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

2021

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A This return/report is for:
- [ ] a multiemployer plan
- [ ] a multiple-employer plan (Filers checking this box must attach a list of participating employer information in accordance with the form instructions.)
- [X] a single-employer plan
- [ ] a DFE (specify) ____

B This return/report is:
- [ ] the first return/report
- [ ] the final return/report
- [ ] an amended return/report
- [ ] a short plan year return/report (less than 12 months)

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

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

E If this is a retroactively adopted plan permitted by SECURE Act section 201, check here. . . . . ▶ [ ]

Part II Basic Plan Information—enter all requested information

1a Name of plan
RIVERMAID TRADING COMPANY 401(K) PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 05/01/1980

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)
RIVERMAID TRADING COMPANY

6011 E. PINE STREET
LODI, CA 95840

2b Employer Identification Number (EIN) 27-4704525

2c Plan Sponsor's telephone number 209-369-3586

2d Business code (see instructions) 111300

Caution: A penalty for the late or incomplete filing of this return/report will be assessed unless reasonable cause is established.

Under penalties of perjury and other penalties set forth in the instructions, I declare that I have examined this return/report, including accompanying schedules, statements and attachments, as well as the electronic version of this return/report, and to the best of my knowledge and belief, it is true, correct, and complete.

SIGN HERE	Filed with authorized/valid electronic signature.	10/06/2022	CHILES WILSON
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE			
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor

3b Administrator's EIN

3c Administrator's telephone number

4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report:
a Sponsor's name
c Plan Name

4b EIN

4d PN

5	Total number of participants at the beginning of the plan year	**5**	353
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)**	253
a(2)	Total number of active participants at the end of the plan year	**6a(2)**	168
b	Retired or separated participants receiving benefits	**6b**	
c	Other retired or separated participants entitled to future benefits	**6c**	62
d	Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	230
e	Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	
f	Total. Add lines **6d** and **6e**	**6f**	230
g	Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	155
h	Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	
7	Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

8a If the plan provides pension benefits, enter the applicable pension feature codes from the List of Plan Characteristics Codes in the instructions:

2E 2F 2H 2J 2K 2T 3D

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

9a Plan funding arrangement (check all that apply)

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

9b Plan benefit arrangement (check all that apply)

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

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

a Pension Schedules

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

b General Schedules

- **(1)** [X] **H** (Financial Information)
- **(2)** [ ] **I** (Financial Information – Small Plan)
- **(3)** [ ] ___ **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 2021 Form M-1 annual report. If the plan was not required to file the 2021 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2021

This Form is Open to Public Inspection

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
RIVERMAID TRADING COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RIVERMAID TRADING COMPANY

D Employer Identification Number (EIN)
27-4704525

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a	2972	
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	171753	199181
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	4519	5662
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	861491	728989
(2) U.S. Government securities	1c(2)	1186803	1668163
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)		
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	2244449	2477247
(5) Partnership/joint venture interests	1c(5)	109315	0
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)		
(8) Participant loans	1c(8)		
(9) Value of interest in common/collective trusts	1c(9)		
(10) Value of interest in pooled separate accounts	1c(10)		
(11) Value of interest in master trust investment accounts	1c(11)		
(12) Value of interest in 103-12 investment entities	1c(12)		
(13) Value of interest in registered investment companies (e.g., mutual funds)	1c(13)	6080211	7172722
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)		

			(a) Beginning of Year	**(b)** End of Year
1d	Employer-related investments:			
	(1) Employer securities	1d(1)		
	(2) Employer real property	1d(2)		
e	Buildings and other property used in plan operation	1e		
f	Total assets (add all amounts in lines 1a through 1e)	1f	10661513	12251964
	Liabilities			
g	Benefit claims payable	1g		
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k		
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	10661513	12251964

Part II Income and Expense Statement

2 Plan income, expenses, and changes in net assets for the year. Include all income and expenses of the plan, including any trust(s) or separately maintained fund(s) and any payments/receipts to/from insurance carriers. Round off amounts to the nearest dollar. MTIAs, CCTs, PSAs, and 103-12 IEs do not complete lines 2a, 2b(1)(E), 2e, 2f, and 2g.

	Income		**(a)** Amount	**(b)** Total
a	**Contributions:**			
	(1) Received or receivable in cash from: **(A)** Employers	2a(1)(A)	199181	
	(B) Participants	2a(1)(B)	414857	
	(C) Others (including rollovers)	2a(1)(C)		
	(2) Noncash contributions	2a(2)		
	(3) Total contributions. Add lines **2a(1)(A), (B), (C),** and line **2a(2)**	2a(3)		614038
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)		
	(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)		
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	415929	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)		
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		415929
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)		
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)		
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)		
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		

		(a) Amount	(b) Total
(6) Net investment gain (loss) from common/collective trusts	2b(6)		
(7) Net investment gain (loss) from pooled separate accounts	2b(7)		
(8) Net investment gain (loss) from master trust investment accounts	2b(8)		
(9) Net investment gain (loss) from 103-12 investment entities	2b(9)		
(10) Net investment gain (loss) from registered investment companies (e.g., mutual funds)	2b(10)		823663
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		1853630
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	181667	
(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)		181667
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)	29976	
(3) Investment advisory and management fees	2i(3)	51536	
(4) Other	2i(4)		
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		81512
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		263179
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		1590451
l Transfers of assets:			
(1) To this plan	2l(1)		
(2) From this plan	2l(2)		

Part III Accountant's Opinion

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

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

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

b Check the appropriate box(es) to indicate whether the IQPA performed an ERISA section 103(a)(3)(C) audit. Check both boxes (1) and (2) if the audit was performed pursuant to both 29 CFR 2520.103-8 and 29 CFR 2520.103-12(d). Check box (3) if pursuant to neither.

(1) [X] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [ ] neither DOL Regulation 2520.103-8 nor DOL Regulation 2520.103-12(d).

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

(1) Name: CAMPBELL TAYLOR WASHBURN **(2)** EIN: 68-0251243

d The opinion of an independent qualified public accountant is **not attached** because:

(1) [ ] This form is filed for a CCT, PSA, or MTIA. **(2)** [ ] It will be attached to the next Form 5500 pursuant to 29 CFR 2520.104-50.

Part IV Compliance Questions

4 CCTs and PSAs do not complete Part IV. MTIAs, 103-12 IEs, and GIAs do not complete lines 4a, 4e, 4f, 4g, 4h, 4k, 4m, 4n, or 5. 103-12 IEs also do not complete lines 4j and 4l. MTIAs also do not complete line 4l.

During the plan year:

		Yes	No	Amount
a Was there a failure to transmit to the plan any participant contributions within the time period described in 29 CFR 2510.3-102? Continue to answer "Yes" for any prior year failures until fully corrected. (See instructions and DOL's Voluntary Fiduciary Correction Program.)	4a	X		167

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

5a Has a resolution to terminate the plan been adopted during the plan year or any prior plan year? ☐ Yes ☒ No

If "Yes," enter the amount of any plan assets that reverted to the employer this year _____.

5b If, during this plan year, any assets or liabilities were transferred from this plan to another plan(s), identify the plan(s) to which assets or liabilities were transferred. (See instructions.)

5b(1) Name of plan(s)	**5b(2)** EIN(s)	**5b(3)** PN(s)

5c Was the plan a defined benefit plan covered under the PBGC insurance program at any time during this plan year? (See ERISA section 4021 and instructions.) ☐ Yes ☐ No ☐ Not determined

If "Yes" is checked, enter the My PAA confirmation number from the PBGC premium filing for this plan year _____.

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

2021

This Form is Open to Public Inspection.

For calendar plan year 2021 or fiscal plan year beginning 01/01/2021 and ending 12/31/2021

A Name of plan
RIVERMAID TRADING COMPANY 401(K) PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
RIVERMAID TRADING COMPANY

D Employer Identification Number (EIN)
27-4704525

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** 0

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): 45-0404698 33-6134835

Profit-sharing plans, ESOPs, and stock bonus plans, skip line 3.

3 Number of participants (living or deceased) whose benefits were distributed in a single sum, during the plan year **3**

Part II Funding Information (If the plan is not subject to the minimum funding requirements of section 412 of the Internal Revenue Code or ERISA section 302, skip this Part.)

4 Is the plan administrator making an election under Code section 412(d)(2) or ERISA section 302(d)(2)? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

If the plan is a defined benefit plan, go to line 8.

5 If a waiver of the minimum funding standard for a prior year is being amortized in this plan year, see instructions and enter the date of the ruling letter granting the waiver. **Date:** Month _____ Day _____ Year _____

If you completed line 5, complete lines 3, 9, and 10 of Schedule MB and do not complete the remainder of this schedule.

6 **a** Enter the minimum required contribution for this plan year (include any prior year accumulated funding deficiency not waived) **6a**

b Enter the amount contributed by the employer to the plan for this plan year **6b**

c Subtract the amount in line 6b from the amount in line 6a. Enter the result (enter a minus sign to the left of a negative amount) **6c**

If you completed line 6c, skip lines 8 and 9.

7 Will the minimum funding amount reported on line 6c be met by the funding deadline? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

8 If a change in actuarial cost method was made for this plan year pursuant to a revenue procedure or other authority providing automatic approval for the change or a class ruling letter, does the plan sponsor or plan administrator agree with the change? ..... ☐ **Yes** ☐ **No** ☐ **N/A**

Part III Amendments

9 If this is a defined benefit pension plan, were any amendments adopted during this plan year that increased or decreased the value of benefits? If yes, check the appropriate box. If no, check the "No" box. ..... ☐ **Increase** ☐ **Decrease** ☐ **Both** ☐ **No**

Part IV ESOPs (see instructions). If this is not a plan described under section 409(a) or 4975(e)(7) of the Internal Revenue Code, skip this Part.

10 Were unallocated employer securities or proceeds from the sale of unallocated securities used to repay any exempt loan? ..... ☐ **Yes** ☐ **No**

11 **a** Does the ESOP hold any preferred stock? ..... ☐ **Yes** ☐ **No**

b If the ESOP has an outstanding exempt loan with the employer as lender, is such loan part of a "back-to-back" loan? (See instructions for definition of "back-to-back" loan.) ..... ☐ **Yes** ☐ **No**

12 Does the ESOP hold any stock that is not readily tradable on an established securities market? ..... ☐ **Yes** ☐ **No**

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that contributed more than 5% of total contributions to the plan during the plan year (measured in dollars). See instructions. *Complete as many entries as needed to report all applicable employers.*

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify):

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

---

a Name of contributing employer

b EIN **c** Dollar amount contributed by employer

d Date collective bargaining agreement expires *(If employer contributes under more than one collective bargaining agreement, check box* ☐ *and see instructions regarding required attachment. Otherwise, enter the applicable date.)* Month _____ Day _____ Year _____

e Contribution rate information *(If more than one rate applies, check this box* ☐ *and see instructions regarding required attachment. Otherwise, complete lines 13e(1) and 13e(2).)*
(1) Contribution rate (in dollars and cents) _____
(2) Base unit measure: ☐ Hourly ☐ Weekly ☐ Unit of production ☐ Other (specify): _____

14 Enter the number of deferred vested and retired participants (inactive participants), as of the beginning of the plan year, whose contributing employer is no longer making contributions to the plan for:

a The current plan year. Check the box to indicate the counting method used to determine the number of inactive participants: ☐ last contributing employer ☐ alternative ☐ reasonable approximation (see instructions for required attachment)	**14a**	
b The plan year immediately preceding the current plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14b**	
c The second preceding plan year. ☐ Check the box if the number reported is a change from what was previously reported (see instructions for required attachment)	**14c**	

15 Enter the ratio of the number of participants under the plan on whose behalf no employer had an obligation to make an employer contribution during the current plan year to:

a The corresponding number for the plan year immediately preceding the current plan year	**15a**	
b The corresponding number for the second preceding plan year	**15b**	

16 Information with respect to any employers who withdrew from the plan during the preceding plan year:

a Enter the number of employers who withdrew during the preceding plan year	**16a**	
b If line 16a is greater than 0, enter the aggregate amount of withdrawal liability assessed or estimated to be assessed against such withdrawn employers	**16b**	

17 If assets and liabilities from another plan have been transferred to or merged with this plan during the plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

Part VI Additional Information for Single-Employer and Multiemployer Defined Benefit Pension Plans

18 If any liabilities to participants or their beneficiaries under the plan as of the end of the plan year consist (in whole or in part) of liabilities to such participants and beneficiaries under two or more pension plans as of immediately before such plan year, check box and see instructions regarding supplemental information to be included as an attachment ☐

19 If the total number of participants is 1,000 or more, complete lines (a) through (c)

a Enter the percentage of plan assets held as:
Stock: _____% Investment-Grade Debt: _____% High-Yield Debt: _____% Real Estate: _____% Other: _____%

b Provide the average duration of the combined investment-grade and high-yield debt:
☐ 0-3 years ☐ 3-6 years ☐ 6-9 years ☐ 9-12 years ☐ 12-15 years ☐ 15-18 years ☐ 18-21 years ☐ 21 years or more

c What duration measure was used to calculate line 19(b)?
☐ Effective duration ☐ Macaulay duration ☐ Modified duration ☐ Other (specify):

20 **PBGC missed contribution reporting requirements.** If this is a multiemployer plan or a single-employer plan that is not covered by PBGC, skip line 20.

a Is the amount of unpaid minimum required contributions for all years from Schedule SB (Form 5500) line 40 greater than zero? ☐ Yes ☐ No

b If line 20a is "Yes," has PBGC been notified as required by ERISA sections 4043(c)(5) and/or 303(k)(4)? Check the applicable box:

☐ Yes.

☐ No. Reporting was waived under 29 CFR 4043.25(c)(2) because contributions equal to or exceeding the unpaid minimum required contribution were made by the 30th day after the due date.

☐ No. The 30-day period referenced in 29 CFR 4043.25(c)(2) has not yet ended, and the sponsor intends to make a contribution equal to or exceeding the unpaid minimum required contribution by the 30th day after the due date.

☐ No. Other. Provide explanation _____

Financial Statements and
Independent Auditor's Report of

RIVERMAID TRADING COMPANY
401(k) PROFIT SHARING PLAN

December 31, 2021 and 2020

Campbell Taylor Washburn
Certified Public Accountants & Consultants

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

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Campbell Taylor Washburn
Certified Public Accountants & Consultants

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INDEPENDENT AUDITOR'S REPORT

To the Plan Trustees
Rivermaid Trading Company 401(k) Profit Sharing Plan
Lodi, California

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Rivermaid Trading Company 401(k) Profit Sharing Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of change in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2021 and 2020, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter — Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets held at end of year, as of and for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Campbell Taylor Washburn
An Accountancy Corporation

Roseville, California
October 4, 2022

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	2021	2020
ASSETS:		
Investments, non-participant-directed, at fair value	$ 6,099,338	$ 5,681,316
Investments, participant-directed, at fair value	5,947,783	4,800,953
Total investments	12,047,121	10,482,269
Noninterest-bearing cash	-	2,972
Receivables:		
Employer contributions	199,181	171,753
Other	5,662	4,519
Total receivables	204,843	176,272
NET ASSETS AVAILABLE FOR BENEFITS	$ 12,251,964	$ 10,661,513

The accompanying notes are an integral part of these financial statements.

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

STATEMENTS OF CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2021 and 2020

	2021	2020
ADDITIONS TO NET ASSETS:		
Investment income:		
Net appreciation in fair value of investments	$ 823,663	$ 1,050,708
Interest and dividends	415,929	284,061
Total investment income	1,239,592	1,334,769
Employee contributions	414,857	364,253
Employer contributions	199,181	171,753
Total contributions	614,038	536,006
Total additions	1,853,630	1,870,775
DEDUCTIONS FROM NET ASSETS:		
Benefits paid to participants	181,667	143,788
Administrative expenses	81,512	74,777
Total deductions	263,179	218,565
Net increase	1,590,451	1,652,210
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	10,661,513	9,009,303
End of year	$ 12,251,964	$ 10,661,513

The accompanying notes are an integral part of these financial statements.

NOTE 1: DESCRIPTION OF PLAN

The following description of Rivermaid Trading Company 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan was established on May 1, 1980 and is a defined contribution plan covering all eligible employees of Rivermaid Trading Company, Inc. (the "Plan Sponsor"). Eligible employees are those who have completed one year of service and attained the age of 21. Eligible participants may enter the Plan on January 1 or July 1. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Two officers of the Plan Sponsor serve as the Trustees of the Plan.

Plan assets attributable to the employer profit sharing accounts are non-participant directed.

Plan Year

The Plan year begins January 1st and ends December 31st.

Contributions

The Plan allows for the following types of contributions:

- *Employee Salary Deferral 401(k) Contributions*
  The Plan includes an elective salary deferral arrangement pursuant to Section 401(k) of the Internal Revenue Code (the "Code"). Employees may voluntarily contribute up to 100% of their eligible compensation, subject to various nondiscrimination tests and limitations prescribed by the Code. Roth deferrals are permitted by the Plan.

- *Employer Safe Harbor Matching Contributions*
  The Plan Sponsor shall make safe harbor matching contributions equal to 100% of the amount of salary deferrals that do not exceed 3% of the participant's eligible compensation and 50% of the amount of salary deferrals that exceed 3% of compensation but do not exceed 5% of compensation. The Plan Sponsor made safe harbor matching contributions of $199,181 and $171,753 for the Plan years ending December 31, 2021 and 2020, respectively.

- *Employer Discretionary Profit-Sharing Contributions*
  The Plan Sponsor may elect to make contributions to the Plan in one or more installments, without regard to the net profits of the Plan Sponsor, in such amounts as determined by the Board of the Plan Sponsor. In order to receive an allocation of discretionary profit-sharing contributions, a participant must be credited with 1,000 hours of service for the Plan year.

- *Qualified Non-Elective Contribution (QNEC)*
  The Plan Sponsor shall have the right to make a QNEC to eligible participants that are non-highly compensated, as necessary, to satisfy the ADP or ACP testing.

- *Employee Rollover Contributions*
  Employees may make rollover contributions from another qualified plan.

NOTE 1: **DESCRIPTION OF PLAN (Continued)**

Participant Accounts and Allocations

The Plan allows each participant the ability to self-direct employee and safe harbor employer contributions among various investment options. Contributions and earnings thereon from employer discretionary profit-sharing contributions are non-participant directed. A participant is allowed to invest their account in any one of the funds or combination of funds. Investment earnings and losses are allocated to participants' accounts based on the earnings or losses of the investments selected in their self-directed accounts. Profit sharing account investment gains and losses are allocated to each participant's account based on the ratio of the participant's profit-sharing account balance to the total participant profit sharing account balances. Participant accounts may be charged with an allocation of administrative expenses that are paid by the Plan. The benefit to which a participant is entitled is limited to the benefit that can be provided from the participant's vested account balance.

Vesting

Participants are always 100% vested in their elective salary deferral, safe harbor, and QNEC contributions. Discretionary employer contributions and gains/losses credited thereon vest over a six-year period as follows:

Less than 2 years credited service	0%
After 2 years credited service	20%
After 3 years credited service	40%
After 4 years credited service	60%
After 5 years credited service	80%
After 6 years credited service	100%

For vesting purposes, a year of service is equivalent to 1,000 hours of service during the Plan year.

Forfeitures

The Plan allows forfeitures to be used to pay administrative expenses or allocate to participants or to reduce the funding of employer contributions. Forfeited amounts totaling $17,288 and $17,436 were available for offset of administrative expenses, allocation, or reduction of employer contributions as of December 31 2021 and 2020, respectively. During the years ended December 31, 2021 and 2020, forfeitures of $0 were used to reduce employer matching contributions or pay for administrative expenses.

Retirement

Normal retirement under the Plan is age 65.

Payment of Benefits

Payment of benefits may be made at the following times under the Plan: 1) normal retirement; 2) termination of employment of the participant; 3) total disability; 4) upon demonstration of financial hardship; or 5) death of the participant. In-service distributions are permitted for participants that have attained age 59 ½. Benefit payments are distributed to participants in a single lump sum. Partial distributions are permitted for in-service withdrawals and required minimum distributions.

Notes Receivable From Participants

The Plan does not allow participants to borrow from their accounts.

Administrative Expenses

All administrative expenses of the Plan are paid by the Plan or the Plan Sponsor at the discretion of the Plan Sponsor. Expenses related to specific participant transactions are charged to the respective participant's account.

NOTE 2: **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Basis of Accounting

The financial statements of the Plan are maintained on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States (U.S. GAAP).

Investment Valuation and Income Recognition

Investments are stated at fair market value using quoted market prices when available. Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Changes in the unit value of investments are reflected in each participant's individual account. Investments are valued daily.

Payment of Benefits

Benefits to participants are recorded when paid.

Income Taxes

The Plan has adopted a volume submitter plan which has obtained a favorable opinion letter on March 31, 2014, in which the Internal Revenue Service stated that the Plan is acceptable under Section 401 of the Code. The Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. Plan management has determined that as of December 31, 2021 there are no uncertain tax positions taken or expected to be taken that would require recognition or disclosure in the financial statements. The Plan is subject to routine examinations by taxing authorities; however, there are currently no examinations for any tax periods in progress.

Estimates and Assumptions

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE 3: **INFORMATION CERTIFIED BY THE CUSTODIAN**

Certain Plan investments are held by Ascensus Trust Company, the custodian of the Plan. The following amounts are included in the December 31, 2021 and 2020 financial statements and were taken directly from statements provided and certified as complete and accurate by Ascensus Trust Company:

	2021	2020
Mutual funds	$ 5,755,029	$ 4,800,953
Interest bearing cash	$ 192,754	$ -
Net appreciation in fair value of investments	$ 335,340	$ 563,925
Interest and dividends	$ 293,649	$ 177,072

NOTE 4: **NON-PARTICIPANT DIRECTED ASSETS**

Contributions and earnings thereon from employer discretionary profit-sharing contributions are non-participant directed. Non-participant directed assets are as follows:

	2021	2020
Noninterest-bearing cash	$ -	$ 2,972
Investments:		
Interest-bearing cash	536,235	861,491
Common stocks	2,477,247	2,244,449
Exchange traded funds	850,450	770,546
Government securities	1,668,163	1,186,803
Mutual funds	567,243	508,712
Limited partnerships	-	109,315
	6,099,338	5,684,288
Other receivables	5,662	4,519
Total non-participant directed assets	$ 6,105,000	$ 5,688,807

The change in net assets available for benefits of non-participant directed assets for the years ended December 31, 2021 and 2020 are as follows:

	2021	2020
Net appreciation in fair value of investments	$ 488,323	$ 486,783
Interest and dividends	$ 122,280	$ 106,989
Benefits paid to participants	$ (142,874)	$ (11,526)
Administrative expenses	$ (51,536)	$ (42,685)

NOTE 5: **FAIR VALUE MEASUREMENTS**

The Financial Accounting Standards Board (FASB) ASC 820 provides a framework for measuring fair value. That framework provides a three-tier hierarchy that prioritizes the inputs to valuation techniques used for measuring fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy are as follows:

Level 1 - Inputs are unadjusted quoted prices for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices for similar assets and liabilities, quoted prices in markets that are not active, model-based valuation techniques for which all significant assumptions are observable in the market, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Inputs that are unobservable and significant to the fair value measurement.

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

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 December 31, 2021 and 2020.

Interest-Bearing Cash: Money market funds included in cash and cash equivalents have underlying short-term investments with quoted prices in active markets to preserve the value of the investment at $1.00 per share.

Common Stocks and Exchange Traded Funds: Valued at the closing price reported on the exchange in which the investment is traded.

Government Securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

Limited Partnerships: Valued based on the net asset value per share, without further adjustment. Net asset value is based upon the fair value of the underlying investments. The calculated net asset value maximizes observable inputs such as cash flow analyses and includes adjustments for certain risks, which may not be observable such as appraisals and redemption conditions.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. The funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

NOTE 5: **FAIR VALUE MEASUREMENTS (Continued)**

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021:

	Assets at Fair Value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Non-participant directed:				
Interest-bearing cash	$ 536,235	$ -	$ -	$ 536,235
Common stocks	2,477,247	-	-	2,477,247
Exchange traded funds	850,450	-	-	850,450
Mutual funds	567,243	-	-	567,243
Government securities	-	1,668,163	-	1,668,163
Total non-participant directed	4,431,175	1,668,163	-	6,099,338
Participant directed:				
Mutual funds	5,755,029	-	-	5,755,029
Interest-bearing cash	192,754	-	-	192,754
Total participant directed	5,947,783	-	-	5,947,783
Total assets at fair value	$ 10,378,958	$ 1,668,163	$ -	$ 12,047,121

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020:

	Level 1	Level 2	Level 3	Total
Non-participant directed:				
Interest-bearing cash	$ 861,491	$ -	$ -	$ 861,491
Common stocks	2,244,449	-	-	2,244,449
Exchange traded funds	770,546	-	-	770,546
Mutual funds	508,712	-	-	508,712
Government securities	-	1,186,803	-	1,186,803
Limited partnerships	-	-	109,315	109,315
Total non-participant directed	4,385,198	1,186,803	109,315	5,681,316
Participant directed:				
Mutual funds	4,800,953	-	-	4,800,953
Total participant directed	4,800,953	-	-	4,800,953
Total assets at fair value	$ 9,186,151	$ 1,186,803	$ 109,315	$ 10,482,269

NOTE 5: **FAIR VALUE MEASUREMENTS (Continued)**

The following table sets forth a summary of changes in fair value of the Plan's level 3 assets for the years ended December 31, 2021 and 2020:

	Partnerships
Beginning balance, January 1, 2020	$ 118,186
Unrealized gain	12,611
Sales	(21,482)
Ending balance, December 31, 2020	109,315
Realized gain	11,371
In-kind distributions	(120,686)
Ending balance, December 31, 2021	$ -

NOTE 6: **RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS**

Plan investments include money market accounts managed by Merrill Lynch. Fees paid by the Plan for investment management services are recorded in net appreciation in the fair value of investments. Administrative expenses are paid to the custodians and record-keepers. These transactions and investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rules of ERISA.

NOTE 7: **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 statements of net assets available for benefits.

NOTE 8: **PLAN TERMINATION**

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

NOTE 9: **PROHIBITED TRANSACTIONS**

During the year ended December 31, 2021, the Plan Sponsor failed to remit certain employee contributions to the Plan in a timely manner, as defined by ERISA in the amount of $167. The Plan Sponsor corrected these contributions in 2022.

NOTE 10: **SUBSEQUENT EVENTS**

Management evaluates events occurring subsequent to the date of the financial statements in determining the accounting for and disclosure of transactions and events that affect the financial statements. Subsequent events have been evaluated through October 4, 2022, the date the financial statements were available to be issued, and management has determined that no subsequent events have occurred that should be disclosed except as follows:

Effective January 1, 2022, the Plan was amended and restated to incorporate past amendments and to update the plan document to reflect recent legislative and regulatory changes.

In June 2022, all non-participant directed investments were liquidated and consolidated into participated directed investments.

SUPPLEMENTAL SCHEDULES

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4A - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
December 31, 2021

Total That Constitute Nonexempt Prohibited Transactions

	Plan Year Ending	Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
*	December 31, 2021	$ 167	$ 167	$ -	$ -	$ -

Note:

* *The participant contributions reported above in the amount of $167 were remitted late to the Plan during the 2021 Plan year. The Plan Sponsor corrected these contributions in 2022.*

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
*	ISA BMW BK N America	Interest-Bearing Cash	$ 97,117	$ 97,117
*	ISA Mizuho BK (USA)	Interest-Bearing Cash	246,021	246,021
*	Cash	Interest-Bearing Cash	2,547	2,547
*	Merrill Lynch BLF Fed Fund Cash Reserve	Money Market	190,550	190,550
	Vanguard Federal Money Market Inv	Money Market	192,754	192,754
	Total Cash and Cash Equivalents		728,989	728,989
	A.P. Moeller - Maersk	Common Stock	3,104	8,775
	ABM INDUSTRIES INC COM	Common Stock	777	817
	ACCENTURE PLC SHS	Common Stock	2,132	4,560
	ACTIVISION BLIZZARD INC	Common Stock	4,324	4,923
	ACUSHNET HOLDINGS CORP	Common Stock	1,037	1,274
	ADDUS HOMECARE CORP	Common Stock	1,180	1,309
	ADOBE INC	Common Stock	15,884	28,920
	AEROVIRONMENT INC	Common Stock	685	434
	AGREE RLTY CORP	Common Stock	1,711	1,713
	AIA GROUP LTD	Common Stock	4,755	4,597
	AIRBUS SE	Common Stock	2,495	2,776
	ALCON SA ACT NOM	Common Stock	5,085	7,318
	ALDEYRA THERAPEUTICS INC	Common Stock	414	132
	ALIGN TECH INC DEL COM	Common Stock	19,785	30,887
	ALLSTATE CORP DEL COM	Common Stock	4,834	5,647
	ALPHABET INC SHS CL C	Common Stock	16,122	40,510
	AMADEUS IT GROUP SA	Common Stock	2,278	2,167
	AMAZON COM INC COM	Common Stock	55,585	80,024
	AMCOR PLC REG SHS	Common Stock	2,488	2,750
	AMER EAGLE OUTFITTERS	Common Stock	1,668	1,367
	AMEREN CORP	Common Stock	5,659	6,587
	AMERICAN INTERNATIONAL	Common Stock	17,211	22,971
	AMERICAN STATES WATER CO	Common Stock	624	828
	AMERICAN TOWER REIT INC	Common Stock	14,319	25,448
	AMN ELEC POWER CO	Common Stock	6,624	6,762
	ANALOG DEVICES INC COM	Common Stock	4,510	4,570
	ANTHEM INC	Common Stock	14,536	26,885
	APOLLO GLOBAL MGMT LLC	Common Stock	7,581	8,909
	APOLLO MEDICAL HOLDINGS	Common Stock	893	735
	APPLE INC	Common Stock	30,342	58,243
	ARKEMA ADR	Common Stock	4,388	4,536
	ARROWHEAD	Common Stock	642	1,061

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	ARVINAS INC REG SHS	Common Stock	834	821
	ASANA INC REG SHS CL A	Common Stock	794	1,193
	ASHTEAD GROUP PLC SHS	Common Stock	2,155	3,288
	ASML HLDG NV NY REG SHS	Common Stock	7,752	32,642
	ASTRAZENECA PLC SPND ADR	Common Stock	12,303	18,058
	ATRICURE INC	Common Stock	1,882	2,364
	AUDIOCODES LTD COM	Common Stock	742	834
	AXA- SPONS ADR	Common Stock	3,963	5,329
	BANCO BILBAO VIZCAYA	Common Stock	5,480	6,087
	BANK HAWAII CORP	Common Stock	570	838
	BANK OF NOVA SCOTIA	Common Stock	2,341	2,581
	BARCLAYS PLC ADR	Common Stock	2,870	3,488
	BASF SE SPONSORED ADR	Common Stock	3,925	3,716
	BAYER AG SP ADR	Common Stock	2,268	2,135
	BAYERISCHE MOTOREN WERKE	Common Stock	2,514	3,808
	BEAUTY (THE) HEALTH CO	Common Stock	1,112	1,063
	BEIERSDORF AG SHS	Common Stock	1,960	1,750
	BERKELEY GROUP-UNSPON	Common Stock	5,098	5,730
	BIOHAVEN PHARMACEUTICAL	Common Stock	533	1,654
	BLACK HILLS CORP	Common Stock	788	847
	BLACKLINE INC	Common Stock	1,212	1,035
	BLACKSTONE INC	Common Stock	15,285	33,900
	BLACKSTONE MORTGAGE TRUS	Common Stock	987	1,225
	BLUEPRINT MEDICINES CORP	Common Stock	895	1,392
	BNP PARIBAS SPONSORED ADR	Common Stock	5,813	7,549
	BOSTON SCIENTIFIC CORP	Common Stock	14,162	16,482
	BP PLC SPON ADR	Common Stock	25,230	19,360
	BRADY CORP WI CL A	Common Stock	530	593
	BRENNTAG SE	Common Stock	2,044	3,451
	BRIDGEBIO PHARMA INC REG	Common Stock	407	167
	BRIGHAM MINERALS INC REG	Common Stock	1,652	2,257
	BRINKS CO	Common Stock	1,034	852
	BRITISH AMN TOBACO SPADR	Common Stock	10,783	10,400
	BROADCOM INC	Common Stock	2,647	7,320
	CAESARS ENTERTAINMENT	Common Stock	8,252	10,101

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	CALIFORNIA WTR SVC GP DE	Common Stock	554	862
	CAPITAL ONE FINL	Common Stock	6,470	6,529
	CAREDX INC SHS	Common Stock	843	455
	CARLSBERG AS SPONSOREDAD	Common Stock	1,208	2,118
	CASELLA WASTE SYS INC A	Common Stock	600	854
	CASEYS GEN STORES INC	Common Stock	574	987
	CATERPILLAR INC DEL	Common Stock	8,725	8,683
	CBIZ INC	Common Stock	830	1,252
	CELSIUS HOLDINGS INC NEW	Common Stock	1,490	2,312
	CENTERPOINT ENERGY INC	Common Stock	4,403	5,024
	CGI INC	Common Stock	4,038	5,753
	CHART INDS INC	Common Stock	1,583	4,147
	CHEMED CORP	Common Stock	993	1,058
	CHINA FEIHE LTD UNSP-ADR	Common Stock	1,790	1,383
	CHINA MENGNIU-UNSPON ADR	Common Stock	2,890	3,792
	CHINA RESOURCES BEER	Common Stock	1,281	1,314
	CHOW TAI FOOK JEWELLERY	Common Stock	983	1,611
	CIE FINANCIERE RICHEMONT	Common Stock	2,207	5,651
	CIGNA CORP REG SHS	Common Stock	14,355	14,926
	CISCO SYSTEMS INC COM	Common Stock	20,103	28,073
	CITIGROUP INC COM NEW	Common Stock	27,741	28,081
	CMC MATERIALS INC	Common Stock	1,131	1,534
	CMNTY BANK SYS INC DEL	Common Stock	2,102	2,532
	CNH INDUSTRIAL NV	Common Stock	1,394	2,642
	COCA COLA COM	Common Stock	11,414	13,559
	COCA COLA FEMSA SP ADR	Common Stock	2,504	2,520
	COGENT COMMUNICATIONS	Common Stock	1,446	1,683
	COGNEX CORP	Common Stock	1,635	2,488
	COGNIZANT TECH SOLUTNS A	Common Stock	11,412	16,857
	COLFAX CORP	Common Stock	693	690
	COMCAST CORP NEW CL A	Common Stock	9,383	14,495
	COMPASS GROUP PLC SHS	Common Stock	5,938	7,405
	CONMED CORP COM	Common Stock	2,351	3,119
	CONOCOPHILLIPS	Common Stock	11,866	17,612
	CONSTELLATION BRANDS INC	Common Stock	7,955	12,549

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR *(Continued)*
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	CORTEVA INC REG SHS	Common Stock	4,694	7,943
	COSTAR GROUP INC COM	Common Stock	12,599	15,806
	CRH PLC ADR	Common Stock	4,308	4,963
	CRITEO S A	Common Stock	3,359	5,053
	CRYOPORT INC SHS	Common Stock	1,121	1,183
	CSL LTD SHS ADR	Common Stock	772	1,481
	CURTISS WRIGHT	Common Stock	608	832
	CVS HEALTH CORP	Common Stock	7,875	13,514
	DAITO TR CONSTRUCTION CO	Common Stock	3,403	3,218
	DANAHER CORP DEL COM	Common Stock	17,223	34,546
	DEERE CO	Common Stock	23,609	21,945
	DENALI THERAPEUTICS INC	Common Stock	746	357
	DEUTSCHE BOERSE AG SHS	Common Stock	3,138	3,937
	DEXCOM INC	Common Stock	12,719	18,793
	DIGITAL TURBINE INC	Common Stock	1,476	1,708
	DIODES INC COM	Common Stock	997	1,318
	DISNEY (WALT) CO COM STK	Common Stock	21,394	20,445
	DOLLAR GENERAL CORP	Common Stock	11,493	13,914
	DOUGLAS DYNAMICS INC	Common Stock	559	625
	DUPONT DE NEMOURS INC	Common Stock	5,219	6,866
	EASTGROUP PROPERTIES INC	Common Stock	1,356	2,279
	EDISON INTL CALIF	Common Stock	5,961	6,825
	EDITAS MEDICINE INC SHS	Common Stock	365	159
	EDWARDS LIFESCIENCES CRP	Common Stock	7,215	13,862
	EMCOR GROUP INC	Common Stock	734	1,274
	ENSIGN GROUP INC	Common Stock	1,790	1,931
	ENTEGRIS INC MINNESOTA	Common Stock	1,054	4,712
	ENTERPRISE FINL SVCS CRP	Common Stock	1,551	2,543
	EQUINOR ASA	Common Stock	8,609	11,717
	EQUITABLE HOLDINGS INC	Common Stock	4,660	6,656
	ESCO TECHNOLOGIES INC	Common Stock	606	630
	EVERBRIDGE INC	Common Stock	1,285	943
	EVERI HOLDINGS INC	Common Stock	1,544	2,989
	EVO PMTS INC CL A	Common Stock	1,012	1,024
	EVOLENT HEALTH INC SHS	Common Stock	1,193	1,992

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	EXELON CORPORATION	Common Stock	3,535	4,852
	EXPONENT INC	Common Stock	357	584
	FANUC LTD-UNSP	Common Stock	1,092	1,618
	FARFETCH LTD	Common Stock	7,993	5,750
	FATE THERAPEUTICS ORD	Common Stock	640	410
	FID NATIONAL FINL INC	Common Stock	7,508	10,332
	FIDELITY NATL INFO SVCS	Common Stock	16,798	13,207
	FIRST AMERICAN FINL CORP	Common Stock	1,117	1,721
	FLOOR AND DÉCOR HLDGS	Common Stock	927	3,250
	FLUTTER ENTERTAINMENT	Common Stock	3,165	4,302
	FORMFACTOR INC	Common Stock	806	869
	FOX CORP REG SHS CL A	Common Stock	11,088	10,922
	FOX FACTORY HLDG CORP	Common Stock	418	851
	FREEPORT- MCMORAN INC	Common Stock	7,342	8,388
	FRESENIUS MEDICAL CARE	Common Stock	5,748	4,707
	GALLAGHER ARTHUR J & CO	Common Stock	5,497	9,162
	GENERAL ELEC CO REG SHS	Common Stock	8,621	10,581
	GENERAL MOTORS CO	Common Stock	9,398	17,120
	GLACIER BANCORP INC NEW	Common Stock	1,266	1,701
	GLENCORE PLC	Common Stock	6,401	11,411
	GRAB HOLDINGS LTD	Common Stock	5,500	4,756
	GRACO INC	Common Stock	397	1,129
	GRUPO AERO DELSPON ADR	Common Stock	1,829	3,299
	HALOAYME THERAPEUTICS	Common Stock	1,215	1,769
	HAMILTON LANE INC REG SH	Common Stock	1,698	1,762
	HANNON ARMSTRNG	Common Stock	1,755	1,700
	HDFC BANK LTD ADR	Common Stock	4,665	5,921
	HEINEKEN N V ADR	Common Stock	4,030	4,524
	HIKMA PHARMACEUTICALS	Common Stock	2,260	2,229
	HILTON WORLDWIDE	Common Stock	10,957	17,783
	HITACHI LTD 10 NEW ADR	Common Stock	3,831	5,202
	HOLCIM LTD NEW ADR	Common Stock	3,177	3,441
	HOLLYFRONTIER CORP	Common Stock	829	852
	HONDA MOTOR ADR NEW	Common Stock	3,686	4,011
	HORIZON THERAPEUTICS	Common Stock	246	1,509

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	HOULIHAN LOKEY INC	Common Stock	1,147	1,863
	HOYA CORP ADR	Common Stock	2,106	3,291
	HUMANA INC	Common Stock	13,322	14,380
	HUNTINGTON INGALLS INDS	Common Stock	4,496	3,922
	HYPERMARCAS S.A-SPN	Common Stock	2,427	1,663
	IAA INC REG SHS WHEN	Common Stock	601	861
	ICON PLC	Common Stock	1,648	3,407
	IDACORP INC COM	Common Stock	977	1,246
	II-VI INC	Common Stock	1,450	1,982
	INARI MED INC	Common Stock	699	548
	INDUSTRIA DE DISENO	Common Stock	3,636	3,966
	INFINEON TECHS AG SPDADR	Common Stock	2,227	5,980
	INPEX CORP SHS	Common Stock	2,251	2,673
	INSMED INC	Common Stock	771	817
	INSPIRE MED SYS INC	Common Stock	691	1,380
	INTELLIA THERAPEUTICS	Common Stock	518	828
	INTERCONTINENTAL	Common Stock	4,193	4,787
	INTESA SANPAOLO SPON ADR	Common Stock	4,705	4,563
	ITAU UNIBANCO BANCO HOLD	Common Stock	1,987	1,279
	JAPAN AIRLINES CO LTD	Common Stock	2,656	2,451
	JARDINE CYCLE AND	Common Stock	2,448	2,176
	JD COM INC CL A ADR	Common Stock	3,343	2,663
	JOHN BEAN TECHNOLOGIES	Common Stock	1,224	1,843
	JPMORGAN CHASE & CO	Common Stock	8,021	12,193
	JULIUS BAER GROUP ADR	Common Stock	1,906	2,197
	KAISER ALUM CORP	Common Stock	649	845
	KARUNA THERAPEUTICS INC	Common Stock	770	1,048
	KB HOME	Common Stock	1,404	1,744
	KBC GROUPE SA SHS	Common Stock	2,504	3,534
	KERING S A	Common Stock	2,797	2,657
	KINSALE CAPITAL GROUP	Common Stock	2,721	4,044
	KNORR-BREMSE AG	Common Stock	1,951	1,697
	KODIAK SCIENCES INC REG	Common Stock	904	593
	KOITO MANUFACTURING ADR	Common Stock	3,582	3,711
	KOMATSU NEW NEW SPNSDADR	Common Stock	1,426	1,309

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	KONINKL PHIL NV SH NEW	Common Stock	6,935	6,780
	KUEHNE & NAGEL INTL ADR	Common Stock	2,305	3,288
	KURA ONCOLOGY INC SHS	Common Stock	480	336
	LANDSTAR SYS INC COM	Common Stock	867	2,148
	LATTICE SEMICNDTR CORP	Common Stock	873	2,928
	LEAR CORP SHS	Common Stock	5,937	5,854
	LEIDOS HOLDINGS INC SHS	Common Stock	10,459	9,423
	LESLIES INC	Common Stock	768	852
	LINDE PLC REG SHS	Common Stock	1,677	3,118
	LITHIA MOTORS INC CL A	Common Stock	251	297
	LOCKHEED MARTIN CORP	Common Stock	7,430	7,108
	LOGITECH INTERNATIONAL	Common Stock	2,587	3,052
	LOWE'S COMPANIES INC	Common Stock	3,081	5,170
	LPL FINANCIAL HOLDINGS	Common Stock	1,094	2,081
	LUMENTUM HOLDINGS INC	Common Stock	963	1,692
	LVMH MOET HENNESSY ADR	Common Stock	1,525	3,145
	M D C HOLDINGS INC DEL	Common Stock	1,592	1,731
	MAGNA INTL INC CL A VTG	Common Stock	3,330	3,157
	MALIBU BOATS INC SHS	Common Stock	897	825
	MANTECH INTL CORP	Common Stock	903	875
	MARATHON PETROLEUM CORP	Common Stock	5,043	8,767
	MARINEMAX INC	Common Stock	829	2,184
	MARUBENI CORP ADR	Common Stock	3,327	3,888
	MASTERCARD INC	Common Stock	25,973	38,088
	MATADOR RES CO	Common Stock	902	1,218
	MATCH GROUP INC	Common Stock	11,168	13,754
	MAXLINEAR INC CL A	Common Stock	758	1,131
	MCGRATH RENTCORP	Common Stock	663	803
	MCKESSON CORPORATION COM	Common Stock	3,100	5,717
	MEDPACE HLDGS INC	Common Stock	1,829	2,829
	MEDTRONIC PLC SHS	Common Stock	11,111	13,138
	MELCO RESORTS AND	Common Stock	3,917	2,301
	MERCURY SYSTEMS INC	Common Stock	1,122	881
	MERIT MEDICAL SYS INC	Common Stock	561	498
	META PLATFORMS INC	Common Stock	23,852	29,262

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	METLIFE INC COM	Common Stock	11,012	15,623
	METSO OUTOTEC OYJ SHS	Common Stock	1,579	2,948
	MICROSOFT CORP	Common Stock	29,719	100,223
	MKS INSTRUMENTS INC COM	Common Stock	1,069	1,219
	MONDELEZ INTERNATIONAL	Common Stock	2,817	4,178
	MONEYGRAM INTL INC	Common Stock	712	852
	MORGAN STANLEY	Common Stock	6,102	17,963
	MSA SAFETY INC SHS	Common Stock	904	1,057
	MTU AERO ENGINES AG	Common Stock	1,431	1,726
	NATERA INC SHS	Common Stock	603	560
	NATL HEALTH INVS INC	Common Stock	1,837	1,724
	NEOGENOMICS INC	Common Stock	624	1,194
	NESTLE S A REP RG SH ADR	Common Stock	4,192	5,474
	NETFLIX COM INC	Common Stock	14,297	24,098
	NEWCREST MNG LTD SPN ADR	Common Stock	1,417	1,603
	NEWELL BRANDS INC	Common Stock	5,878	6,443
	NIDEC CORPORATION ADR	Common Stock	792	1,771
	NIKE INC CL B	Common Stock	8,985	14,500
	NISOURCE INC	Common Stock	3,518	4,114
	NOVARTIS ADR	Common Stock	2,050	2,099
	NOVO NORDISK A S ADR	Common Stock	1,786	3,024
	NUTRIEN LTD REG SHS	Common Stock	4,014	6,091
	NVIDIA	Common Stock	6,717	23,823
	NXP SEMICONDUCTORS N.V.	Common Stock	2,041	4,556
	OLYMPUS CORP ADR	Common Stock	5,856	6,500
	OMNICELL INC	Common Stock	720	1,985
	ONE GAS INC SHS	Common Stock	2,046	2,173
	OPEN TEXT CORP COM	Common Stock	3,313	3,941
	OWENS & MINOR INC NEW COM	Common Stock	1,275	1,436
	PEGASYSTEMS INC COM	Common Stock	1,505	2,348
	PENN NATL GAMING CORP	Common Stock	511	1,452
	PEPSICO INC	Common Stock	4,576	5,385
	PERNOD RICARD SA-SPON	Common Stock	1,934	3,006
	PHILIP MORRIS INTL INC	Common Stock	5,011	5,605
	PJT PARTNERS INC SHS	Common Stock	1,802	2,000

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR *(Continued)*
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	PLANT FITNESS INC CL A	Common Stock	845	2,989
	POSCO SPN ADR	Common Stock	2,179	2,915
	PPG INDUSTRIES INC SHS	Common Stock	5,572	6,725
	PRIMERICA INC COM	Common Stock	1,023	1,226
	PROCTER & GAMBLE CO	Common Stock	14,980	21,429
	PROGRESSIVE CRP OHIO	Common Stock	4,616	4,927
	PROGYNY INC	Common Stock	1,341	1,460
	PROS HLDGS INC	Common Stock	1,404	1,138
	PROSUS N V	Common Stock	1,377	1,528
	PUB SVC ENTERPRISE GRP	Common Stock	7,152	9,542
	QUAKER HOUGHTON	Common Stock	1,319	2,539
	Q2 HOLDINGS INC SHS	Common Stock	1,416	1,509
	RAPID7 ORD	Common Stock	1,149	1,177
	RAYMOND JAMES FINL INC	Common Stock	5,909	9,538
	RAYTHEON TECHNOLOGIES	Common Stock	13,153	15,921
	RECKITT BENCKISER GROUP	Common Stock	2,338	3,763
	REXFORD INDL RLTY INC	Common Stock	894	1,541
	RITCHIE BROS AUCTIONEERS	Common Stock	4,927	5,999
	RIVIAN AUTOMOTIVE INC	Common Stock	8,113	8,192
	ROCHE HLDG LTD SPN ADR	Common Stock	6,287	7,650
	ROGERS COMMUNICATIONS B	Common Stock	13,421	12,479
	ROSS STORES INC COM	Common Stock	14,003	13,142
	ROYAL DUTCH SHELL PLC	Common Stock	3,238	3,646
	ROYAL GOLD INC COM	Common Stock	1,892	1,683
	RUSH STREET INTERACTIVE	Common Stock	1,475	1,469
	SANDS CHINA LTD UNSP ADR	Common Stock	3,795	2,144
	SANDVIK AK ADR	Common Stock	5,167	7,043
	SANOFI ADR	Common Stock	22,451	22,846
	SAP SE SHS	Common Stock	2,813	2,802
	SAPIENS INTL CORP NV	Common Stock	900	827
	SCHNEIDER ELEC SE ADR	Common Stock	4,654	11,136
	SCHWAB CHARLES CORP NEW	Common Stock	7,642	14,970
	SEALED AIR CORP (NEW)	Common Stock	6,658	7,557
	SELECTIVE INS GRP INC	Common Stock	965	1,311
	SENSATA TECHNOLOGIES	Common Stock	2,758	4,318

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	SHERWIN WILLIAMS	Common Stock	13,652	28,525
	SHINHAN FINL GRP SP ADR	Common Stock	2,326	2,102
	SILICON LABS INC	Common Stock	1,161	2,064
	SIMPLY GOOD FOODS CO/THE	Common Stock	1,032	1,995
	SIMPSON MFG DEL PV $0.01	Common Stock	446	695
	SITEONE LANDSCAPE SUPPLY	Common Stock	373	727
	SMARTSHEET	Common Stock	728	852
	SMC CORP JAPAN	Common Stock	1,393	2,169
	SNAP INC CL A	Common Stock	13,257	24,173
	SONOCO PRODUCTS CO	Common Stock	1,224	1,274
	SONY GROUP CORP	Common Stock	5,182	7,584
	SPROUT SOCIAL INC REG	Common Stock	1,095	1,632
	SPS COMM INC	Common Stock	645	854
	SS AND C TECHNOLOGIES	Common Stock	10,735	12,297
	STAAR SURGICL NEWNEW	Common Stock	1,120	822
	STANLEY BLACK AND DECKER	Common Stock	5,245	5,470
	STD CHARTERED-UNSP	Common Stock	4,013	3,545
	STEPAN CO	Common Stock	1,636	1,740
	SUMMIT MATLS INC	Common Stock	1,171	2,127
	TAIWAN S MANUFCTRING ADR	Common Stock	14,430	19,370
	TASKUS INC CL A	Common Stock	1,225	1,889
	TECHTARGET INC	Common Stock	1,045	1,052
	TENCENT HOLDINGS LTD ADR	Common Stock	5,157	4,373
	TENET HEALTHCARE CORP	Common Stock	718	899
	TERRENO REALTY CORP SHS	Common Stock	1,064	1,365
	TETRA TECH INC NEW	Common Stock	468	849
	TEXAS INSTRUMENTS	Common Stock	12,583	17,339
	TG THERAPEUTICS, INC.	Common Stock	329	304
	THERMON GROUP HLDGS INC	Common Stock	1,046	897
	TJX COS INC NEW	Common Stock	13,939	14,425
	TOTALENERGIES SE	Common Stock	7,021	7,073
	TRAVELSKY TECHNOLOGY LTD	Common Stock	4,074	3,224
	TRAVIS PERKINS PLC ORD	Common Stock	2,709	2,750
	TREASURY WINE ESTATES	Common Stock	1,800	2,357
	TREX CO INC	Common Stock	574	2,701

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

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SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	TURNING POINT	Common Stock	676	668
	TWILIO INC CL A	Common Stock	23,052	19,487
	UBS GROUP AG NAMEN-AKT	Common Stock	2,417	3,449
	UFP INDUSTRIES INC	Common Stock	814	1,288
	UNILEVER PLC NEW ADR	Common Stock	20,757	20,494
	UNION PACIFIC CORP	Common Stock	5,456	9,069
	UNITED COMMUNITY BANKS	Common Stock	935	1,761
	UNITEDHEALTH GROUP INC	Common Stock	22,755	29,626
	UNITY SOFTWARE INC	Common Stock	5,990	6,864
	UNIVERSAL ELECTRONCS INC	Common Stock	751	1,060
	UNTD OVERSEAS BK SPN ADR	Common Stock	4,021	4,325
	UPWORK INC	Common Stock	1,047	752
	VERSTEM INC COM	Common Stock	367	252
	VERIZON COMMUNICATNS COM	Common Stock	10,652	10,288
	VISA INC CL A SHRS	Common Stock	9,183	11,486
	VODAFONE GROUP PLC SHS	Common Stock	4,007	2,911
	VOLKSWAGEN AG-UNSP	Common Stock	3,922	4,819
	WAL-MART DE MEX SPNADR V	Common Stock	2,900	4,284
	WALKER & DUNLOP INC	Common Stock	1,463	2,565
	WATTS WATER TECH INC	Common Stock	389	777
	WD 40 COMPANY DELAWARE	Common Stock	983	1,223
	WELLS FARGO & CO	Common Stock	32,392	38,624
	WENDYS CO	Common Stock	1,234	1,288
	WIENERBERGER BAUST SPADR	Common Stock	1,285	2,269
	WILLIAMS COMPANIES DEL	Common Stock	4,410	5,390
	WILLIS TOWERS WATSON PLC	Common Stock	4,928	4,750
	WINGSTOP INC	Common Stock	1,163	2,592
	WINNEBAGO INDUSTRIES	Common Stock	811	899
	WOLTERS KLUWR NV SPN ADR	Common Stock	2,926	5,907
	WOODWARD INC	Common Stock	1,537	2,189
	WORKDAY INC CL A	Common Stock	18,611	19,396
	WPP PLC NEW/ADR	Common Stock	2,666	3,249
	YETI HLDNGS INC	Common Stock	1,006	1,242
	YUM CHINA HOLDINGS INC	Common Stock	4,522	4,386
	ZIMMER BIOMET HOLDI	Common Stock	15,226	12,831
	1ST FINANCIAL BCSHS INC	Common Stock	2,128	2,135
	Total Common Stocks		1,810,149	2,477,247

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FHLMC SD 8057	Government Securities, Par Value: $25,000 3.5%, Maturity Date: 2050	9,911	9,907
	FHLMC SD 8058	Government Securities, Par Value: $21,000 4%, Maturity Date: 2050	7,546	7,535
	FHLMC SD 8157	Government Securities, Par Value: $217,000 3%, Maturity Date: 2051	211,415	208,154
	FHLMC SD 8168	Government Securities, Par Value: $34,000 3%, Maturity Date: 2051	34,604	34,174
	FHLMC SD 8179	Government Securitites, Par Value: $19000 3%, Maturity Date: 2051	19,664	19,494
	FHLMC SD 8184	Government Securities, Par Value: $43,000 3%, Maturity Date: 2051	44,527	44,495
	FHLMC SD 8186	Government Securities, Par Value: $31,000 3.5%, Maturity Date: 2051	32,418	32,288
	FHLMC SD 8190	Government Securities, Par Value: $21,000 3%, Maturity Date: 2052	21,889	21,814
	FNMA PFM3664	Government Securities, Par Value: $20,000 4%, Maturity Date: 2049	6,171	6,118
	FNMA PFM5001	Government Securities, Par Value: $127,000 3.5%, Maturity Date: 2050	53,268	52,632
	FNMA PFM5127	Government Securities, Par Value: $162,000 3.5%, Maturity Date: 2050	82,193	81,465
	FNMA PFM5197	Government Securities, Par Value: $27,000 3.5%, Maturity Date: 2050	14,893	14,834

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FNMA PFM5425	Government Securities		
		Par Value: $1,000		
		3.5%, Maturity Date: 2049	535	531
	FNMA PFM5750	Government Securities		
		Par Value: $14,000		
		4%, Maturity Date: 2050	7,387	7,299
	FNMA PFM6293	Government Securities		
		Par Value: $66,000		
		3%, Maturity Date: 2051	55,059	54,022
	FNMA PFM6599	Government Securities		
		Par Value: $15,000		
		3.5%, Maturity Date: 2050	9,317	9,277
	FNMA PFM6820	Government Securities		
		Par Value: $2,000		
		4%, Maturity Date: 2049	1,414	1,402
	FNMA PFM7340	Government Securities		
		Par Value: $12,000		
		4%, Maturity Date: 2049	7,477	7,426
	FNMA PFM7592	Government Securities		
		Par Value: $29,000		
		3.5%, Maturity Date: 2050	20,102	20,076
	FNMA PFM7599	Government Securities		
		Par Value: $45,000		
		3.5%, Maturity Date: 2051	31,036	30,861
	FNMA PFM9043	Government Securities		
		Par Value: $5,000		
		4%, Maturity Date: 2049	4,512	4,494
	FNMA PFM9138	Government Securities		
		Par Value: $8,000		
		4%, Maturity Date: 2050	7,865	7,830
	FNMA PMA2806	Government Securities,		
		Par Value: $24,000		
		3%, Maturity Date: 2046	6,908	7,386
	FNMA PMA3384	Government Securities,		
		Par Value: $45,000		
		4%, Maturity Date: 2048	7,430	7,385

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FNMA PMA3692	Government Securities, Par Value: $132,000 3.5%, Maturity Date: 2049	23,621	24,150
	FNMA PMA3746	Government Securities, Par Value: $6,000 4%, Maturity Date: 2049	1,392	1,421
	FNMA PMA3804	Government Securities, Par Value: $7,000 4%, Maturity Date: 2049	2,021	2,061
	FNMA PMA3937	Government Securities Par Value: $14,000 3%, Maturity Date: 2050	4,431	4,480
	FNMA PMA3991	Government Securities Par Value: $259,000 3%, Maturity Date: 2050	95,110	93,885
	FNMA PMA3992	Government Securities Par Value: $132,000 3.5%, Maturity Date: 2050	43,768	43,718
	FNMA PMA3993	Government Securities Par Value: $19,000 4%, Maturity Date: 2050	6,913	6,883
	FNMA PMA4026	Government Securities Par Value: $61,000 4%, Maturity Date: 2050	25,298	25,085
	FNMA PMA4048	Government Securities Par Value: $93,000 3%, Maturity Date: 2050	46,712	45,954
	FNMA PMA4079	Government Securities Par Value: $15,000 3%, Maturity Date: 2050	7,855	7,701
	FNMA PMA4080	Government Securities Par Value: $65,000 3.5%, Maturity Date: 2050	31,406	31,162
	FNMA PMA4097	Government Securities Par Value: $104,000 3%, Maturity Date: 2050	57,325	56,440

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FNMA PMA4121	Government Securities		
		Par Value: $31,000		
		3%, Maturity Date: 2050	18,213	17,948
	FNMA PMA4468	Government Securities		
		Par Value: $43,000		
		3.5%, Maturity Date: 2051	44,617	44,253
	U.S. TREASURY BOND	Government Securities		
		Par Value: $137,000		
		2.875%, Maturity Date: 5/15/2049	162,808	165,711
	U.S. TREASURY BOND	Government Securities		
		Par Value: $114,000		
		1.125%, Maturity Date: 5/15/2040	100,585	100,236
	FEDERAL HOME LN MTG CORP	Government Securities		
		Par Value: $70,000		
		6.25%, Maturity Date: 7/15/2032	96,894	100,690
	U.S. TREASURY NOTE	Government Securities		
		Par Value: $51,000		
		1.125%, Maturity Date: 10/31/2026	50,847	50,693
	U.S. TREASURY NOTE	Government Securities		
		Par Value: $68,000		
		2.000%, Maturity Date: 5/31/2024	70,809	69,881
	U.S. TREASURY NOTE	Government Securities		
		Par Value: $70,000		
		0.375%, Maturity Date: 11/30/2025	69,061	67,916
	U.S. Treasury Bill	Government Securities		
		Par Value: $17,000		
		ZERO%, Maturity Date: 4/21/2022	16,996	16,996
	Total Government Securities		1,674,223	1,668,163

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	COMM SERVICES SELECT	Exchange Traded Fund	31,394	47,462
	COMSUMER DISCRETIONARY	Exchange Traded Fund	30,150	55,812
	FIDELITY MSCI UTILITIES	Exchange Traded Fund	1,829	2,038
	FIRST TRUST CLOUD	Exchange Traded Fund	14,355	21,384
	FIRST TRUST DOW JONES	Exchange Traded Fund	14,480	21,482
	FRANKLIN FTSE U K ETF	Exchange Traded Fund	61,834	60,858
	FRANKLIN TEMPLETON ETF	Exchange Traded Fund	31,245	34,286
	GLOBAL X FUNDS SHS US	Exchange Traded Fund	7,202	7,802
	HEALTH CARE SELECT SPDR	Exchange Traded Fund	34,164	48,043
	ISHARES BIOTECHNOLOGY	Exchange Traded Fund	11,139	15,720
	ISHARES INC CORE MSCI	Exchange Traded Fund	57,015	64,230
	ISHARES MSCI CDA ETF	Exchange Traded Fund	15,096	23,519
	ISHARES MSCI EUROZONE	Exchange Traded Fund	75,418	93,854
	ISHARES MSCI PACIFIC	Exchange Traded Fund	36,867	43,080
	ISHARES MSCI SWEDEN	Exchange Traded Fund	5,976	8,710
	ISHARES MSCI SWITZERLAND	Exchange Traded Fund	19,030	27,841
	ISHARES U.S. REGIONAL	Exchange Traded Fund	10,241	10,684
	KRNSHS EMERGING MARKETS	Exchange Traded Fund	6,162	5,199
	PACER BENCHMARK DATA AND	Exchange Traded Fund	6,173	6,535
	PROSHARES ONLINE RETAIL	Exchange Traded Fund	7,961	6,750
	REAL ESTATE SELECT	Exchange Traded Fund	6,143	6,580
	SECTOR SPDR ENERGY	Exchange Traded Fund	17,843	18,870
	SPDR S&P TRANSPORTATION	Exchange Traded Fund	5,503	5,567
	SPDR US FINANCIAL SECTOR	Exchange Traded Fund	34,021	49,984
	VANGUARD CONSUMER	Exchange Traded Fund	12,975	17,989
	VANGUARD INDUSTRIAL ETF	Exchange Traded Fund	19,978	31,256
	VANGUARD INFORMATION	Exchange Traded Fund	47,861	97,590
	VANGUARD MATERIALS ETF	Exchange Traded Fund	13,503	17,325
	Total Exchange Traded Funds		635,558	850,450

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
*	BLACKROCK MULTI ASSET	Mutual Fund	560,297	567,243
	Fidelity 500 Index Fund	Mutual Fund	319,453	348,907
	Fidelity Small Cap Index	Mutual Fund	42,953	41,654
	Western Asset Core Bond IS	Mutual Fund	12,845	12,702
	BNY Mellon Research Growth Y	Mutual Fund	165,558	161,681
	GM Fidelity 500 Index Fund	Mutual Fund	833,981	899,886
	GM Hartford Core Equity R6	Mutual Fund	272,650	276,877
	Fidelity U.S. Bond Index Fund	Mutual Fund	155	154
	JHancock Disciplined Value R6	Mutual Fund	112,415	106,728
*	BlackRock Lifepath Index 2025 K	Mutual Fund	956	955
*	BlackRock Lifepath Index 2030 K	Mutual Fund	42	43
*	BlackRock Lifepath Index 2035 K	Mutual Fund	362	363
*	BlackRock Lifepath Index 2060 K	Mutual Fund	1,169	1,168
	ClearBridge Small Cap Growth IS	Mutual Fund	43,329	53,927
	GM Delaware Small Cap Core R6	Mutual Fund	82,698	84,961
	GM Western Asset Core Bond IS	Mutual Fund	551,587	547,144
*	GM BlackRock High Yield Bond K	Mutual Fund	43,505	43,506
*	BlackRock Lifepath Index Retire K	Mutual Fund	667,030	672,375
	GM BNY Mellon Research Growth Y	Mutual Fund	343,882	338,545
	Fidelity Total International Index	Mutual Fund	44,578	44,254
	GM Fidelity U.S. Bond Index Fund	Mutual Fund	507,601	502,539
	GM JHancock Disciplined Value R6	Mutual Fund	360,809	342,510
	Allspring Special Small Cap Value R6	Mutual Fund	9,586	12,441
	GM ClearBridge Small Cap Growth IS	Mutual Fund	70,330	88,049
	GM Loomis Sayles Global Bond Fund N	Mutual Fund	28,455	28,522
	GM Hartford Schroders Intl Stock SDR	Mutual Fund	436,165	440,978
	GM Fidelity Total International Index	Mutual Fund	298,150	296,086
	(CL)GM Hartford Schroders E/M Equity SD	Mutual Fund	189,130	188,765
	GM Allspring Special Small Cap Value R6	Mutual Fund	116,849	131,825
	GM Cohen & Steers Global Realty Shares Z	Mutual Fund	84,674	87,484
	Total Mutual Funds		6,201,194	6,322,272
	Total Assets Held at End of Year		$ 11,050,113	$ 12,047,121



Campbell Taylor Washburn

Certified Public Accountants & Consultants

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Financial Statements and
Independent Auditor's Report of

RIVERMAID TRADING COMPANY
401(k) PROFIT SHARING PLAN

December 31, 2021 and 2020

Campbell Taylor Washburn
Certified Public Accountants & Consultants

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

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Campbell Taylor Washburn
Certified Public Accountants & Consultants

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INDEPENDENT AUDITOR'S REPORT

To the Plan Trustees
Rivermaid Trading Company 401(k) Profit Sharing Plan
Lodi, California

Scope and Nature of the ERISA Section 103(a)(3)(C) Audit

We have performed audits of the financial statements of Rivermaid Trading Company 401(k) Profit Sharing Plan (the "Plan"), an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), as permitted by ERISA Section 103(a)(3)(C) (ERISA Section 103(a)(3)(C) audit). The financial statements comprise the statements of net assets available for benefits as of December 31, 2021 and 2020, and the related statements of change in net assets available for benefits for the years then ended, and the related notes to the financial statements.

Management, having determined it is permissible in the circumstances, has elected to have the audits of the Plan's financial statements performed in accordance with ERISA Section 103(a)(3)(C) pursuant to 29 CFR 2520.103-8 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. As permitted by ERISA Section 103(a)(3)(C), our audits need not extend to any statements or information related to assets held for investment of the plan (investment information) by a bank or similar institution or insurance carrier that is regulated, supervised, and subject to periodic examination by a state or federal agency, provided that the statements or information regarding assets so held are prepared and certified to by the bank or similar institution or insurance carrier in accordance with 29 CFR 2520.103-5 of the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA (qualified institution).

Management has obtained certifications from a qualified institution as of December 31, 2021 and 2020, and for the years then ended, stating that the certified investment information, as described in Note 3 to the financial statements, is complete and accurate.

Opinion

In our opinion, based on our audits and on the procedures performed as described in the Auditor's Responsibilities for the Audit of the Financial Statements section:

- The amounts and disclosures in the accompanying financial statements, other than those agreed to or derived from the certified investment information, are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.
- The information in the accompanying financial statements related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of the Plan and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our ERISA Section 103(a)(3)(C) audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for 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. Management's election of the ERISA Section 103(a)(3)(C) audit does not affect management's responsibility for the financial statements.

In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for one year after the date that the financial statements are issued.

Management is also responsible for maintaining a current plan instrument, including all plan amendments, administering the Plan, and determining that the Plan's transactions that are presented and disclosed in the financial statements are in conformity with the Plan's provisions, including maintaining sufficient records with respect to each of the participants, to determine the benefits due or which may become due to such participants.

Auditor's Responsibilities for the Audit of the Financial Statements

Except as described in the Scope and Nature of the ERISA Section 103(a)(3)(C) Audit section of our report, our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit 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, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Plan's ability to continue as a going concern for a reasonable period of time.

Our audits did not extend to the certified investment information, except for obtaining and reading the certification, comparing the certified investment information with the related information presented and disclosed in the financial statements, and reading the disclosures relating to the certified investment information to assess whether they are in accordance with the presentation and disclosure requirements of accounting principles generally accepted in the United States of America.

Accordingly, the objective of an ERISA Section 103(a)(3)(C) audit is not to express an opinion about whether the financial statements as a whole are presented fairly, in all material respects, in accordance with accounting principles generally accepted in the United States of America.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Other Matter — Supplemental Schedules Required by ERISA

The supplemental schedules of delinquent participant contributions and assets held at end of year, as of and for the year ended December 31, 2021, are presented for purposes of additional analysis and are not a required part of the financial statements but are supplementary information required by the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA. Such information is the responsibility of management and was derived from and relates directly to the underlying accounting and other records used to prepare the financial statements. The information included in the supplemental schedules, other than that agreed to or derived from the certified investment information, has been subjected to auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with GAAS. For information included in the supplemental schedules that agreed to or is derived from the certified investment information, we compared such information to the related certified investment information.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, other than the information agreed to or derived from the certified investment information, including its form and content, is presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion:

- The form and content of the supplemental schedules, other than the information in the supplemental schedules that agreed to or is derived from the certified investment information, are presented, in all material respects, in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.
- The information in the supplemental schedule related to assets held by and certified to by a qualified institution agrees to, or is derived from, in all material respects, the information prepared and certified by an institution that management determined meets the requirements of ERISA Section 103(a)(3)(C).

Campbell Taylor Washburn
An Accountancy Corporation

Roseville, California
October 4, 2022

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

STATEMENTS OF NET ASSETS AVAILABLE FOR BENEFITS
December 31, 2021 and 2020

	2021	2020
ASSETS:		
Investments, non-participant-directed, at fair value	$ 6,099,338	$ 5,681,316
Investments, participant-directed, at fair value	5,947,783	4,800,953
Total investments	12,047,121	10,482,269
Noninterest-bearing cash	-	2,972
Receivables:		
Employer contributions	199,181	171,753
Other	5,662	4,519
Total receivables	204,843	176,272
NET ASSETS AVAILABLE FOR BENEFITS	$ 12,251,964	$ 10,661,513

The accompanying notes are an integral part of these financial statements.

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

STATEMENTS OF CHANGE IN NET ASSETS AVAILABLE FOR BENEFITS
For the Years Ended December 31, 2021 and 2020

	2021	2020
ADDITIONS TO NET ASSETS:		
Investment income:		
Net appreciation in fair value of investments	$ 823,663	$ 1,050,708
Interest and dividends	415,929	284,061
Total investment income	1,239,592	1,334,769
Employee contributions	414,857	364,253
Employer contributions	199,181	171,753
Total contributions	614,038	536,006
Total additions	1,853,630	1,870,775
DEDUCTIONS FROM NET ASSETS:		
Benefits paid to participants	181,667	143,788
Administrative expenses	81,512	74,777
Total deductions	263,179	218,565
Net increase	1,590,451	1,652,210
NET ASSETS AVAILABLE FOR BENEFITS:		
Beginning of year	10,661,513	9,009,303
End of year	$ 12,251,964	$ 10,661,513

The accompanying notes are an integral part of these financial statements.

NOTE 1: DESCRIPTION OF PLAN

The following description of Rivermaid Trading Company 401(k) Profit Sharing Plan (the "Plan") provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan was established on May 1, 1980 and is a defined contribution plan covering all eligible employees of Rivermaid Trading Company, Inc. (the "Plan Sponsor"). Eligible employees are those who have completed one year of service and attained the age of 21. Eligible participants may enter the Plan on January 1 or July 1. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). Two officers of the Plan Sponsor serve as the Trustees of the Plan.

Plan assets attributable to the employer profit sharing accounts are non-participant directed.

Plan Year

The Plan year begins January 1st and ends December 31st.

Contributions

The Plan allows for the following types of contributions:

- *Employee Salary Deferral 401(k) Contributions*
  The Plan includes an elective salary deferral arrangement pursuant to Section 401(k) of the Internal Revenue Code (the "Code"). Employees may voluntarily contribute up to 100% of their eligible compensation, subject to various nondiscrimination tests and limitations prescribed by the Code. Roth deferrals are permitted by the Plan.

- *Employer Safe Harbor Matching Contributions*
  The Plan Sponsor shall make safe harbor matching contributions equal to 100% of the amount of salary deferrals that do not exceed 3% of the participant's eligible compensation and 50% of the amount of salary deferrals that exceed 3% of compensation but do not exceed 5% of compensation. The Plan Sponsor made safe harbor matching contributions of $199,181 and $171,753 for the Plan years ending December 31, 2021 and 2020, respectively.

- *Employer Discretionary Profit-Sharing Contributions*
  The Plan Sponsor may elect to make contributions to the Plan in one or more installments, without regard to the net profits of the Plan Sponsor, in such amounts as determined by the Board of the Plan Sponsor. In order to receive an allocation of discretionary profit-sharing contributions, a participant must be credited with 1,000 hours of service for the Plan year.

- *Qualified Non-Elective Contribution (QNEC)*
  The Plan Sponsor shall have the right to make a QNEC to eligible participants that are non-highly compensated, as necessary, to satisfy the ADP or ACP testing.

- *Employee Rollover Contributions*
  Employees may make rollover contributions from another qualified plan.

NOTE 1: **DESCRIPTION OF PLAN (Continued)**

Participant Accounts and Allocations

The Plan allows each participant the ability to self-direct employee and safe harbor employer contributions among various investment options. Contributions and earnings thereon from employer discretionary profit-sharing contributions are non-participant directed. A participant is allowed to invest their account in any one of the funds or combination of funds. Investment earnings and losses are allocated to participants' accounts based on the earnings or losses of the investments selected in their self-directed accounts. Profit sharing account investment gains and losses are allocated to each participant's account based on the ratio of the participant's profit-sharing account balance to the total participant profit sharing account balances. Participant accounts may be charged with an allocation of administrative expenses that are paid by the Plan. The benefit to which a participant is entitled is limited to the benefit that can be provided from the participant's vested account balance.

Vesting

Participants are always 100% vested in their elective salary deferral, safe harbor, and QNEC contributions. Discretionary employer contributions and gains/losses credited thereon vest over a six-year period as follows:

Less than 2 years credited service	0%
After 2 years credited service	20%
After 3 years credited service	40%
After 4 years credited service	60%
After 5 years credited service	80%
After 6 years credited service	100%

For vesting purposes, a year of service is equivalent to 1,000 hours of service during the Plan year.

Forfeitures

The Plan allows forfeitures to be used to pay administrative expenses or allocate to participants or to reduce the funding of employer contributions. Forfeited amounts totaling $17,288 and $17,436 were available for offset of administrative expenses, allocation, or reduction of employer contributions as of December 31 2021 and 2020, respectively. During the years ended December 31, 2021 and 2020, forfeitures of $0 were used to reduce employer matching contributions or pay for administrative expenses.

Retirement

Normal retirement under the Plan is age 65.

Payment of Benefits

Payment of benefits may be made at the following times under the Plan: 1) normal retirement; 2) termination of employment of the participant; 3) total disability; 4) upon demonstration of financial hardship; or 5) death of the participant. In-service distributions are permitted for participants that have attained age 59 ½. Benefit payments are distributed to participants in a single lump sum. Partial distributions are permitted for in-service withdrawals and required minimum distributions.

Notes Receivable From Participants

The Plan does not allow participants to borrow from their accounts.

Administrative Expenses

All administrative expenses of the Plan are paid by the Plan or the Plan Sponsor at the discretion of the Plan Sponsor. Expenses related to specific participant transactions are charged to the respective participant's account.

NOTE 2: **SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES**

Basis of Accounting

The financial statements of the Plan are maintained on the accrual basis of accounting in accordance with accounting principles generally accepted in the United States (U.S. GAAP).

Investment Valuation and Income Recognition

Investments are stated at fair market value using quoted market prices when available. Purchases and sales of investments are recorded on a trade-date basis. Interest income is recorded when earned. Dividend income is recorded on the ex-dividend date. Capital gain distributions are included in dividend income. Changes in the unit value of investments are reflected in each participant's individual account. Investments are valued daily.

Payment of Benefits

Benefits to participants are recorded when paid.

Income Taxes

The Plan has adopted a volume submitter plan which has obtained a favorable opinion letter on March 31, 2014, in which the Internal Revenue Service stated that the Plan is acceptable under Section 401 of the Code. The Plan Administrator believes that the Plan is currently designed and being operated in compliance with the applicable requirements of the Code. Therefore, no provision for income taxes has been included in the Plan's financial statements.

U.S. GAAP requires Plan management to evaluate tax positions taken by the Plan and recognize a tax liability or asset if the Plan has taken an uncertain position that more likely than not would not be sustained upon examination by the Internal Revenue Service. Plan management has determined that as of December 31, 2021 there are no uncertain tax positions taken or expected to be taken that would require recognition or disclosure in the financial statements. The Plan is subject to routine examinations by taxing authorities; however, there are currently no examinations for any tax periods in progress.

Estimates and Assumptions

The preparation of financial statements in conformity with U.S. GAAP requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

NOTE 3: **INFORMATION CERTIFIED BY THE CUSTODIAN**

Certain Plan investments are held by Ascensus Trust Company, the custodian of the Plan. The following amounts are included in the December 31, 2021 and 2020 financial statements and were taken directly from statements provided and certified as complete and accurate by Ascensus Trust Company:

	2021	2020
Mutual funds	$ 5,755,029	$ 4,800,953
Interest bearing cash	$ 192,754	$ -
Net appreciation in fair value of investments	$ 335,340	$ 563,925
Interest and dividends	$ 293,649	$ 177,072

NOTE 4: **NON-PARTICIPANT DIRECTED ASSETS**

Contributions and earnings thereon from employer discretionary profit-sharing contributions are non-participant directed. Non-participant directed assets are as follows:

	2021	2020
Noninterest-bearing cash	$ -	$ 2,972
Investments:		
Interest-bearing cash	536,235	861,491
Common stocks	2,477,247	2,244,449
Exchange traded funds	850,450	770,546
Government securities	1,668,163	1,186,803
Mutual funds	567,243	508,712
Limited partnerships	-	109,315
	6,099,338	5,684,288
Other receivables	5,662	4,519
Total non-participant directed assets	$ 6,105,000	$ 5,688,807

The change in net assets available for benefits of non-participant directed assets for the years ended December 31, 2021 and 2020 are as follows:

	2021	2020
Net appreciation in fair value of investments	$ 488,323	$ 486,783
Interest and dividends	$ 122,280	$ 106,989
Benefits paid to participants	$ (142,874)	$ (11,526)
Administrative expenses	$ (51,536)	$ (42,685)

NOTE 5: **FAIR VALUE MEASUREMENTS**

The Financial Accounting Standards Board (FASB) ASC 820 provides a framework for measuring fair value. That framework provides a three-tier hierarchy that prioritizes the inputs to valuation techniques used for measuring fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1) and the lowest priority to unobservable inputs (level 3). The three levels of the fair value hierarchy are as follows:

Level 1 - Inputs are unadjusted quoted prices for identical assets or liabilities that the Plan has the ability to access.

Level 2 - Inputs other than Level 1 that are observable, either directly or indirectly, such as quoted prices for similar assets and liabilities, quoted prices in markets that are not active, model-based valuation techniques for which all significant assumptions are observable in the market, or other inputs that are observable or can be corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Inputs that are unobservable and significant to the fair value measurement.

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

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 December 31, 2021 and 2020.

Interest-Bearing Cash: Money market funds included in cash and cash equivalents have underlying short-term investments with quoted prices in active markets to preserve the value of the investment at $1.00 per share.

Common Stocks and Exchange Traded Funds: Valued at the closing price reported on the exchange in which the investment is traded.

Government Securities: Valued using pricing models maximizing the use of observable inputs for similar securities.

Limited Partnerships: Valued based on the net asset value per share, without further adjustment. Net asset value is based upon the fair value of the underlying investments. The calculated net asset value maximizes observable inputs such as cash flow analyses and includes adjustments for certain risks, which may not be observable such as appraisals and redemption conditions.

Mutual Funds: Valued at the daily closing price as reported by the fund. Mutual funds held by the plan are open-ended mutual funds that are registered with the Securities and Exchange Commission. The funds are required to publish their daily net asset value (NAV) and to transact at that price. The mutual funds held by the Plan are deemed to be actively traded.

NOTE 5: **FAIR VALUE MEASUREMENTS (Continued)**

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2021:

	Assets at Fair Value as of December 31, 2021			
	Level 1	Level 2	Level 3	Total
Non-participant directed:				
Interest-bearing cash	$ 536,235	$ -	$ -	$ 536,235
Common stocks	2,477,247	-	-	2,477,247
Exchange traded funds	850,450	-	-	850,450
Mutual funds	567,243	-	-	567,243
Government securities	-	1,668,163	-	1,668,163
Total non-participant directed	4,431,175	1,668,163	-	6,099,338
Participant directed:				
Mutual funds	5,755,029	-	-	5,755,029
Interest-bearing cash	192,754	-	-	192,754
Total participant directed	5,947,783	-	-	5,947,783
Total assets at fair value	$ 10,378,958	$ 1,668,163	$ -	$ 12,047,121

The following table sets forth by level, within the fair value hierarchy, the Plan's assets at fair value as of December 31, 2020:

	Level 1	Level 2	Level 3	Total
Non-participant directed:				
Interest-bearing cash	$ 861,491	$ -	$ -	$ 861,491
Common stocks	2,244,449	-	-	2,244,449
Exchange traded funds	770,546	-	-	770,546
Mutual funds	508,712	-	-	508,712
Government securities	-	1,186,803	-	1,186,803
Limited partnerships	-	-	109,315	109,315
Total non-participant directed	4,385,198	1,186,803	109,315	5,681,316
Participant directed:				
Mutual funds	4,800,953	-	-	4,800,953
Total participant directed	4,800,953	-	-	4,800,953
Total assets at fair value	$ 9,186,151	$ 1,186,803	$ 109,315	$ 10,482,269

NOTE 5: **FAIR VALUE MEASUREMENTS (Continued)**

The following table sets forth a summary of changes in fair value of the Plan's level 3 assets for the years ended December 31, 2021 and 2020:

	Partnerships
Beginning balance, January 1, 2020	$ 118,186
Unrealized gain	12,611
Sales	(21,482)
Ending balance, December 31, 2020	109,315
Realized gain	11,371
In-kind distributions	(120,686)
Ending balance, December 31, 2021	$ -

NOTE 6: **RELATED PARTY AND PARTY-IN-INTEREST TRANSACTIONS**

Plan investments include money market accounts managed by Merrill Lynch. Fees paid by the Plan for investment management services are recorded in net appreciation in the fair value of investments. Administrative expenses are paid to the custodians and record-keepers. These transactions and investments qualify as party-in-interest transactions which are exempt from the prohibited transaction rules of ERISA.

NOTE 7: **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 statements of net assets available for benefits.

NOTE 8: **PLAN TERMINATION**

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

NOTE 9: **PROHIBITED TRANSACTIONS**

During the year ended December 31, 2021, the Plan Sponsor failed to remit certain employee contributions to the Plan in a timely manner, as defined by ERISA in the amount of $167. The Plan Sponsor corrected these contributions in 2022.

NOTE 10: **SUBSEQUENT EVENTS**

Management evaluates events occurring subsequent to the date of the financial statements in determining the accounting for and disclosure of transactions and events that affect the financial statements. Subsequent events have been evaluated through October 4, 2022, the date the financial statements were available to be issued, and management has determined that no subsequent events have occurred that should be disclosed except as follows:

Effective January 1, 2022, the Plan was amended and restated to incorporate past amendments and to update the plan document to reflect recent legislative and regulatory changes.

In June 2022, all non-participant directed investments were liquidated and consolidated into participated directed investments.

SUPPLEMENTAL SCHEDULES

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

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SCHEDULE H, LINE 4A - SCHEDULE OF DELINQUENT PARTICIPANT CONTRIBUTIONS
December 31, 2021

Total That Constitute Nonexempt Prohibited Transactions

	Plan Year Ending	Participant Contributions Transferred Late to Plan	Contributions Not Corrected	Contributions Corrected Outside VFCP	Contributions Pending Correction in VFCP	Total Fully Corrected Under VFCP and PTE 2002-51
*	December 31, 2021	$ 167	$ 167	$ -	$ -	$ -

Note:

* *The participant contributions reported above in the amount of $167 were remitted late to the Plan during the 2021 Plan year. The Plan Sponsor corrected these contributions in 2022.*

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
*	ISA BMW BK N America	Interest-Bearing Cash	$ 97,117	$ 97,117
*	ISA Mizuho BK (USA)	Interest-Bearing Cash	246,021	246,021
*	Cash	Interest-Bearing Cash	2,547	2,547
*	Merrill Lynch BLF Fed Fund Cash Reserve	Money Market	190,550	190,550
	Vanguard Federal Money Market Inv	Money Market	192,754	192,754
	Total Cash and Cash Equivalents		728,989	728,989
	A.P. Moeller - Maersk	Common Stock	3,104	8,775
	ABM INDUSTRIES INC COM	Common Stock	777	817
	ACCENTURE PLC SHS	Common Stock	2,132	4,560
	ACTIVISION BLIZZARD INC	Common Stock	4,324	4,923
	ACUSHNET HOLDINGS CORP	Common Stock	1,037	1,274
	ADDUS HOMECARE CORP	Common Stock	1,180	1,309
	ADOBE INC	Common Stock	15,884	28,920
	AEROVIRONMENT INC	Common Stock	685	434
	AGREE RLTY CORP	Common Stock	1,711	1,713
	AIA GROUP LTD	Common Stock	4,755	4,597
	AIRBUS SE	Common Stock	2,495	2,776
	ALCON SA ACT NOM	Common Stock	5,085	7,318
	ALDEYRA THERAPEUTICS INC	Common Stock	414	132
	ALIGN TECH INC DEL COM	Common Stock	19,785	30,887
	ALLSTATE CORP DEL COM	Common Stock	4,834	5,647
	ALPHABET INC SHS CL C	Common Stock	16,122	40,510
	AMADEUS IT GROUP SA	Common Stock	2,278	2,167
	AMAZON COM INC COM	Common Stock	55,585	80,024
	AMCOR PLC REG SHS	Common Stock	2,488	2,750
	AMER EAGLE OUTFITTERS	Common Stock	1,668	1,367
	AMEREN CORP	Common Stock	5,659	6,587
	AMERICAN INTERNATIONAL	Common Stock	17,211	22,971
	AMERICAN STATES WATER CO	Common Stock	624	828
	AMERICAN TOWER REIT INC	Common Stock	14,319	25,448
	AMN ELEC POWER CO	Common Stock	6,624	6,762
	ANALOG DEVICES INC COM	Common Stock	4,510	4,570
	ANTHEM INC	Common Stock	14,536	26,885
	APOLLO GLOBAL MGMT LLC	Common Stock	7,581	8,909
	APOLLO MEDICAL HOLDINGS	Common Stock	893	735
	APPLE INC	Common Stock	30,342	58,243
	ARKEMA ADR	Common Stock	4,388	4,536
	ARROWHEAD	Common Stock	642	1,061

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	ARVINAS INC REG SHS	Common Stock	834	821
	ASANA INC REG SHS CL A	Common Stock	794	1,193
	ASHTEAD GROUP PLC SHS	Common Stock	2,155	3,288
	ASML HLDG NV NY REG SHS	Common Stock	7,752	32,642
	ASTRAZENECA PLC SPND ADR	Common Stock	12,303	18,058
	ATRICURE INC	Common Stock	1,882	2,364
	AUDIOCODES LTD COM	Common Stock	742	834
	AXA- SPONS ADR	Common Stock	3,963	5,329
	BANCO BILBAO VIZCAYA	Common Stock	5,480	6,087
	BANK HAWAII CORP	Common Stock	570	838
	BANK OF NOVA SCOTIA	Common Stock	2,341	2,581
	BARCLAYS PLC ADR	Common Stock	2,870	3,488
	BASF SE SPONSORED ADR	Common Stock	3,925	3,716
	BAYER AG SP ADR	Common Stock	2,268	2,135
	BAYERISCHE MOTOREN WERKE	Common Stock	2,514	3,808
	BEAUTY (THE) HEALTH CO	Common Stock	1,112	1,063
	BEIERSDORF AG SHS	Common Stock	1,960	1,750
	BERKELEY GROUP-UNSPON	Common Stock	5,098	5,730
	BIOHAVEN PHARMACEUTICAL	Common Stock	533	1,654
	BLACK HILLS CORP	Common Stock	788	847
	BLACKLINE INC	Common Stock	1,212	1,035
	BLACKSTONE INC	Common Stock	15,285	33,900
	BLACKSTONE MORTGAGE TRUS	Common Stock	987	1,225
	BLUEPRINT MEDICINES CORP	Common Stock	895	1,392
	BNP PARIBAS SPONSORED ADR	Common Stock	5,813	7,549
	BOSTON SCIENTIFIC CORP	Common Stock	14,162	16,482
	BP PLC SPON ADR	Common Stock	25,230	19,360
	BRADY CORP WI CL A	Common Stock	530	593
	BRENNTAG SE	Common Stock	2,044	3,451
	BRIDGEBIO PHARMA INC REG	Common Stock	407	167
	BRIGHAM MINERALS INC REG	Common Stock	1,652	2,257
	BRINKS CO	Common Stock	1,034	852
	BRITISH AMN TOBACO SPADR	Common Stock	10,783	10,400
	BROADCOM INC	Common Stock	2,647	7,320
	CAESARS ENTERTAINMENT	Common Stock	8,252	10,101

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	CALIFORNIA WTR SVC GP DE	Common Stock	554	862
	CAPITAL ONE FINL	Common Stock	6,470	6,529
	CAREDX INC SHS	Common Stock	843	455
	CARLSBERG AS SPONSOREDAD	Common Stock	1,208	2,118
	CASELLA WASTE SYS INC A	Common Stock	600	854
	CASEYS GEN STORES INC	Common Stock	574	987
	CATERPILLAR INC DEL	Common Stock	8,725	8,683
	CBIZ INC	Common Stock	830	1,252
	CELSIUS HOLDINGS INC NEW	Common Stock	1,490	2,312
	CENTERPOINT ENERGY INC	Common Stock	4,403	5,024
	CGI INC	Common Stock	4,038	5,753
	CHART INDS INC	Common Stock	1,583	4,147
	CHEMED CORP	Common Stock	993	1,058
	CHINA FEIHE LTD UNSP-ADR	Common Stock	1,790	1,383
	CHINA MENGNIU-UNSPON ADR	Common Stock	2,890	3,792
	CHINA RESOURCES BEER	Common Stock	1,281	1,314
	CHOW TAI FOOK JEWELLERY	Common Stock	983	1,611
	CIE FINANCIERE RICHEMONT	Common Stock	2,207	5,651
	CIGNA CORP REG SHS	Common Stock	14,355	14,926
	CISCO SYSTEMS INC COM	Common Stock	20,103	28,073
	CITIGROUP INC COM NEW	Common Stock	27,741	28,081
	CMC MATERIALS INC	Common Stock	1,131	1,534
	CMNTY BANK SYS INC DEL	Common Stock	2,102	2,532
	CNH INDUSTRIAL NV	Common Stock	1,394	2,642
	COCA COLA COM	Common Stock	11,414	13,559
	COCA COLA FEMSA SP ADR	Common Stock	2,504	2,520
	COGENT COMMUNICATIONS	Common Stock	1,446	1,683
	COGNEX CORP	Common Stock	1,635	2,488
	COGNIZANT TECH SOLUTNS A	Common Stock	11,412	16,857
	COLFAX CORP	Common Stock	693	690
	COMCAST CORP NEW CL A	Common Stock	9,383	14,495
	COMPASS GROUP PLC SHS	Common Stock	5,938	7,405
	CONMED CORP COM	Common Stock	2,351	3,119
	CONOCOPHILLIPS	Common Stock	11,866	17,612
	CONSTELLATION BRANDS INC	Common Stock	7,955	12,549

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR *(Continued)*
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	CORTEVA INC REG SHS	Common Stock	4,694	7,943
	COSTAR GROUP INC COM	Common Stock	12,599	15,806
	CRH PLC ADR	Common Stock	4,308	4,963
	CRITEO S A	Common Stock	3,359	5,053
	CRYOPORT INC SHS	Common Stock	1,121	1,183
	CSL LTD SHS ADR	Common Stock	772	1,481
	CURTISS WRIGHT	Common Stock	608	832
	CVS HEALTH CORP	Common Stock	7,875	13,514
	DAITO TR CONSTRUCTION CO	Common Stock	3,403	3,218
	DANAHER CORP DEL COM	Common Stock	17,223	34,546
	DEERE CO	Common Stock	23,609	21,945
	DENALI THERAPEUTICS INC	Common Stock	746	357
	DEUTSCHE BOERSE AG SHS	Common Stock	3,138	3,937
	DEXCOM INC	Common Stock	12,719	18,793
	DIGITAL TURBINE INC	Common Stock	1,476	1,708
	DIODES INC COM	Common Stock	997	1,318
	DISNEY (WALT) CO COM STK	Common Stock	21,394	20,445
	DOLLAR GENERAL CORP	Common Stock	11,493	13,914
	DOUGLAS DYNAMICS INC	Common Stock	559	625
	DUPONT DE NEMOURS INC	Common Stock	5,219	6,866
	EASTGROUP PROPERTIES INC	Common Stock	1,356	2,279
	EDISON INTL CALIF	Common Stock	5,961	6,825
	EDITAS MEDICINE INC SHS	Common Stock	365	159
	EDWARDS LIFESCIENCES CRP	Common Stock	7,215	13,862
	EMCOR GROUP INC	Common Stock	734	1,274
	ENSIGN GROUP INC	Common Stock	1,790	1,931
	ENTEGRIS INC MINNESOTA	Common Stock	1,054	4,712
	ENTERPRISE FINL SVCS CRP	Common Stock	1,551	2,543
	EQUINOR ASA	Common Stock	8,609	11,717
	EQUITABLE HOLDINGS INC	Common Stock	4,660	6,656
	ESCO TECHNOLOGIES INC	Common Stock	606	630
	EVERBRIDGE INC	Common Stock	1,285	943
	EVERI HOLDINGS INC	Common Stock	1,544	2,989
	EVO PMTS INC CL A	Common Stock	1,012	1,024
	EVOLENT HEALTH INC SHS	Common Stock	1,193	1,992

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	EXELON CORPORATION	Common Stock	3,535	4,852
	EXPONENT INC	Common Stock	357	584
	FANUC LTD-UNSP	Common Stock	1,092	1,618
	FARFETCH LTD	Common Stock	7,993	5,750
	FATE THERAPEUTICS ORD	Common Stock	640	410
	FID NATIONAL FINL INC	Common Stock	7,508	10,332
	FIDELITY NATL INFO SVCS	Common Stock	16,798	13,207
	FIRST AMERICAN FINL CORP	Common Stock	1,117	1,721
	FLOOR AND DÉCOR HLDGS	Common Stock	927	3,250
	FLUTTER ENTERTAINMENT	Common Stock	3,165	4,302
	FORMFACTOR INC	Common Stock	806	869
	FOX CORP REG SHS CL A	Common Stock	11,088	10,922
	FOX FACTORY HLDG CORP	Common Stock	418	851
	FREEPORT- MCMORAN INC	Common Stock	7,342	8,388
	FRESENIUS MEDICAL CARE	Common Stock	5,748	4,707
	GALLAGHER ARTHUR J & CO	Common Stock	5,497	9,162
	GENERAL ELEC CO REG SHS	Common Stock	8,621	10,581
	GENERAL MOTORS CO	Common Stock	9,398	17,120
	GLACIER BANCORP INC NEW	Common Stock	1,266	1,701
	GLENCORE PLC	Common Stock	6,401	11,411
	GRAB HOLDINGS LTD	Common Stock	5,500	4,756
	GRACO INC	Common Stock	397	1,129
	GRUPO AERO DELSPON ADR	Common Stock	1,829	3,299
	HALOAYME THERAPEUTICS	Common Stock	1,215	1,769
	HAMILTON LANE INC REG SH	Common Stock	1,698	1,762
	HANNON ARMSTRNG	Common Stock	1,755	1,700
	HDFC BANK LTD ADR	Common Stock	4,665	5,921
	HEINEKEN N V ADR	Common Stock	4,030	4,524
	HIKMA PHARMACEUTICALS	Common Stock	2,260	2,229
	HILTON WORLDWIDE	Common Stock	10,957	17,783
	HITACHI LTD 10 NEW ADR	Common Stock	3,831	5,202
	HOLCIM LTD NEW ADR	Common Stock	3,177	3,441
	HOLLYFRONTIER CORP	Common Stock	829	852
	HONDA MOTOR ADR NEW	Common Stock	3,686	4,011
	HORIZON THERAPEUTICS	Common Stock	246	1,509

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	HOULIHAN LOKEY INC	Common Stock	1,147	1,863
	HOYA CORP ADR	Common Stock	2,106	3,291
	HUMANA INC	Common Stock	13,322	14,380
	HUNTINGTON INGALLS INDS	Common Stock	4,496	3,922
	HYPERMARCAS S.A-SPN	Common Stock	2,427	1,663
	IAA INC REG SHS WHEN	Common Stock	601	861
	ICON PLC	Common Stock	1,648	3,407
	IDACORP INC COM	Common Stock	977	1,246
	II-VI INC	Common Stock	1,450	1,982
	INARI MED INC	Common Stock	699	548
	INDUSTRIA DE DISENO	Common Stock	3,636	3,966
	INFINEON TECHS AG SPDADR	Common Stock	2,227	5,980
	INPEX CORP SHS	Common Stock	2,251	2,673
	INSMED INC	Common Stock	771	817
	INSPIRE MED SYS INC	Common Stock	691	1,380
	INTELLIA THERAPEUTICS	Common Stock	518	828
	INTERCONTINENTAL	Common Stock	4,193	4,787
	INTESA SANPAOLO SPON ADR	Common Stock	4,705	4,563
	ITAU UNIBANCO BANCO HOLD	Common Stock	1,987	1,279
	JAPAN AIRLINES CO LTD	Common Stock	2,656	2,451
	JARDINE CYCLE AND	Common Stock	2,448	2,176
	JD COM INC CL A ADR	Common Stock	3,343	2,663
	JOHN BEAN TECHNOLOGIES	Common Stock	1,224	1,843
	JPMORGAN CHASE & CO	Common Stock	8,021	12,193
	JULIUS BAER GROUP ADR	Common Stock	1,906	2,197
	KAISER ALUM CORP	Common Stock	649	845
	KARUNA THERAPEUTICS INC	Common Stock	770	1,048
	KB HOME	Common Stock	1,404	1,744
	KBC GROUPE SA SHS	Common Stock	2,504	3,534
	KERING S A	Common Stock	2,797	2,657
	KINSALE CAPITAL GROUP	Common Stock	2,721	4,044
	KNORR-BREMSE AG	Common Stock	1,951	1,697
	KODIAK SCIENCES INC REG	Common Stock	904	593
	KOITO MANUFACTURING ADR	Common Stock	3,582	3,711
	KOMATSU NEW NEW SPNSDADR	Common Stock	1,426	1,309

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	KONINKL PHIL NV SH NEW	Common Stock	6,935	6,780
	KUEHNE & NAGEL INTL ADR	Common Stock	2,305	3,288
	KURA ONCOLOGY INC SHS	Common Stock	480	336
	LANDSTAR SYS INC COM	Common Stock	867	2,148
	LATTICE SEMICNDTR CORP	Common Stock	873	2,928
	LEAR CORP SHS	Common Stock	5,937	5,854
	LEIDOS HOLDINGS INC SHS	Common Stock	10,459	9,423
	LESLIES INC	Common Stock	768	852
	LINDE PLC REG SHS	Common Stock	1,677	3,118
	LITHIA MOTORS INC CL A	Common Stock	251	297
	LOCKHEED MARTIN CORP	Common Stock	7,430	7,108
	LOGITECH INTERNATIONAL	Common Stock	2,587	3,052
	LOWE'S COMPANIES INC	Common Stock	3,081	5,170
	LPL FINANCIAL HOLDINGS	Common Stock	1,094	2,081
	LUMENTUM HOLDINGS INC	Common Stock	963	1,692
	LVMH MOET HENNESSY ADR	Common Stock	1,525	3,145
	M D C HOLDINGS INC DEL	Common Stock	1,592	1,731
	MAGNA INTL INC CL A VTG	Common Stock	3,330	3,157
	MALIBU BOATS INC SHS	Common Stock	897	825
	MANTECH INTL CORP	Common Stock	903	875
	MARATHON PETROLEUM CORP	Common Stock	5,043	8,767
	MARINEMAX INC	Common Stock	829	2,184
	MARUBENI CORP ADR	Common Stock	3,327	3,888
	MASTERCARD INC	Common Stock	25,973	38,088
	MATADOR RES CO	Common Stock	902	1,218
	MATCH GROUP INC	Common Stock	11,168	13,754
	MAXLINEAR INC CL A	Common Stock	758	1,131
	MCGRATH RENTCORP	Common Stock	663	803
	MCKESSON CORPORATION COM	Common Stock	3,100	5,717
	MEDPACE HLDGS INC	Common Stock	1,829	2,829
	MEDTRONIC PLC SHS	Common Stock	11,111	13,138
	MELCO RESORTS AND	Common Stock	3,917	2,301
	MERCURY SYSTEMS INC	Common Stock	1,122	881
	MERIT MEDICAL SYS INC	Common Stock	561	498
	META PLATFORMS INC	Common Stock	23,852	29,262

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	METLIFE INC COM	Common Stock	11,012	15,623
	METSO OUTOTEC OYJ SHS	Common Stock	1,579	2,948
	MICROSOFT CORP	Common Stock	29,719	100,223
	MKS INSTRUMENTS INC COM	Common Stock	1,069	1,219
	MONDELEZ INTERNATIONAL	Common Stock	2,817	4,178
	MONEYGRAM INTL INC	Common Stock	712	852
	MORGAN STANLEY	Common Stock	6,102	17,963
	MSA SAFETY INC SHS	Common Stock	904	1,057
	MTU AERO ENGINES AG	Common Stock	1,431	1,726
	NATERA INC SHS	Common Stock	603	560
	NATL HEALTH INVS INC	Common Stock	1,837	1,724
	NEOGENOMICS INC	Common Stock	624	1,194
	NESTLE S A REP RG SH ADR	Common Stock	4,192	5,474
	NETFLIX COM INC	Common Stock	14,297	24,098
	NEWCREST MNG LTD SPN ADR	Common Stock	1,417	1,603
	NEWELL BRANDS INC	Common Stock	5,878	6,443
	NIDEC CORPORATION ADR	Common Stock	792	1,771
	NIKE INC CL B	Common Stock	8,985	14,500
	NISOURCE INC	Common Stock	3,518	4,114
	NOVARTIS ADR	Common Stock	2,050	2,099
	NOVO NORDISK A S ADR	Common Stock	1,786	3,024
	NUTRIEN LTD REG SHS	Common Stock	4,014	6,091
	NVIDIA	Common Stock	6,717	23,823
	NXP SEMICONDUCTORS N.V.	Common Stock	2,041	4,556
	OLYMPUS CORP ADR	Common Stock	5,856	6,500
	OMNICELL INC	Common Stock	720	1,985
	ONE GAS INC SHS	Common Stock	2,046	2,173
	OPEN TEXT CORP COM	Common Stock	3,313	3,941
	OWENS & MINOR INC NEW COM	Common Stock	1,275	1,436
	PEGASYSTEMS INC COM	Common Stock	1,505	2,348
	PENN NATL GAMING CORP	Common Stock	511	1,452
	PEPSICO INC	Common Stock	4,576	5,385
	PERNOD RICARD SA-SPON	Common Stock	1,934	3,006
	PHILIP MORRIS INTL INC	Common Stock	5,011	5,605
	PJT PARTNERS INC SHS	Common Stock	1,802	2,000

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR *(Continued)*
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	PLANT FITNESS INC CL A	Common Stock	845	2,989
	POSCO SPN ADR	Common Stock	2,179	2,915
	PPG INDUSTRIES INC SHS	Common Stock	5,572	6,725
	PRIMERICA INC COM	Common Stock	1,023	1,226
	PROCTER & GAMBLE CO	Common Stock	14,980	21,429
	PROGRESSIVE CRP OHIO	Common Stock	4,616	4,927
	PROGYNY INC	Common Stock	1,341	1,460
	PROS HLDGS INC	Common Stock	1,404	1,138
	PROSUS N V	Common Stock	1,377	1,528
	PUB SVC ENTERPRISE GRP	Common Stock	7,152	9,542
	QUAKER HOUGHTON	Common Stock	1,319	2,539
	Q2 HOLDINGS INC SHS	Common Stock	1,416	1,509
	RAPID7 ORD	Common Stock	1,149	1,177
	RAYMOND JAMES FINL INC	Common Stock	5,909	9,538
	RAYTHEON TECHNOLOGIES	Common Stock	13,153	15,921
	RECKITT BENCKISER GROUP	Common Stock	2,338	3,763
	REXFORD INDL RLTY INC	Common Stock	894	1,541
	RITCHIE BROS AUCTIONEERS	Common Stock	4,927	5,999
	RIVIAN AUTOMOTIVE INC	Common Stock	8,113	8,192
	ROCHE HLDG LTD SPN ADR	Common Stock	6,287	7,650
	ROGERS COMMUNICATIONS B	Common Stock	13,421	12,479
	ROSS STORES INC COM	Common Stock	14,003	13,142
	ROYAL DUTCH SHELL PLC	Common Stock	3,238	3,646
	ROYAL GOLD INC COM	Common Stock	1,892	1,683
	RUSH STREET INTERACTIVE	Common Stock	1,475	1,469
	SANDS CHINA LTD UNSP ADR	Common Stock	3,795	2,144
	SANDVIK AK ADR	Common Stock	5,167	7,043
	SANOFI ADR	Common Stock	22,451	22,846
	SAP SE SHS	Common Stock	2,813	2,802
	SAPIENS INTL CORP NV	Common Stock	900	827
	SCHNEIDER ELEC SE ADR	Common Stock	4,654	11,136
	SCHWAB CHARLES CORP NEW	Common Stock	7,642	14,970
	SEALED AIR CORP (NEW)	Common Stock	6,658	7,557
	SELECTIVE INS GRP INC	Common Stock	965	1,311
	SENSATA TECHNOLOGIES	Common Stock	2,758	4,318

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	SHERWIN WILLIAMS	Common Stock	13,652	28,525
	SHINHAN FINL GRP SP ADR	Common Stock	2,326	2,102
	SILICON LABS INC	Common Stock	1,161	2,064
	SIMPLY GOOD FOODS CO/THE	Common Stock	1,032	1,995
	SIMPSON MFG DEL PV $0.01	Common Stock	446	695
	SITEONE LANDSCAPE SUPPLY	Common Stock	373	727
	SMARTSHEET	Common Stock	728	852
	SMC CORP JAPAN	Common Stock	1,393	2,169
	SNAP INC CL A	Common Stock	13,257	24,173
	SONOCO PRODUCTS CO	Common Stock	1,224	1,274
	SONY GROUP CORP	Common Stock	5,182	7,584
	SPROUT SOCIAL INC REG	Common Stock	1,095	1,632
	SPS COMM INC	Common Stock	645	854
	SS AND C TECHNOLOGIES	Common Stock	10,735	12,297
	STAAR SURGICL NEWNEW	Common Stock	1,120	822
	STANLEY BLACK AND DECKER	Common Stock	5,245	5,470
	STD CHARTERED-UNSP	Common Stock	4,013	3,545
	STEPAN CO	Common Stock	1,636	1,740
	SUMMIT MATLS INC	Common Stock	1,171	2,127
	TAIWAN S MANUFCTRING ADR	Common Stock	14,430	19,370
	TASKUS INC CL A	Common Stock	1,225	1,889
	TECHTARGET INC	Common Stock	1,045	1,052
	TENCENT HOLDINGS LTD ADR	Common Stock	5,157	4,373
	TENET HEALTHCARE CORP	Common Stock	718	899
	TERRENO REALTY CORP SHS	Common Stock	1,064	1,365
	TETRA TECH INC NEW	Common Stock	468	849
	TEXAS INSTRUMENTS	Common Stock	12,583	17,339
	TG THERAPEUTICS, INC.	Common Stock	329	304
	THERMON GROUP HLDGS INC	Common Stock	1,046	897
	TJX COS INC NEW	Common Stock	13,939	14,425
	TOTALENERGIES SE	Common Stock	7,021	7,073
	TRAVELSKY TECHNOLOGY LTD	Common Stock	4,074	3,224
	TRAVIS PERKINS PLC ORD	Common Stock	2,709	2,750
	TREASURY WINE ESTATES	Common Stock	1,800	2,357
	TREX CO INC	Common Stock	574	2,701

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	TURNING POINT	Common Stock	676	668
	TWILIO INC CL A	Common Stock	23,052	19,487
	UBS GROUP AG NAMEN-AKT	Common Stock	2,417	3,449
	UFP INDUSTRIES INC	Common Stock	814	1,288
	UNILEVER PLC NEW ADR	Common Stock	20,757	20,494
	UNION PACIFIC CORP	Common Stock	5,456	9,069
	UNITED COMMUNITY BANKS	Common Stock	935	1,761
	UNITEDHEALTH GROUP INC	Common Stock	22,755	29,626
	UNITY SOFTWARE INC	Common Stock	5,990	6,864
	UNIVERSAL ELECTRONCS INC	Common Stock	751	1,060
	UNTD OVERSEAS BK SPN ADR	Common Stock	4,021	4,325
	UPWORK INC	Common Stock	1,047	752
	VERSTEM INC COM	Common Stock	367	252
	VERIZON COMMUNICATNS COM	Common Stock	10,652	10,288
	VISA INC CL A SHRS	Common Stock	9,183	11,486
	VODAFONE GROUP PLC SHS	Common Stock	4,007	2,911
	VOLKSWAGEN AG-UNSP	Common Stock	3,922	4,819
	WAL-MART DE MEX SPNADR V	Common Stock	2,900	4,284
	WALKER & DUNLOP INC	Common Stock	1,463	2,565
	WATTS WATER TECH INC	Common Stock	389	777
	WD 40 COMPANY DELAWARE	Common Stock	983	1,223
	WELLS FARGO & CO	Common Stock	32,392	38,624
	WENDYS CO	Common Stock	1,234	1,288
	WIENERBERGER BAUST SPADR	Common Stock	1,285	2,269
	WILLIAMS COMPANIES DEL	Common Stock	4,410	5,390
	WILLIS TOWERS WATSON PLC	Common Stock	4,928	4,750
	WINGSTOP INC	Common Stock	1,163	2,592
	WINNEBAGO INDUSTRIES	Common Stock	811	899
	WOLTERS KLUWR NV SPN ADR	Common Stock	2,926	5,907
	WOODWARD INC	Common Stock	1,537	2,189
	WORKDAY INC CL A	Common Stock	18,611	19,396
	WPP PLC NEW/ADR	Common Stock	2,666	3,249
	YETI HLDNGS INC	Common Stock	1,006	1,242
	YUM CHINA HOLDINGS INC	Common Stock	4,522	4,386
	ZIMMER BIOMET HOLDI	Common Stock	15,226	12,831
	1ST FINANCIAL BCSHS INC	Common Stock	2,128	2,135
	Total Common Stocks		1,810,149	2,477,247

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FHLMC SD 8057	Government Securities, Par Value: $25,000 3.5%, Maturity Date: 2050	9,911	9,907
	FHLMC SD 8058	Government Securities, Par Value: $21,000 4%, Maturity Date: 2050	7,546	7,535
	FHLMC SD 8157	Government Securities, Par Value: $217,000 3%, Maturity Date: 2051	211,415	208,154
	FHLMC SD 8168	Government Securities, Par Value: $34,000 3%, Maturity Date: 2051	34,604	34,174
	FHLMC SD 8179	Government Securitites, Par Value: $19000 3%, Maturity Date: 2051	19,664	19,494
	FHLMC SD 8184	Government Securities, Par Value: $43,000 3%, Maturity Date: 2051	44,527	44,495
	FHLMC SD 8186	Government Securities, Par Value: $31,000 3.5%, Maturity Date: 2051	32,418	32,288
	FHLMC SD 8190	Government Securities, Par Value: $21,000 3%, Maturity Date: 2052	21,889	21,814
	FNMA PFM3664	Government Securities, Par Value: $20,000 4%, Maturity Date: 2049	6,171	6,118
	FNMA PFM5001	Government Securities, Par Value: $127,000 3.5%, Maturity Date: 2050	53,268	52,632
	FNMA PFM5127	Government Securities, Par Value: $162,000 3.5%, Maturity Date: 2050	82,193	81,465
	FNMA PFM5197	Government Securities, Par Value: $27,000 3.5%, Maturity Date: 2050	14,893	14,834

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FNMA PFM5425	Government Securities		
		Par Value: $1,000		
		3.5%, Maturity Date: 2049	535	531
	FNMA PFM5750	Government Securities		
		Par Value: $14,000		
		4%, Maturity Date: 2050	7,387	7,299
	FNMA PFM6293	Government Securities		
		Par Value: $66,000		
		3%, Maturity Date: 2051	55,059	54,022
	FNMA PFM6599	Government Securities		
		Par Value: $15,000		
		3.5%, Maturity Date: 2050	9,317	9,277
	FNMA PFM6820	Government Securities		
		Par Value: $2,000		
		4%, Maturity Date: 2049	1,414	1,402
	FNMA PFM7340	Government Securities		
		Par Value: $12,000		
		4%, Maturity Date: 2049	7,477	7,426
	FNMA PFM7592	Government Securities		
		Par Value: $29,000		
		3.5%, Maturity Date: 2050	20,102	20,076
	FNMA PFM7599	Government Securities		
		Par Value: $45,000		
		3.5%, Maturity Date: 2051	31,036	30,861
	FNMA PFM9043	Government Securities		
		Par Value: $5,000		
		4%, Maturity Date: 2049	4,512	4,494
	FNMA PFM9138	Government Securities		
		Par Value: $8,000		
		4%, Maturity Date: 2050	7,865	7,830
	FNMA PMA2806	Government Securities,		
		Par Value: $24,000		
		3%, Maturity Date: 2046	6,908	7,386
	FNMA PMA3384	Government Securities,		
		Par Value: $45,000		
		4%, Maturity Date: 2048	7,430	7,385

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FNMA PMA3692	Government Securities, Par Value: $132,000 3.5%, Maturity Date: 2049	23,621	24,150
	FNMA PMA3746	Government Securities, Par Value: $6,000 4%, Maturity Date: 2049	1,392	1,421
	FNMA PMA3804	Government Securities, Par Value: $7,000 4%, Maturity Date: 2049	2,021	2,061
	FNMA PMA3937	Government Securities Par Value: $14,000 3%, Maturity Date: 2050	4,431	4,480
	FNMA PMA3991	Government Securities Par Value: $259,000 3%, Maturity Date: 2050	95,110	93,885
	FNMA PMA3992	Government Securities Par Value: $132,000 3.5%, Maturity Date: 2050	43,768	43,718
	FNMA PMA3993	Government Securities Par Value: $19,000 4%, Maturity Date: 2050	6,913	6,883
	FNMA PMA4026	Government Securities Par Value: $61,000 4%, Maturity Date: 2050	25,298	25,085
	FNMA PMA4048	Government Securities Par Value: $93,000 3%, Maturity Date: 2050	46,712	45,954
	FNMA PMA4079	Government Securities Par Value: $15,000 3%, Maturity Date: 2050	7,855	7,701
	FNMA PMA4080	Government Securities Par Value: $65,000 3.5%, Maturity Date: 2050	31,406	31,162
	FNMA PMA4097	Government Securities Par Value: $104,000 3%, Maturity Date: 2050	57,325	56,440

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	FNMA PMA4121	Government Securities		
		Par Value: $31,000		
		3%, Maturity Date: 2050	18,213	17,948
	FNMA PMA4468	Government Securities		
		Par Value: $43,000		
		3.5%, Maturity Date: 2051	44,617	44,253
	U.S. TREASURY BOND	Government Securities		
		Par Value: $137,000		
		2.875%, Maturity Date: 5/15/2049	162,808	165,711
	U.S. TREASURY BOND	Government Securities		
		Par Value: $114,000		
		1.125%, Maturity Date: 5/15/2040	100,585	100,236
	FEDERAL HOME LN MTG CORP	Government Securities		
		Par Value: $70,000		
		6.25%, Maturity Date: 7/15/2032	96,894	100,690
	U.S. TREASURY NOTE	Government Securities		
		Par Value: $51,000		
		1.125%, Maturity Date: 10/31/2026	50,847	50,693
	U.S. TREASURY NOTE	Government Securities		
		Par Value: $68,000		
		2.000%, Maturity Date: 5/31/2024	70,809	69,881
	U.S. TREASURY NOTE	Government Securities		
		Par Value: $70,000		
		0.375%, Maturity Date: 11/30/2025	69,061	67,916
	U.S. Treasury Bill	Government Securities		
		Par Value: $17,000		
		ZERO%, Maturity Date: 4/21/2022	16,996	16,996
	Total Government Securities		1,674,223	1,668,163

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
	COMM SERVICES SELECT	Exchange Traded Fund	31,394	47,462
	COMSUMER DISCRETIONARY	Exchange Traded Fund	30,150	55,812
	FIDELITY MSCI UTILITIES	Exchange Traded Fund	1,829	2,038
	FIRST TRUST CLOUD	Exchange Traded Fund	14,355	21,384
	FIRST TRUST DOW JONES	Exchange Traded Fund	14,480	21,482
	FRANKLIN FTSE U K ETF	Exchange Traded Fund	61,834	60,858
	FRANKLIN TEMPLETON ETF	Exchange Traded Fund	31,245	34,286
	GLOBAL X FUNDS SHS US	Exchange Traded Fund	7,202	7,802
	HEALTH CARE SELECT SPDR	Exchange Traded Fund	34,164	48,043
	ISHARES BIOTECHNOLOGY	Exchange Traded Fund	11,139	15,720
	ISHARES INC CORE MSCI	Exchange Traded Fund	57,015	64,230
	ISHARES MSCI CDA ETF	Exchange Traded Fund	15,096	23,519
	ISHARES MSCI EUROZONE	Exchange Traded Fund	75,418	93,854
	ISHARES MSCI PACIFIC	Exchange Traded Fund	36,867	43,080
	ISHARES MSCI SWEDEN	Exchange Traded Fund	5,976	8,710
	ISHARES MSCI SWITZERLAND	Exchange Traded Fund	19,030	27,841
	ISHARES U.S. REGIONAL	Exchange Traded Fund	10,241	10,684
	KRNSHS EMERGING MARKETS	Exchange Traded Fund	6,162	5,199
	PACER BENCHMARK DATA AND	Exchange Traded Fund	6,173	6,535
	PROSHARES ONLINE RETAIL	Exchange Traded Fund	7,961	6,750
	REAL ESTATE SELECT	Exchange Traded Fund	6,143	6,580
	SECTOR SPDR ENERGY	Exchange Traded Fund	17,843	18,870
	SPDR S&P TRANSPORTATION	Exchange Traded Fund	5,503	5,567
	SPDR US FINANCIAL SECTOR	Exchange Traded Fund	34,021	49,984
	VANGUARD CONSUMER	Exchange Traded Fund	12,975	17,989
	VANGUARD INDUSTRIAL ETF	Exchange Traded Fund	19,978	31,256
	VANGUARD INFORMATION	Exchange Traded Fund	47,861	97,590
	VANGUARD MATERIALS ETF	Exchange Traded Fund	13,503	17,325
	Total Exchange Traded Funds		635,558	850,450

RIVERMAID TRADING COMPANY 401(k) PROFIT SHARING PLAN

EIN 27-4704525 / PLAN NO. 001
SCHEDULE H, LINE 4I - SCHEDULE OF ASSETS HELD AT END OF YEAR (Continued)
December 31, 2021

(a)	(b) Identity of issue, borrower, or similar party	(c) Description of investment including maturity date & value, rate of interest, collateral or par	(d) Cost	(e) Current Value
*	BLACKROCK MULTI ASSET	Mutual Fund	560,297	567,243
	Fidelity 500 Index Fund	Mutual Fund	319,453	348,907
	Fidelity Small Cap Index	Mutual Fund	42,953	41,654
	Western Asset Core Bond IS	Mutual Fund	12,845	12,702
	BNY Mellon Research Growth Y	Mutual Fund	165,558	161,681
	GM Fidelity 500 Index Fund	Mutual Fund	833,981	899,886
	GM Hartford Core Equity R6	Mutual Fund	272,650	276,877
	Fidelity U.S. Bond Index Fund	Mutual Fund	155	154
	JHancock Disciplined Value R6	Mutual Fund	112,415	106,728
*	BlackRock Lifepath Index 2025 K	Mutual Fund	956	955
*	BlackRock Lifepath Index 2030 K	Mutual Fund	42	43
*	BlackRock Lifepath Index 2035 K	Mutual Fund	362	363
*	BlackRock Lifepath Index 2060 K	Mutual Fund	1,169	1,168
	ClearBridge Small Cap Growth IS	Mutual Fund	43,329	53,927
	GM Delaware Small Cap Core R6	Mutual Fund	82,698	84,961
	GM Western Asset Core Bond IS	Mutual Fund	551,587	547,144
*	GM BlackRock High Yield Bond K	Mutual Fund	43,505	43,506
*	BlackRock Lifepath Index Retire K	Mutual Fund	667,030	672,375
	GM BNY Mellon Research Growth Y	Mutual Fund	343,882	338,545
	Fidelity Total International Index	Mutual Fund	44,578	44,254
	GM Fidelity U.S. Bond Index Fund	Mutual Fund	507,601	502,539
	GM JHancock Disciplined Value R6	Mutual Fund	360,809	342,510
	Allspring Special Small Cap Value R6	Mutual Fund	9,586	12,441
	GM ClearBridge Small Cap Growth IS	Mutual Fund	70,330	88,049
	GM Loomis Sayles Global Bond Fund N	Mutual Fund	28,455	28,522
	GM Hartford Schroders Intl Stock SDR	Mutual Fund	436,165	440,978
	GM Fidelity Total International Index	Mutual Fund	298,150	296,086
	(CL)GM Hartford Schroders E/M Equity SD	Mutual Fund	189,130	188,765
	GM Allspring Special Small Cap Value R6	Mutual Fund	116,849	131,825
	GM Cohen & Steers Global Realty Shares Z	Mutual Fund	84,674	87,484
	Total Mutual Funds		6,201,194	6,322,272
	Total Assets Held at End of Year		$ 11,050,113	$ 12,047,121



Campbell Taylor Washburn

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