J Gallagher	93 Shares	8,330
*	ASM Pacific	279 Shares	10,188
*	ASML Holding NV NY Reg	52 Shares	12,918
*	ASGN Inc	41 Shares	2,577

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Asos Plc Spon Adr	302 Shares	9,293
*	Astrazeneca Plc Ads	830 Shares	36,993
*	Autodesk Inc Delaware	130 Shares	19,201
*	Automatic Data Processing	143 Shares	23,083
*	Axa Ads	493 Shares	12,510
*	Axa Equitable Holdings Inc	321 Shares	7,113
*	B&M European Value Ret Sa Adr	614 Shares	11,304
*	BB Seguridade Participacoes	1,198 Shares	10,123
*	BCE Inc	536 Shares	25,948
*	BP Plc Ads	1,175 Shares	44,638
*	BAE Sys Plc Spon Adr	456 Shares	12,855
*	Baidu Inc Ads	65 Shares	6,679
*	Baker Hughes A Ge Co Cl A	275 Shares	6,380
*	Banco Do Brasil SA Spon Adr	1,600 Shares	17,552
*	BASF SE SP Adr	676 Shares	11,783
*	BHP Group Plc Adr	254 Shares	10,881
*	Bidvest Group Ltd Spons Adr	251 Shares	6,304
*	Biogen Inc Com	93 Shares	21,652
*	Black Knight Inc	53 Shares	3,236
*	Blue Prism Group Plc	241 Shares	2,821
*	Booking Holdings Inc	10 Shares	19,626
*	Booz Allen Hamilton Hldg CL A	55 Shares	3,906
*	Boozt Ab-Unsponsored Adr	966 Shares	6,482
*	Bristol Myers Squibb Co	159 Shares	8,063
*	British Amer Tob Spon Adr	269 Shares	9,926
*	Broadcom Ltd Shs	96 Shares	26,503
*	Cambrex Corp	16 Shares	952
*	Capgemini S E Unsponsored Adr	785 Shares	18,400
*	Carlsberg As	474 Shares	13,964
*	Carsales Com Ltd Adr	537 Shares	11,217
*	Catalent Inc	78 Shares	3,717
*	CDN Impl Bk Commerce	349 Shares	28,813
*	Charles Schwab	154 Shares	6,442
*	Chart Industries Inc	37 Shares	2,307
*	Chevron Corp	237 Shares	28,108
*	China Construction Bank Corp	1,665 Shares	25,200
*	China Merchants Bk Co Ltd Unsp	414 Shares	9,754
*	China Mobile Ltd	275 Shares	11,385
*	China Shenhua Energy Ltd Adr	1,212 Shares	9,660
*	Churchill Downs Inc	27 Shares	3,333
*	Cielo SA Sponsored Adr New	2,450 Shares	4,704
*	Cisco Sys Inc	150 Shares	7,412
*	Citigroup Inc New	398 Shares	27,494
*	Citrix Systems Inc	116 Shares	11,196
*	Clicks Group Ltd Spons Adr	180 Shares	5,080

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Cnooc Ltd Ads	70 Shares	10,658
*	Coca Cola Co	486 Shares	26,458
*	Cognizant Tech Solutions Cl A	211 Shares	12,716
*	Comcast Corp New Class A	1,172 Shares	52,834
*	Comercial Intl Bk Ltd Sp Adr	2,053 Shares	9,485
*	Conagra Brands Inc	147 Shares	4,510
*	Conduent Inc Com	131 Shares	815
*	Conocophillips	63 Shares	3,590
*	Constellation Brands Inc Cl A	20 Shares	4,146
*	Corteva Inc	154 Shares	4,312
*	Cott Corp Que	221 Shares	2,756
*	Cree Research Inc	192 Shares	9,408
*	CRH Plc Adr	187 Shares	6,425
*	Crown Castle International Corp	32 Shares	4,448
*	CSL Ltd	134 Shares	10,625
*	CVS Health Corp Com	127 Shares	8,010
*	Cyrusone Inc	59 Shares	4,667
*	Danone Sponsored Adr	1,969 Shares	34,517
*	DBS Group Holdings Ltd Sp	159 Shares	11,520
*	Deutsche Boerse Ag Unsponsored Adr	811 Shares	12,611
*	Deutsche Post Ag Sponsored Adr	386 Shares	12,838
*	Diamondback Energy Inc	24 Shares	2,158
*	Discovery Inc	273 Shares	7,270
*	DNB Asa Sponsored Adr	642 Shares	11,270
*	Dolby CLA Com stk	193 Shares	12,476
*	Dollar General Copr New Com	270 Shares	42,914
*	Dominion Energy Inc	338 Shares	27,392
*	Douyu International Hold-Adr	422 Shares	3,456
*	Dow Inc	62 Shares	2,954
*	Dupont De Nemours Inc	59 Shares	4,207
*	Duke Energy Corp	302 Shares	28,950
*	E.On Se	1,028 Shares	9,951
*	Edenred S A Adr	472 Shares	11,347
*	Enbridge Inc	372 Shares	13,050
*	Engie Spons Adr	744 Shares	12,120
*	Enn Energy Holdings Ltd Unspn	245 Shares	10,231
*	Equinor Asa	217 Shares	4,112
*	Essilorluxottica Adr	198 Shares	14,270
*	Euronet Worldwide Inc	27 Shares	3,950
*	Evolution Gaming Group Ab Adr	99 Shares	1,956
*	Expedia Group Inc	100 Shares	13,441
*	Exxon Mobil Corp	388 Shares	27,397
*	Facebook Inc CL-A	294 Shares	52,356
*	Fanuc Corporation Unsponsored Adr	677 Shares	12,741
*	Fedex Corp	45 Shares	6,551

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Fidelity National Financial In	74 Shares	3,286
*	Fidelity National Information SE	91 Shares	12,081
*	Fireeye Inc	481 Shares	6,417
*	Firstenergy Corp	264 Shares	12,733
*	Fluor Corp	436 Shares	8,341
*	Fomento Economico Mexicano	159 Shares	14,561
*	Freeport McMoran Inc	1,144 Shares	10,948
*	Fresenius Medical Care Ag&Co	392 Shares	13,167
*	Galaxy Entertainment Group Ltd	2,103 Shares	13,078
*	Gardner Denver Holdings Inc	105 Shares	2,970
*	Gartner Inc	151 Shares	21,591
*	GCI Liberty Inc Cl A	110 Shares	6,828
*	General Motors Co	287 Shares	10,757
*	Genesee & Wyoming Inc A	25 Shares	2,763
*	Gilead Science	313 Shares	19,838
*	Glaxosmithkline Plc Ads	630 Shares	26,888
*	Goldman Sachs Grp Inc	27 Shares	5,595
*	Grace Wr & Co Dela New	40 Shares	2,670
*	Hengan Intl Group Co Ltd Adr	245 Shares	8,061
*	Hitachi 10 Com New Adr	164 Shares	12,256
*	Hologic Inc	48 Shares	2,424
*	Home Bancshares Inc	152 Shares	2,857
*	HSBC Holdings Plc Spon Adr	272 Shares	10,409
*	Huntington Bancshares	1,252 Shares	17,866
*	Humana Inc	31 Shares	7,926
*	Huya Inc Ads Rep SHS A	339 Shares	8,014
*	IAA Inc	62 Shares	2,587
*	IAC InteractiveCorp Com	21 Shares	4,577
*	Icon Plc	37 Shares	5,452
*	Immumogen Inc	325 Shares	787
*	Industria de Diseno Textil Ind	818 Shares	12,634
*	Infosys Limited Adr	1,625 Shares	18,476
*	Ingevity Corp	22 Shares	1,866
*	Invesco Ltd	426 Shares	7,216
*	Ionis Pharmaceuticals Inc	253 Shares	15,157
*	JB Hunt Trans Serv	22 Shares	2,434
*	JPMorgan Chase & Co	286 Shares	33,659
*	Japan Exchange Group Inc	1,714 Shares	13,421
*	Jazz Pharmaceuticals Plc	21 Shares	2,691
*	John Bean Technologies Corp	16 Shares	1,591
*	Johnson Ctls Intl Plc	617 Shares	27,080
*	Julius Baer Group Ltd Un Adr	1,433 Shares	12,596
*	Just East Plc Adr	1,015 Shares	4,141
*	KB Financial Grp Inc Sons Adr	371 Shares	13,252
*	Kadant Inc	44 Shares	3,863

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Kar Auction Svcs Inc	62 Shares	1,522
*	Kasikornbank Pub Co Ltd Unspn	307 Shares	6,340
*	Kellogg Co	81 Shares	5,212
*	Kerry Grp Plc Spons Adr	121 Shares	14,438
*	Keysight Technologies Inc	40 Shares	3,890
*	Kimberly Clark Corp	62 Shares	8,807
*	Kimberly Clark Spon Adr	764 Shares	7,587
*	Koc Hldg AS Unspn Adr	591 Shares	9,805
*	Koninklijke Phil El Sp Adr New	307 Shares	14,162
*	Kose Corp Adr	364 Shares	12,376
*	L3Harris Technologies Inc	144 Shares	30,044
*	Lamb Weston Hldgs Inc Com	46 Shares	3,345
*	LCI Inds	19 Shares	1,745
*	Lear Corp	18 Shares	2,122
*	Liberty Broadband Corp S-A	17 Shares	1,777
*	Liberty Broadband Corp S-C	22 Shares	2,303
*	Liberty Media Corp Ser A	18 Shares	713
*	Liberty Media Corp Ser C	27 Shares	1,123
*	Liberty Media Corp Ser A Sirius XM	89 Shares	3,700
*	Liberty Media Corp Ser C Sirius XM	308 Shares	12,924
*	Life Healthcare Grp Hldgs Ltd	1,031 Shares	6,167
*	Lions Gate Entmnt Corp Cl B	152 Shares	1,328
*	Littlefuse Inc	19 Shares	3,369
*	Live Nation Entertainment Inc	30 Shares	1,990
*	Lloyds Banking Group Plc	3,799 Shares	10,029
*	Lockheed Martin Corp	21 Shares	8,191
*	Logmein Inc Com	38 Shares	2,696
*	Lonza Group Ag Zuerich Adr	436 Shares	14,735
*	Lowes Companies Inc	66 Shares	7,257
*	Lyondellbasell NV Cl A	91 Shares	8,142
*	Madison Square Garden Cl A	6 Shares	1,581
*	Marathon Oil Co	364 Shares	4,466
*	Marathon Petroleum Corp	198 Shares	12,029
*	Marsh & McLennan Cos Inc	27 Shares	2,701
*	Marvell Tech Group Ltd	123 Shares	3,071
*	Mastercard Inc CL A	188 Shares	51,055
*	Mattel Inc	287 Shares	3,269
*	McKesson Corp	27 Shares	3,690
*	Medtronic Plc Shs	287 Shares	31,174
*	Mercari Inc Adr	441 Shares	5,511
*	Metlife Incorporated	321 Shares	15,138
*	Mettler Toledo Intl	3 Shares	2,113
*	Micron Tech Inc	192 Shares	8,227
*	Microsoft Corp	603 Shares	83,835
*	Mid Amer Apart Comm Inc	25 Shares	3,250

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Mobile Telesystems PJSC	733 Shares	5,937
*	Mondelez Intl Inc Com	123 Shares	6,804
*	Mondi Plc Adr	168 Shares	6,431
*	Morgan Stanley	318 Shares	13,569
*	Motorola Solutions Inc	43 Shares	7,328
*	Motus Holdings Limited Adr	571 Shares	2,524
*	MSCI Inc Com	62 Shares	13,501
*	Murata Manufacturing Co Ltd	1,075 Shares	12,948
*	Nasdaq Inc Com	41 Shares	4,073
*	Naspers Ltd Adr	236 Shares	7,071
*	National Oilwell Varco Inc	429 Shares	9,095
*	Natl Grid Plc Spon Ads	371 Shares	20,082
*	Nedbank Group Ltd Spon Adr	382 Shares	5,764
*	Nestle Spon Adr Rep Shr	226 Shares	24,498
*	Netease.Com Inc Ads	81 Shares	21,561
*	Netflix Inc	23 Shares	6,155
*	Network Intl Hldgs Plc Adr	1,396 Shares	9,004
*	Newell Brands Inc	210 Shares	3,931
*	Nextera Energy Inc	28 Shares	6,524
*	Nihon M&A Center Inc	422 Shares	11,605
*	Nike Inc B	309 Shares	29,021
*	Noble Energy Inc	64 Shares	1,437
*	Nomad Hldgs Ltd	178 Shares	3,649
*	Nordea Bank Abp Spon Adr	1,483 Shares	10,589
*	Northrop Grumman Cp	17 Shares	6,371
*	Novo Nordisk AS Adr	98 Shares	5,067
*	Now Inc	441 Shares	5,058
*	Nuance Communications Inc	408 Shares	6,654
*	Nucor Corporation	257 Shares	13,084
*	Nutrien Ltd	214 Shares	10,674
*	Nvent Electric Plc	88 Shares	1,940
*	Nvidia Corporation	30 Shares	5,222
*	NXP Semiconductors NV	174 Shares	18,987
*	O'Reilly Automotive Inc New	66 Shares	26,302
*	Occidental Petroleum Corp De	393 Shares	17,477
*	Oneok Inc	82 Shares	6,043
*	Oracle Corp	617 Shares	33,954
*	Otsuka Holdings Co Ltd Uns Adr	654 Shares	12,191
*	PPL Corporation	639 Shares	20,122
*	PT Astra International Tbk Adr	1,119 Shares	10,194
*	PT Bk Mandiri Persero Tbk Unsp	1,413 Shares	13,847
*	PT Telekomunikasi Indonesia	345 Shares	10,388
*	Packaging Corp Amer	24 Shares	2,546
*	Paypal Hldgs Inc Com	224 Shares	23,204
*	Pentair Plc	309 Shares	11,680

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Pepsico Inc	223 Shares	30,573
*	Pfizer Inc	833 Shares	29,930
*	Philip Morris Intl Inc	342 Shares	25,968
*	PJSC Gazprom Spon Adr	984 Shares	6,790
*	PJSC Lukoil Sponsored Adr	135 Shares	11,169
*	PLDT Inc Adr	215 Shares	4,730
*	PNC Finl Svcs Gp	80 Shares	11,213
*	Pool Corp	7 Shares	1,412
*	Popular Inc Com New	42 Shares	2,271
*	Post Holdings Inc	33 Shares	3,493
*	Procter & Gamble	38 Shares	4,726
*	Prosperity Bancshares	37 Shares	2,613
*	Prosus N V Sponsored Adr	236 Shares	3,439
*	Public Service Enterprise Gp	68 Shares	4,221
*	Qualcomm Inc	60 Shares	4,577
*	Quest Diagnostics Inc	41 Shares	4,388
*	Qurate Retail Inc Ser A	728 Shares	7,509
*	RBC Bearings Inc	18 Shares	2,986
*	Raymond James Fincl Inc	46 Shares	3,793
*	Realty Income Corp	137 Shares	10,505
*	Regeneron Pharm	50 Shares	13,870
*	Regions Financial Corp	493 Shares	7,799
*	Reinsurance Group of America	24 Shares	3,837
*	Reliance Steel & Alum Co	21 Shares	2,093
*	Repsol SA Spon Adr	751 Shares	11,625
*	Roche Holdings Adr	368 Shares	13,414
*	Rolls Royce Holdings Plc	937 Shares	9,108
*	Royal DSM Nv Sponsored Adr	590 Shares	17,765
*	Royal Dutch Shell Plc	518 Shares	30,484
*	RWE AG Sponsored Adr	411 Shares	12,836
*	Ryanair Hldgs Plc Adr	144 Shares	9,559
*	Sands China Ltd Unsponsored Adr	225 Shares	10,125
*	Sanlam Ltd Adr	610 Shares	6,027
*	Sanofi Adr	81 Shares	3,753
*	SAP Ag	138 Shares	16,266
*	Sberbank Russia Sponsored Adr	1,005 Shares	14,213
*	Sea Limited Adr	143 Shares	4,426
*	Seagate Technology Plc	469 Shares	25,228
*	Secom Ltd Adr	547 Shares	12,444
*	Servicemaster Global Hldgs Inc	65 Shares	3,634
*	Shinhan Financial Group Co Ltd	263 Shares	9,202
*	Shoprite Hldgs Ltd Sponsored A	408 Shares	3,293
*	Siemens Healthineers Ag Adr	1,175 Shares	23,101
*	Signature Bank	25 Shares	2,981
*	Smith & Nephew Plc Adr	268 Shares	12,899

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Sony Corp Adr 1974	237 Shares	14,014
*	Southern Co	323 Shares	19,952
*	South St Corp Com	25 Shares	1,883
*	St James Place Plc	854 Shares	10,307
*	Standard Bank Group Ltd Spon	561 Shares	6,482
*	Starbucks Corp Washington	210 Shares	18,568
*	State Street Corp	113 Shares	6,688
*	Sun Communities Inc	38 Shares	5,641
*	Supernus Pharmaceuticals Inc	72 Shares	1,979
*	SVB Fncl Grp	10 Shares	2,090
*	Synopsys Inc	31 Shares	4,255
*	TE Connectivity Ltd New	255 Shares	23,761
*	Taiwan Smcndctr Mfg Co Ltd Adr	626 Shares	29,096
*	Tal Educ Group Ads	437 Shares	14,963
*	TC Energy Corp	138 Shares	7,147
*	Teledyne Tech Inc	15 Shares	4,830
*	Teleflex Inc	15 Shares	5,096
*	Tencent Hldgs Ltd Unspn Adr	525 Shares	21,856
*	Ternium S A Adr	256 Shares	4,913
*	Tesco Plc Sponsored Adr	1,212 Shares	10,714
*	Toray Inds Adr	784 Shares	11,650
*	Total S A Spon Adr	446 Shares	23,192
*	Tractor Supply Co	29 Shares	2,623
*	Transunion	40 Shares	3,244
*	Travelers Companies Inc Com	49 Shares	7,286
*	Twitter Inc	751 Shares	30,941
*	Ubisoft Entertainment Sa Un-sponsored Adr	861 Shares	12,330
*	Unilever Nv NY Sh New	175 Shares	10,505
*	Union Pacific Corp	21 Shares	3,402
*	United Parcel Service Inc Cl-B	195 Shares	23,365
*	United Rentals Inc	20 Shares	2,493
*	Unitedhealth Gp Inc	150 Shares	32,598
*	Utah Med Prods	15 Shares	1,438
*	VISA Inc Cl A	370 Shares	63,644
*	Varian Medical Sys Inc	22 Shares	2,620
*	Ventas Inc	286 Shares	20,887
*	Verint Systems Inc	40 Shares	1,711
*	Verizon Communications	1,009 Shares	60,903
*	Vertex Pharmaceuticals	68 Shares	11,521
*	Vistra Energy Corp	278 Shares	7,431
*	Vodacom Group Limited	835 Shares	6,598
*	Vodafone Group Plc	709 Shares	14,116
*	Wabco Hldgs Inc	8 Shares	1,070
*	Wabtec	46 Shares	3,306
*	Weichai Pwr Co Ltd Unspn Adr	1,629 Shares	18,693

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Wellcare Health Plans Inc	10 Shares	2,592
*	Wells Fargo & Co New	584 Shares	29,457
*	Welltower Inc	205 Shares	18,583
*	Western Digital Corporation	307 Shares	18,309
*	Wex Inc Com	26 Shares	5,254
*	Williams Co Inc	638 Shares	15,350
*	Willis Towers Watson Pub Ltd	60 Shares	11,578
*	Wirecard Ag	107 Shares	17,171
*	Wyndham Destinations Inc	83 Shares	3,820
*	Wyndham Hotels & Resorts Inc	48 Shares	2,484
*	Yandex N.V.A.	321 Shares	11,238
*	Zoetis Inc Class A	313 Shares	38,997
			<u>4,348,518</u>
	Money Market Funds		
*	Morgan Stanley # 042926	32,058 Shares	32,058
*	Morgan Stanley # 042927	17,482 Shares	17,482
*	Morgan Stanley # 044224	280,188 Shares	280,188
*	Morgan Stanley # 044230	20,378 Shares	20,378
*	Morgan Stanley # 044232	28,052 Shares	28,052
*	Morgan Stanley # 044233	32,302 Shares	32,302
*	Morgan Stanley # 044234	54,384 Shares	54,384
*	Morgan Stanley # 044434	11,555 Shares	11,555
*	Morgan Stanley # 044435	6,924 Shares	6,924
*	Morgan Stanley # 042465	62,253 Shares	62,253
			<u>545,576</u>
	Mutual Funds		
*	Allianz Fix Inc Shrs: Series C	23,550 Shares	244,920
*	Allianz Fix Inc Shrs: Series M	23,570 Shares	249,606
*	Lord Abbett Flt Rt F	40,541 Shares	357,166
	Aquila Three Peaks Opportunity Growth - A	279 Shares	14,432
	Fidelity Contrafund	7,096 Shares	91,257
	Hartford Disciplined Equity	717 Shares	23,587
	MFS Value Fund	780 Shares	32,896
	Neuberger Berman Genesis	87 Shares	5,083
	Pimco Funds Total Return - A	46 Shares	488
	Pimco Income Fund - A	49 Shares	587
	Prud-Jennison Natural Resources - A	31 Shares	919
	Thornburg Intl Value - R4	558 Shares	12,679
	Vanguard 500 Index Fund	617 Shares	169,405
	Vanguard Lifestrategy Conservative Growth Fund	1,361 Shares	28,013
	Vanguard Lifestrategy Growth Fund	5,578 Shares	190,834
	Vanguard Lifestrategy Moderate Growth Fund	77,558 Shares	2,160,772
	Vanguard Total International Stock Index Fund	405 Shares	11,217

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
	Virtus Emerging Markets Opportunities Fund - A	1,125 Shares	11,985 3,605,845
	<i>Exchange Traded & Alternative Funds</i>		
*	Ares Capital Corp	136 Shares	2,534 2,534
	<i>Government Securities</i>		
*	FHLMC 30 Yr Gold G08623 3.5% 1/1/45	14,000 Par	6,677
*	FHLMC 30 Yr Gold G08624 4.0% 1/1/45	14,000 Par	5,477
*	FHLMC 30 Yr Gold C09071 4.0% 2/1/45	19,000 Par	6,126
*	FHLMC 30 Yr Gold G07961 3.5% 3/1/45	27,000 Par	15,242
*	FHLMC 30 Yr Gold V81760 4.0% 5/1/45	30,000 Par	13,335
*	FHLMC 30 Yr Gold G08659 3.5% 8/1/45	29,000 Par	15,840
*	FHLMC 30 Yr Gold G08700 4.5% 3/1/46	1,000 Par	432
*	FHLMC 30 Yr Gold G08726 3.0% 9/1/46	6,000 Par	4,686
*	FHLMC 15 Yr Gold G18696 3.5% 7/1/33	3,000 Par	2,447
*	FHLMC 30 Yr Gold G08791 3.0% 11/1/47	2,000 Par	1,804
*	FHLMC 30 Yr Gold G08799 3.0% 2/1/48	6,000 Par	5,470
*	FHLMC 30 Yr Gold G08858 4.5% 1/1/49	4,000 Par	3,135
*	FHLMC 30 Yr Gold ZT1952 4.0% 5/1/49	3,000 Par	2,884
*	Fed Natl Mtg Assn 1.875% 9/24/26	52,000 Par	52,662
*	Fed Natl Mtg Assn 6.250% 5/15/29	12,000 Par	16,872
*	Fedl Natl Mtg Assn Pool BC2849 3.0% 9/1/46	22,000 Par	17,823
*	Fedl Natl Mtg Assn Pool AZ2881 3.5% 8/1/30	3,000 Par	1,630
*	Fedl Natl Mtg Assn Pool AX7732 3.5% 3/1/45	3,000 Par	1,387
*	Fedl Natl Mtg Assn Pool AS4168 4.0% 12/1/44	9,000 Par	4,110
*	Fedl Natl Mtg Assn Pool AL5213 4.5% 4/1/44	11,000 Par	3,525
*	Fedl Natl Mtg Assn Pool AS0907 3.5% 11/1/28	12,000 Par	3,413
*	Fedl Natl Mtg Assn Pool 310151 5.5% 11/1/34	10,000 Par	3,617
*	Fedl Natl Mtg Assn Pool AV6368 3.5% 1/1/29	2,000 Par	436
*	Fedl Natl Mtg Assn Pool 889579 6.0% 5/1/38	61,000 Par	1,262
*	Fedl Natl Mtg Assn Pool AB1389 4.5% 8/1/40	27,000 Par	2,716
*	Fedl Natl Mtg Assn Pool AH5583 4.5% 2/1/41	22,000 Par	3,369
*	Fedl Natl Mtg Assn Pool AI4291 4.5% 6/1/41	8,000 Par	1,800
*	Fedl Natl Mtg Assn Pool AS1626 4.5% 2/1/44	10,000 Par	2,913
*	Fedl Natl Mtg Assn Pool BM1066 4.0% 2/1/47	12,000 Par	7,968
*	Fedl Natl Mtg Assn Pool MA2920 3.0% 3/1/47	17,000 Par	14,311
*	Fedl Natl Mtg Assn Pool MA3026 3.5% 5/1/47	21,000 Par	17,130
*	Fedl Natl Mtg Assn Pool AS9829 3.5% 6/1/47	8,000 Par	6,622
*	Fedl Natl Mtg Assn Pool MA3392 3.5% 6/1/33	3,000 Par	2,476
*	Fedl Natl Mtg Assn Pool MA2938 4.5% 3/1/47	3,000 Par	1,698
*	Fedl Natl Mtg Assn Pool MA3239 4.0% 1/1/48	2,000 Par	1,691
*	Fedl Natl Mtg Assn Pool MA3277 4.0% 2/1/48	3,000 Par	2,558
*	Fedl Natl Mtg Assn Pool MA3385 4.5% 4/1/48	3,000 Par	2,432

Column (d) has been omitted because it is not applicable.

THOMAS & MARKER CONSTRUCTION CO. RETIREMENT PLAN

SCHEDULE H, Part IV, Line 4i

SCHEDULE OF ASSETS (HELD AT END OF YEAR)

EMPLOYER IDENTIFICATION NUMBER 34-4476858 / PLAN #003

SEPTEMBER 30, 2019

(a)	IDENTITY OF ISSUE, BORROWER, LESSOR, OR SIMILAR PARTY (b)	DESCRIPTION OF INVESTMENT INCLUDING MATURITY DATE RATE OF INTEREST, COLLATERAL PAR OR MATURITY VALUE (c)	CURRENT VALUE (e)
*	Fedl Natl Mtg Assn Pool MA3442 3.5% 7/1/48	7,000 Par	6,292
*	Fedl Natl Mtg Assn Pool MA3443 4.0% 7/1/48	9,000 Par	7,619
*	Fedl Natl Mtg Assn Pool MA3632 3.5% 3/1/34	2,000 Par	1,855
*	Fedl Natl Mtg Assn Pool MA3306 4.0% 3/1/48	3,000 Par	2,600
*	Fedl Natl Mtg Assn Pool BK8810 4.0% 8/1/48	3,000 Par	2,505
*	Fedl Natl Mtg Assn Pool MA3494 3.5% 10/1/48	3,000 Par	2,649
*	Fedl Natl Mtg Assn Pool MA3496 4.5% 10/1/48	4,000 Par	3,291
*	Fedl Natl Mtg Assn Pool MA3563 4.0% 1/1/49	10,000 Par	8,321
*	Fedl Natl Mtg Assn Pool MA3592 4.0% 1/1/49	3,000 Par	2,452
*	Fedl Natl Mtg Assn Pool MA3637 3.5% 1/1/49	9,000 Par	8,611
*	Fedl Natl Mtg Assn Pool MA3614 3.5% 2/1/49	5,000 Par	4,489
*	Fedl Natl Mtg Assn Pool MA3686 3.5% 5/1/49	3,000 Par	2,996
*	Fedl Natl Mtg Assn Pool MA3692 3.5% 7/1/49	3,000 Par	3,036
*	Fedl Natl Mtg Assn Pool MA3744 3.0% 8/1/49	2,000 Par	2,017
*	US Treasury Note 2.25% 11/15/24	55,000 Par	57,263
*	US Treasury Note 2.25% 8/15/27	63,000 Par	66,039
*	US Treasury Note 3.125% 8/15/44	28,000 Par	33,657
*	US Treasury Note 2.875% 11/15/46	33,000 Par	38,540
			<u>512,207</u>
	<i>Hedge Funds</i>		
*	Skybridge Mul-Ad Ser G Adv	298 Shares	<u>362,454</u>
	<i>Total Investments</i>		<u>9,377,134</u>
	<i>Participant Loans</i>	4.50-6.50%, maturing 2021-2024	<u>38,573</u>
			<u><u>\$ 9,415,707</u></u>

* Party-in-interest

Column (d) has been omitted because it is not applicable.

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
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Part I Annual Report Identification Information			
For calendar plan year 2018 or fiscal plan year beginning		10/01/2018	and ending
		09/30/2019	
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.)	
	☒ a single-employer plan		
B This return/report is:	☐ the first return/report	☐ a DFE (specify) _____	
	☐ an amended return/report	☐ the final return/report	
		☐ a short plan year return/report (less than 12 months)	
C If the plan is a collectively-bargained plan, check here. ☐			
D Check box if filing under:	☒ Form 5558	☐ automatic extension	☐ the DFVC program
	☒ special extension (enter description) <u>CARES Act extension through July 15, 2020</u>		

Part II Basic Plan Information—enter all requested information			
1a Name of plan	Thomas & Marker Construction Co. Retirement Plan		1b Three-digit plan number (PN) ▶ 003
			1c Effective date of plan 04/01/1989
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) Thomas & Marker Construction Co. 2084 U.S. Route 68 South Bellefontaine OH 43311			2b Employer Identification Number (EIN) 34-4476858
			2c Plan Sponsor's telephone number (937) 599-2160
			2d Business code (see instructions) 236200

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		07/12/2020	Alison Marker
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE		07/12/2020	Alison Marker
	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

For Paperwork Reduction Act Notice, see the Instructions for Form 5500.

Form 5500 (2018)
v. 171027

3a Plan administrator's name and address ☒ 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		5 143
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) 120
a(2) Total number of active participants at the end of the plan year		6a(2) 120
b Retired or separated participants receiving benefits.....		6b 0
c Other retired or separated participants entitled to future benefits		6c 32
d Subtotal. Add lines 6a(2), 6b, and 6c.....		6d 152
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.		6e 0
f Total. Add lines 6d and 6e.....		6f 152
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)		6g 146
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested		6h 1
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item).....		7
8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions: 2A 2E 2H 2J 2K 3D		
b If the plan provides welfare benefits, enter the applicable welfare feature codes from the List of Plan Characteristics Codes in the instructions:		

9a Plan funding arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor	9b Plan benefit arrangement (check all that apply) (1) ☐ Insurance (2) ☐ Code section 412(e)(3) insurance contracts (3) ☒ Trust (4) ☐ General assets of the sponsor
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10 Check all applicable boxes in 10a and 10b to indicate which schedules are attached, and, where indicated, enter the number attached. (See instructions)

a Pension Schedules (1) ☒ R (Retirement Plan Information) (2) ☐ MB (Multiemployer Defined Benefit Plan and Certain Money Purchase Plan Actuarial Information) - signed by the plan actuary (3) ☐ SB (Single-Employer Defined Benefit Plan Actuarial Information) - signed by the plan actuary	b General Schedules (1) ☒ H (Financial Information) (2) ☐ I (Financial Information - Small Plan) (3) ☐ A (Insurance Information) (4) ☒ C (Service Provider Information) (5) ☐ D (DFE/Participating Plan Information) (6) ☐ G (Financial Transaction Schedules)
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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 _____