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

2022

This Form is Open to Public Inspection

Part I Annual Report Identification Information

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

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
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

1b Three-digit plan number (PN) ▶ 001

1c Effective date of plan 01/01/1984

2a Plan sponsor's name (employer, if for a single-employer plan)
Mailing address (include room, apt., suite no. and street, or P.O. Box)
City or town, state or province, country, and ZIP or foreign postal code (if foreign, see instructions)
B & B LUMBER COMPANY, INC.

POST OFFICE BOX 420
JAMESVILLE, NY 13078

2b Employer Identification Number (EIN) 16-1035246

2c Plan Sponsor's telephone number 315-492-1786

2d Business code (see instructions) 321210

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

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

SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2023	BRIGHAM BOOHER
	Signature of plan administrator	Date	Enter name of individual signing as plan administrator
SIGN HERE	Filed with authorized/valid electronic signature.	10/16/2023	BRIGHAM BOOHER
	Signature of employer/plan sponsor	Date	Enter name of individual signing as employer or plan sponsor
SIGN HERE			
	Signature of DFE	Date	Enter name of individual signing as DFE

3a Plan administrator's name and address [X] Same as Plan Sponsor	**3b** Administrator's EIN	
	3c Administrator's telephone number	
4 If the name and/or EIN of the plan sponsor or the plan name has changed since the last return/report filed for this plan, enter the plan sponsor's name, EIN, the plan name and the plan number from the last return/report: **a** Sponsor's name **c** Plan Name	**4b** EIN **4d** PN	
5 Total number of participants at the beginning of the plan year	**5**	162
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)**	141
a(2) Total number of active participants at the end of the plan year	**6a(2)**	124
b Retired or separated participants receiving benefits	**6b**	0
c Other retired or separated participants entitled to future benefits	**6c**	26
d Subtotal. Add lines **6a(2)**, **6b**, and **6c**	**6d**	150
e Deceased participants whose beneficiaries are receiving or are entitled to receive benefits.	**6e**	0
f Total. Add lines **6d** and **6e**	**6f**	150
g Number of participants with account balances as of the end of the plan year (only defined contribution plans complete this item)	**6g**	148
h Number of participants who terminated employment during the plan year with accrued benefits that were less than 100% vested	**6h**	9
7 Enter the total number of employers obligated to contribute to the plan (only multiemployer plans complete this item)	**7**	

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

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

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

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

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

a Pension Schedules

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

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

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

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

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

11c Enter the Receipt Confirmation Code for the 2022 Form M-1 annual report. If the plan was not required to file the 2022 Form M-1 annual report, enter the Receipt Confirmation Code for the most recent Form M-1 that was required to be filed under the Form M-1 filing requirements. (Failure to enter a valid Receipt Confirmation Code will subject the Form 5500 filing to rejection as incomplete.)

Receipt Confirmation Code_____

SCHEDULE C (Form 5500)	Service Provider Information	OMB No. 1210-0110
Department of the Treasury Internal Revenue Service Department of Labor Employee Benefits Security Administration Pension Benefit Guaranty Corporation	This schedule is required to be filed under section 104 of the Employee Retirement Income Security Act of 1974 (ERISA). ▶ **File as an attachment to Form 5500.**	**2022** **This Form is Open to Public Inspection.**

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan	**B** Three-digit plan number (PN) ▶
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN	001

C Plan sponsor's name as shown on line 2a of Form 5500	**D** Employer Identification Number (EIN)
B & B LUMBER COMPANY, INC.	16-1035246

Part I Service Provider Information (see instructions)

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

1 Information on Persons Receiving Only Eligible Indirect Compensation

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

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

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

EASTSIDE FINANCIAL ADVISORS LLC
239 MARINE VIEW DRIVE
CHITTENANGO, NY 13037

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

STRATEGIC FINANCIAL SERVICES
114 BUSINESS PARK DRIVE
UTICA, NY 13502

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

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

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

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

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

UBS FINANCIAL SERVICES, INC.

1285 AVENUE OF THE AMERICAS
NEW YORK, NY 10019

13-2638166

(b) Service Code(s)	(c) Relationship to employer, employee organization, or person known to be a party-in-interest	(d) Enter direct compensation paid by the plan. If none, enter -0-.	(e) Did service provider receive indirect compensation? (sources other than plan or plan sponsor)	(f) Did indirect compensation include eligible indirect compensation, for which the plan received the required disclosures?	(g) Enter total indirect compensation received by service provider excluding eligible indirect compensation for which you answered "Yes" to element (f). If none, enter -0-.	(h) Did the service provider give you a formula instead of an amount or estimated amount?
27		22411	Yes [ ] No [X]	Yes [X] No [ ]		Yes [ ] No [ ]

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

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

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

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

Part I Service Provider Information (continued)

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

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

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

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

Part II Service Providers Who Fail or Refuse to Provide Information

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

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

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

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

(complete as many entries as needed)

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

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

Explanation:

SCHEDULE H (Form 5500)

Department of the Treasury
Internal Revenue Service

Department of Labor
Employee Benefits Security Administration

Pension Benefit Guaranty Corporation

Financial Information

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

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

OMB No. 1210-0110

2022

This Form is Open to Public Inspection

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
B & B LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
16-1035246

Part I Asset and Liability Statement

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

Assets		(a) Beginning of Year	(b) End of Year
a Total noninterest-bearing cash	1a		
b Receivables (less allowance for doubtful accounts):			
(1) Employer contributions	1b(1)	70017	191211
(2) Participant contributions	1b(2)		
(3) Other	1b(3)	18566	0
c General investments:			
(1) Interest-bearing cash (include money market accounts & certificates of deposit)	1c(1)	480258	562029
(2) U.S. Government securities	1c(2)	1020554	1031266
(3) Corporate debt instruments (other than employer securities):			
(A) Preferred	1c(3)(A)		
(B) All other	1c(3)(B)	700616	539915
(4) Corporate stocks (other than employer securities):			
(A) Preferred	1c(4)(A)		
(B) Common	1c(4)(B)	4663055	3538908
(5) Partnership/joint venture interests	1c(5)		
(6) Real estate (other than employer real property)	1c(6)		
(7) Loans (other than to participants)	1c(7)	0	
(8) Participant loans	1c(8)	265359	385613
(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)	7037587	5323671
(14) Value of funds held in insurance company general account (unallocated contracts)	1c(14)		
(15) Other	1c(15)	0	

			(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	14256012	11572613
	Liabilities			
g	Benefit claims payable	1g	212	154
h	Operating payables	1h		
i	Acquisition indebtedness	1i		
j	Other liabilities	1j		
k	Total liabilities (add all amounts in lines 1g through1j)	1k	212	154
	Net Assets			
l	Net assets (subtract line 1k from line 1f)	1l	14255800	11572459

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)	316014	
	(B) Participants	2a(1)(B)	380241	
	(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)		696255
b	**Earnings on investments:**			
	(1) Interest:			
	(A) Interest-bearing cash (including money market accounts and certificates of deposit)	2b(1)(A)	3825	
	(B) U.S. Government securities	2b(1)(B)	14249	
	(C) Corporate debt instruments	2b(1)(C)	19024	
	(D) Loans (other than to participants)	2b(1)(D)		
	(E) Participant loans	2b(1)(E)	18157	
	(F) Other	2b(1)(F)		
	(G) Total interest. Add lines **2b(1)(A)** through **(F)**	2b(1)(G)		55255
	(2) Dividends: **(A)** Preferred stock	2b(2)(A)		
	(B) Common stock	2b(2)(B)	84855	
	(C) Registered investment company shares (e.g. mutual funds)	2b(2)(C)	107045	
	(D) Total dividends. Add lines **2b(2)(A)**, **(B)**, and **(C)**	2b(2)(D)		191900
	(3) Rents	2b(3)		
	(4) Net gain (loss) on sale of assets: **(A)** Aggregate proceeds	2b(4)(A)	2894781	
	(B) Aggregate carrying amount (see instructions)	2b(4)(B)	3078047	
	(C) Subtract line **2b(4)(B)** from line **2b(4)(A)** and enter result	2b(4)(C)		-183266
	(5) Unrealized appreciation (depreciation) of assets: **(A)** Real estate	2b(5)(A)		
	(B) Other	2b(5)(B)	-771879	
	(C) Total unrealized appreciation of assets. Add lines **2b(5)(A)** and **(B)**	2b(5)(C)		-771879

		(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)		-487603
c Other income	2c		
d Total income. Add all **income** amounts in column (b) and enter total	2d		-499338
Expenses			
e Benefit payment and payments to provide benefits:			
(1) Directly to participants or beneficiaries, including direct rollovers	2e(1)	2157342	
(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)		2157342
f Corrective distributions (see instructions)	2f		
g Certain deemed distributions of participant loans (see instructions)	2g		
h Interest expense	2h		
i Administrative expenses: (1) Professional fees	2i(1)		
(2) Contract administrator fees	2i(2)		
(3) Investment advisory and management fees	2i(3)	25677	
(4) Other	2i(4)	984	
(5) Total administrative expenses. Add lines **2i(1)** through **(4)**	2i(5)		26661
j Total expenses. Add all **expense** amounts in column (b) and enter total	2j		2184003
Net Income and Reconciliation			
k Net income (loss). Subtract line **2j** from line **2d**	2k		-2683341
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) [ ] DOL Regulation 2520.103-8 **(2)** [ ] DOL Regulation 2520.103-12(d) **(3)** [X] 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: EVANS AND BENNETT, LLP **(2)** EIN: 15-0551397

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

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

Part IV Compliance Questions

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

During the plan year:

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

		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

2022

This Form is Open to Public Inspection.

For calendar plan year 2022 or fiscal plan year beginning 01/01/2022 and ending 12/31/2022

A Name of plan
B & B LUMBER COMPANY, INC. PROFIT SHARING PLAN

B Three-digit plan number (PN) ▶ 001

C Plan sponsor's name as shown on line 2a of Form 5500
B & B LUMBER COMPANY, INC.

D Employer Identification Number (EIN)
16-1035246

Part I Distributions

All references to distributions relate only to payments of benefits during the plan year.

1 Total value of distributions paid in property other than in cash or the forms of property specified in the instructions **1**

2 Enter the EIN(s) of payor(s) who paid benefits on behalf of the plan to participants or beneficiaries during the year (if more than two, enter EINs of the two payors who paid the greatest dollar amounts of benefits):

EIN(s): 16-1612002

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

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

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

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

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

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

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

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

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

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

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

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

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

Part III Amendments

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

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

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

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

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

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

Part V Additional Information for Multiemployer Defined Benefit Pension Plans

13 Enter the following information for each employer that (1) contributed more than 5% of total contributions to the plan during the plan year or (2) was one of the top-ten highest contributors (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_____

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

JAMESVILLE, NEW YORK

AUDITED FINANCIAL STATEMENTS

AND SUPPLEMENTARY INFORMATION

YEARS ENDED DECEMBER 31, 2022 AND 2021

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Evans and Bennett, LLP

CERTIFIED PUBLIC ACCOUNTANTS
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Syracuse, New York 13224
(315) 474-3986
FAX # (315) 474-0716

INDEPENDENT AUDITORS' REPORT

To the Plan Administrator and Participants
B & B Lumber Company, Inc.
Profit Sharing Plan
Jamesville, New York

Opinion

We have audited the accompanying financial statements of B & B Lumber Company, Inc. Profit Sharing Plan, an employee benefit plan subject to the Employee Retirement Income Security Act of 1974 (ERISA), which comprise the statements of net assets available for benefits as of December 31, 2022 and 2021, and the related statements of changes in net assets available for benefits for the years then ended, and the related notes to the financial statements.

In our opinion, the financial statements referred to above present fairly, in all material respects, the net assets available for benefits of B & B Lumber Company, Inc. Profit Sharing Plan as of December 31, 2022 and 2021, and the changes in its net assets available for benefits for the years then ended, in accordance with accounting principles generally accepted in the United States of America.

Basis of Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America. 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 B & B Lumber Company, Inc. Profit Sharing 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 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.

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 B & B Lumber Company, Inc. Profit Sharing Plan's ability to continue as a going concern for one year after the date the financial statements are available to be 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

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 generally accepted auditing standards 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 generally accepted auditing standards, 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 B & B Lumber Company, Inc. Profit Sharing 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 B & B Lumber Company, Inc. Profit Sharing Plan's ability to continue as a going concern for a reasonable period of time.

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.

Supplemental Schedule Required by ERISA

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The supplemental schedules of Schedule of Assets Held for Investment Purposes and Schedule of Assets Acquired and Disposed of Within Year for the year ended December 31, 2022 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 has been subjected to the auditing procedures applied in the audits of the financial statements and certain additional procedures, including comparing and reconciling such information directly to the underlying accounting and other records used to prepare the financial statements or to the financial statements themselves, and other additional procedures in accordance with generally accepted auditing standards.

In forming our opinion on the supplemental schedules, we evaluated whether the supplemental schedules, including their form and content, are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

In our opinion, the information in the accompanying schedules are fairly stated, in all material respects, in relation to the financial statements as a whole, and the form and content are presented in conformity with the Department of Labor's Rules and Regulations for Reporting and Disclosure under ERISA.

Evans and Bennett, LLP
Certified Public Accountants
Syracuse, NY

October 12, 2023

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

STATEMENT OF NET ASSETS AVAILABLE FOR PLAN BENEFITS

DECEMBER 31,

ASSETS

	2022	2021
Nonparticipant-directed investments at fair value:		
Cash	$ 17,354	$ 1,490
Registered investment - money market funds	544,675	478,767
Registered investment companies - mutual funds	666,954	700,828
Registered investment companies - ETFs	4,656,717	6,336,760
Common stocks	3,538,908	4,663,055
U.S. government securities	1,031,266	1,020,554
Corporate bonds	539,915	700,616
	10,995,789	13,902,070
Receivables:		
Employer's contributions	191,211	67,877
Participant contributions	-	1,973
Participants' loans receivable	385,613	265,359
Participants' monthly loan payments receivable	-	18,566
	576,824	353,775
Total assets	11,572,613	14,255,845

LIABILITIES

Accrued expenses	45	45
Total liabilities	45	45
Net assets available for benefits	$11,572,568	$14,255,800

The accompanying notes are an integral part of these financial statements

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

STATEMENT OF CHANGES IN NET ASSETS AVAILABLE FOR PLAN BENEFITS

YEARS ENDED DECEMBER 31,

	2022	2021
ADDITIONS		
Additions to net assets attributed to:		
Investment income:		
Interest and dividends	$ 229,000	$ 249,774
Participant loan interest	18,157	19,096
Net appreciation (depreciation) in investments	(1,442,748)	1,338,588
	(1,195,591)	1,607,458
Contributions:		
Employer	316,014	245,741
Employee	380,241	370,576
Rollover	-	-
	696,255	616,317
Total additions	(499,336)	2,223,775
DEDUCTIONS		
Deductions from net assets attributed to:		
Benefits paid to participants	2,157,233	1,135,000
Administrative expenses	26,663	29,503
Total deductions	2,183,896	1,164,503
Net increase (decrease)	(2,683,232)	1,059,272
Net assets available for benefits:		
Beginning of year	14,255,800	13,196,528
End of year	$ 11,572,568	$ 14,255,800

The accompanying notes are an integral part of these financial statements

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN

NOTES TO FINANCIAL STATEMENTS

DECEMBER 31, 2022

Note 1. Description of Plan

The following description of the B & B Lumber Company, Inc. Profit Sharing Plan provides only general information. Participants should refer to the Plan agreement for a more complete description of the Plan's provisions.

General

The Plan is a 401(k) profit sharing plan covering the employees of B & B Lumber Company, U-Cut Enterprises, Premier Hardwood Products and The B&B Albany Pallet Company, Inc. Employees are eligible to participate in the employer matching and profit sharing features of the Plan after completion of one year of service. Length of service is based on 1,000 hours per year. Employees must be over 18 years of age to participate in the Plan. The Plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA).

Contributions

Each participant may elect to have a specified portion of his/her compensation for a Plan year allocated to his/her account up to a maximum of $20,500 per year plus an additional $6,500 for participants over 50 years old. The employer may make a matching contribution on the amount deferred by participants. The Company may also make annual profit sharing contributions at its own discretion.

Contributions received from participants and contributions receivable are net of payments of $0 and $168 at December 31, 2022 and 2021, respectively, made in the following year to certain active participants to return to them excess deferral contributions as required to satisfy the relevant nondiscrimination provisions of the Plan.

Participant Accounts

Salary deferral contributions and any matching contributions are allocated to the respective employee's accounts. Employer profit sharing contributions are allocated to each participant based on the ratio to which the participants' compensation bears to the compensation of all eligible participants.

Vesting

Participants are immediately vested in their contributions plus actual earnings thereon. Vesting in the Company's matching and profit sharing contribution portion of their accounts plus actual earnings thereon is fully vested once they have completed six years of service. If participants die or become disabled before retirement, the entire value of the participant's account becomes vested and non-forfeitable. Participants have the right to designate a beneficiary to receive their benefits should they die.

Note 1. Description of Plan (continued)

Participant Loans

Under the terms of the Plan, participants may borrow up to 50% of the balance of their vested account or $50,000, whichever is less. The loans are secured by the participant's vested account balances and bear interest based on the prime rate plus 2% (currently 9.5%). Since the loans are fully secured, Management has decided to not create a reserve for bad debt allowance account. Loan terms range up to 5 years. Participant loans receivable are valued at cost, which approximates fair value.

Payment of Benefits

On termination of service due to death, disability or retirement, a participant may elect to receive a lump sum equal to the value of the participant's vested interest in his or her account or annual installments, or in the form of an annuity.

Forfeitures

Forfeitures for terminated non-vested participants' accounts attributable to employer profit sharing contributions, employer-matching contributions and related earnings will be used to reduce employer contributions.

Note 2. Summary of Significant Accounting Policies

Basis of Accounting

The financial statements of the Plan are prepared using the accrual method of accounting.

Use of Estimates

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

Investment Valuation and Income Recognition

Investments are reported at fair value. Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. See Note 4 for a discussion of fair value measurements.

Note 2. Summary of Significant Accounting Policies (continued)

Investment Valuation and Income Recognition (continued)

The Plan's stock investments are stated at quoted market prices. The fair value of corporate bonds and U.S. government securities are valued using a market approach on yields currently available on comparative securities of issuers with similar ratings. Shares of registered investment companies are valued at quoted market prices, which represent the net asset value of shares held by the Plan at year-end. The life insurance is valued at the cash value of the policy.

Purchases and sales of securities are recorded on a trade-date basis. Interest income is recorded on the accrual basis. Dividends are recorded on the ex-dividend date.

Payment of Benefits

Benefits are recorded when paid.

Operating Expenses

The Plan sponsor, which is a party-in-interest, absorbs all non-investment and administrative costs of the Plan. These expenses, which are not reflected in accompanying financial statements, constitute exempt party-in-interest transactions under ERISA. Investment expenses are recorded as administrative expenses on the Statement of Changes in Net Assets available for Plan Benefits.

Concentration of Credit Risk

The Plan maintains its cash equivalents in accounts, which, at times may exceed federally insured limits. The Plan has not experienced any losses in such accounts. The Plan believes it is not exposed to any significant credit risk on cash equivalents.

Note 3. Investments

The following table presents investments at December 31, 2022 and 2021 that represent 5% or more of the Plan's assets.

Non-participant directed accounts	2022	2021
iShares International Equity Factor ETF (INTF)	$ 770,374	$ 945,930
iShares MSCI USA Small-Cap Multifactor ETF (SMLF)	711,181	1,000,215
iShares U.S. Equity Factor ETF (LRGF)	851,822	1,381,761
Vanguard Short Term Cor (VCSH)	599,565	N/A

The investments are all nonparticipant directed.

Note 4. Fair Value Measurements

Generally accepted accounting principles establish a framework for measuring fair value. That framework provides a fair value hierarchy that prioritizes the inputs to valuation techniques used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (level 1 measurements) and the lowest priority to unobservable inputs (level 3 measurements).

The Plan's investments measured at fair value on a recurring basis were as follows as of December 31, 2022:

	Level 1	Level 2	Level 3	Total
Cash	$ 17,354	$ -	$ -	$ 17,354
Money Market Funds	544,675	-	-	544,675
Mutual Funds	666,954	-	-	666,954
Common Stocks	3,538,908	-	-	3,538,908
Exchange Traded Funds	4,656,717	-	-	4,656,717
Corporate Bonds	-	539,915	-	539,915
U.S. Government Securities	-	1,031,266	-	1,031,266
Total investments	$ 9,424,608	$1,571,181	$ -	$ 10,995,789

The Plan's investments measured at fair value on a recurring basis were as follows as of December 31, 2021:

	Level 1	Level 2	Level 3	Total
Cash	$ 1,490	$ -	$ -	$ 1,490
Money Market Funds	478,767	-	-	478,767
Mutual Funds	700,828	-	-	700,828
Common Stocks	4,663,055	-	-	4,663,055
Exchange Traded Funds	6,336,760	-	-	6,336,760
Corporate Bonds	-	700,616	-	700,616
U.S. Government Securities	-	1,020,554	-	1,020,554
Total investments	$ 12,180,900	$1,721,170	$ -	$ 13,902,070

Note 4. Fair Value Measurements (continued)

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

	2022	2021
Balance beginning of year	$ -	$ 16,038
Realized gains (losses)	-	2,016
Unrealized gains (losses)	-	-
Purchases, sales, issuances and settlements - net	-	(18,054)
Balance end of year	$ -	$ -

Note 5. Plan Termination

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

Note 6. Tax Status

The Plan obtained its latest opinion letter on June 30, 2020, in which the Internal Revenue Service stated that the Plan prototype, as then designed, was in compliance with the applicable requirements of the Internal Revenue Code. Therefore, no provision for income taxes has been included in the Plan's financial statements. Although the plan has been amended since receiving the advisory opinion, the Plan administrator believes that the Plan is designed and currently being operated, in compliance with the applicable requirements of the Internal Revenue Code and therefore, believes that the Plan is qualified and the related trust is tax exempt.

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

Note 7. Terminated Vested Accounts

At December 31, 2022 and 2021, there was $154 and $44, respectively, allocated to participant accounts who have elected to withdraw from the Plan, but have not been paid.

Note 8. Forfeited Accounts

For the plan years ended December 31, 2022 and 2021, the Plan allocated $2,885 and $12,933, respectively, in forfeited accounts to reduce employer contributions.

Note 9. Risks and Uncertainties

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

Note 10. Party In Interest Transactions

Fees paid to investment advisors, loans receivable from Plan participants and the related interest income are considered exempt party in interest transactions.

Note 11. Plan Amendments

The Plan has implemented in plan year 2020 certain requirements by the Setting Every Community Up for Retirement Enhancement ("SECURE") Act and the Bipartisan Budget Act of 2018 which laws change the Plan to, among other things, suspends required minimum distributions, delays the commencement date for required minimum distributions and eliminates the suspension of employee deferrals after a hardship withdrawal is made. Written amendments to the Plan to reflect these operational changes will be adopted in accordance with applicable law and IRS guidance.

Note 12. Subsequent Events

Management has evaluated subsequent events through October 12, 2023, the date of the report which is the date these financial statements were available to be issued.

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2022

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2022 FORM 5500, SCHEDULE H, 4I ATTACHMENT
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
CASH	CASH		16,733
SCHWAB GOVT MONEY FUND	MONEY MARKET		212,160
!SHARES INT GOV CREDIT	MUTUAL FUND/ETF	97,977	91,189
!SHARES MSCI EMERGING MRKT	MUTUAL FUND/ETF	252,837	260,440
!SHARES MSCI INTL	MUTUAL FUND/ETF	761,287	770,374
!SHARES MSCI USA	MUTUAL FUND/ETF	525,271	711,183
!SHARES MSCI USA MOMNTUM	MUTUAL FUND/ETF	69,281	60,853
!SHARES MSCI USA VALUE	MUTUAL FUND/ETF	130,901	140,902
!SHARES TIPS BOND ETF	MUTUAL FUND/ETF	67,195	66,136
!SHARES US EQUITY	MUTUAL FUND/ETF	752,576	851,822
SPDR GOLD MINISHAES ETV	MUTUAL FUND/ETF	163,964	207,803
SPDR S&P BIOTECH ETF	MUTUAL FUND/ETF	60,264	66,981
US TREASU NT	2.75% 07/31/23	69,301	69,234
US TREASU NT	1.25% 08/31/24	67,821	66,270
US TREASU NT	.375% 01/31/26	66,212	62,256
US TREASU NT	1.125% 02/29/28	66,590	60,583
US TREASU NT	.625% 12/31/27	68,687	59,292
US TREASU NT	.875% 11/15/30	68,323	55,934
VANGUARD EMERGING MARKET	MUTUAL FUND/ETF	96,053	71,225
VANGUARD SHORT TERM	MUTUAL FUND/ETF	44,121	41,515
VANGUARD SHORT TERM COR	MUTUAL FUND/ETF	649,843	599,565
VANGUARD US MOMENTUM	MUTUAL FUND/ETF	49,452	84,290
SUB TOTAL CHARLES SCHWAB 5144-1652		**4,127,956**	**4,626,740**
FDIC INSURED DEPOSIT ACCOUNT	MONEY MARKET		137,465
!SHARES SILVER TRUST	MUTUAL FUND/ETF	229,696	286,260
AT&T INC	COMMON STOCK	97,401	81,004
CAPITAL ONE FINANCIAL CORP	COMMON STOCK	123,958	158,032
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GILEAD SCIENCES INC	COMMON STOCK	67,802	77,265
INTERNATIONAL PAPER CO	COMMON STOCK	151,154	117,742
MOSAIC CO	COMMON STOCK	119,521	232,511

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B & B LUMBER COMPANY, INC.

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PROSHARESTRUSTSHORT20+	MUTUAL FUND/ETF	191,517	124,740
SOUTHERN CO	COMMON STOCK	177,067	285,640
WABTEC CORP	COMMON STOCK	175,729	229,563
TOTAL TD AMERITRADE		**3,331,263**	**3,239,355**
ISA BANK OF CHINA	MONEY MARKET		56,237
SUBTOTAL MERRILL LYNCH			**56,237**
LIQUID ASSETS GOVT FUND	MONEY MARKET		56,537
ACCENTURE PLC IRELAND	COMMON STOCK	15,362	34,422
ADOBE SYSTEMS INC	COMMON STOCK	20,985	36,009
ALPHABET INC	COMMON STOCK	55,263	86,465
AMAZON.COM INC	COMMON STOCK	50,245	45,360
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DOLLAR GENERAL	COMMON STOCK	435	493
HOME DEPOT INC	COMMON STOCK	26,318	45,168
HONEYWELL INTL INC	COMMON STOCK	18,273	26,788
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PARKER HANNIFIN CORP	COMMON STOCK	11,118	17,751
ROCKWELL AUTOMATION INC	COMMON STOCK	7,007	14,939
SALESFORCE COM INC	COMMON STOCK	486	265
SHERWIN WILLIAMS	COMMON STOCK	550	475
THERMO FISHER SCIENTIFIC	COMMON STOCK	14,752	42,403
TJX COS INC	COMMON STOCK	11,313	23,164

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B & B LUMBER COMPANY, INC.

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DECEMBER 31, 2022

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UNITEDHEALTH GROUP INC	COMMON STOCK	33,787	66,803
VISA INC	COMMON STOCK	19,482	33,657
WALT DISNEY CO	COMMON STOCK	16,724	12,684
SUBTOTAL UBS UT 52209 UN		**581,969**	**990,527**
LIQUID ASSETS GOVT FUND	MONEY MARKET		31,906
ACE INA HOLDINGS INC	3.350% 5/3/26	14,087	12,449
ALABAMA POWER CO	3.05% 3/15/32	25,231	23,348
AMER EXPRESS CO	2.55% 3/4/27	22,073	20,945
BANK OF AMER CORP	4.271% 7/23/29	21,701	18,684
BANK OF MELLON CORP	2.950% 1/19/23	29,002	27,966
BERKSHIRE HATHAWAY FIN	2.75% 3/15/23	14,026	12,471
COCA-COLA CO	3.45% 3/25/30	19,296	16,744
DUKE ENERGY CAROLINAS	2.95% 12/1/26	29,143	24,559
ECOLAB INC	4.8% 3/24/30	13,315	12,914
FLORIDA POWER & LIGHT CO	3.125% 12/1/25	23,477	22,192
GOLDMAN SACHS GROUP INC	3.8% 3/15/30	22,700	21,612
JOHNSON & JOHNSON COM	2.45% 3/1/26	22,710	20,696
JPMORGAN CHASE & CO	4.452% 12/5/29	18,622	15,058
JPMORGAN CHASE & CO	3.702% 5/6/30	5,036	4,496
MASTERCARD INC	3.35% 3/26/30	17,646	14,711
METLIFE INC	3.6% 4/1/24	14,691	13,751
MIDSMERICAN ENERGY CO	3.65% 4/15/29	7,961	7,502
NATL RURAL UTILS COOP	3.4% 2/7/28	12,112	12,059
NORTHERN TRUST CORP	1.95% 5/1/30	18,147	17,305
ONCOR ELEC DELIVERY CO	3.7% 11/15/28	29,881	25,511
PEPSICO INC	2.625% 7/29/29	5,267	4,421
POTOMAC ELEC PWR CO	3.6% 3/15/24	32,114	30,482
PROGRESSIVE CORP	3.0% 3/15/32	22,234	20,045
PUB SVC CO OF COLO	1.875% 6/15/31	22,476	20,783
STATE STREET CORP	4.164% 8/4/33	21,959	20,394
SUNTRUSTBANKSINC	3.3% 5/15/26	14,265	14,048
TEXAS INSTRUMENTS	1.9% 9/15/31	20,792	19,491
UNITED PARCEL SERVICE	3.4% 3/15/29	23,465	21,434

B & B LUMBER COMPANY, INC.

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DECEMBER 31, 2022

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US BANCORP NTS	2.215% 1/27/28	20,485	19,759
US TREASURY NOTE	2.0% 6/30/24	143,404	136,620
US TREASURY NOTE	2.0% 2/15/25	105,049	101,871
US TREASURY NOTE	2.875% 9/30/23	107,949	101,721
US TREASURY NOTE	1.625% 2/15/26	108,869	99,984
US TREASURY NOTE	1.5% 8/15/26	65,261	60,230
US TREASURY NOTE	2.25% 8/15/27	63,230	56,518
US TREASURY NOTE	2.625% 2/15/29	47,138	37,976
US TREASURY NOTE	0.25% 10/31/25	26,816	24,167
US TREASURY NOTE	.125% 4/30/23	20,546	20,711
US TREASURY NOTE	2.75% 2/15/28	20,910	17,896
VISA INC	2.050% 4/15/30	6,011	5,083
WALT DISNEY COMPANY	1.85% 7/30/26	18,408	19,003
SUBTOTAL UBS UT 52208 UN		**1,297,505**	**1,229,516**
UBSBANKUSADEPACCT	MONEY MARKET		50,991
ABBVIE INC	COMMON STOCK	16,063	18,262
ACCENTURE PLC IRELAND	COMMON STOCK	24,297	33,355
AMER ELECTRIC POWER CO	COMMON STOCK	13,378	14,717
BLACKROCK INC	COMMON STOCK	8,407	12,755
BROADCOM INC	COMMON STOCK	16,203	18,451
CHEVRON CORP	COMMON STOCK	13,832	22,795
CHUBB LTD	COMMON STOCK	18,745	30,663
CISCO SYSTEMS INC	COMMON STOCK	26,129	27,726
COCA COLA COM	COMMON STOCK	26,252	34,349
CRANE CO	COMMON STOCK	9,939	12,154
DIAGEO PLC NEW	COMMON STOCK	17,168	22,452
EOG RESOURCES INC	COMMON STOCK	12,365	13,082
HOME DEPOT INC	COMMON STOCK	27,813	38,535
JOHNSON & JOHNSON	COMMON STOCK	34,230	41,336
JP MORGAN CHASE	COMMON STOCK	21,246	24,138
LINDE PLC	COMMON STOCK	16,728	26,094
LOCKHEED MARTIN CORP	COMMON STOCK	27,097	38,433
MARSH & MCLENNAN COS	COMMON STOCK	19,685	33,923
MCDONALDS CORP	COMMON STOCK	22,004	31,887
MEDTRONIC PLC	COMMON STOCK	29,332	22,772
MICROSOFT CORP	COMMON STOCK	48,709	83,937
NEXTERA ENERGY INC	COMMON STOCK	15,018	20,566
ORACLE CORP	COMMON STOCK	8,113	9,645

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B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2022

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(a)	(b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
	PHILLIPS 66	COMMON STOCK	12,262	15,716
	PROCTER & GAMBLE	COMMON STOCK	29,180	36,526
	RAYTHEON TECHNOLOGIES	COMMON STOCK	10,942	15,643
	REPUBLIC SERVICES	COMMON STOCK	10,793	17,156
	ROCKWELL AUTOMATION INC	COMMON STOCK	13,901	17,257
	STARBUCKS CORP	COMMON STOCK	12,143	13,194
	TEXAS INSTRUMENTS	COMMON STOCK	15,532	19,001
	TRUST FINL CORP	COMMON STOCK	11,399	9,811
	UNION PACIFIC	COMMON STOCK	21,343	26,091
	SUBTOTAL UBS UT 52207 UN		**610,248**	**853,413**
*	**PARTICIPANT LOANS**	5.25% - 9.50%		**385,613**
	TOTAL ASSETS			**11,381,401**

* Party in interest

See independent auditors' report

B & B LUMBER COMPANY, INC.

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DECEMBER 31, 2022

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2022 FORM 5500, SCHEDULE H, 4I attachment
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SCHEDULE OF ASSETS ACQUIRED AND DISPOSED OF WITHIN YEAR

(A) Identity of issue, borrower, lessor, or similar party	(B) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost of Acquisitions	(e) Proceeds of Dispositions
WARNER BROTHERS DISCOVERY	COMMON STOCK	-	9,550
TOTAL ASSETS ACQUIRED AND DISPOSED OF WITHIN YEAR		**-**	**9,550**

See independent auditors' report

Schedule H, line 4i

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

For the plan year beginning 01/01/2022 and ending 12/31/2022

Name of plan

B & B Lumber Company, Inc. Profit Sharing Plan

Employer Identification Number

16-1035246

Three-digit plan number ► 001

(a) Identity of issue, borrower, lessor, or similar party	**(b)** Description of investment including maturity date, rate of interest, collateral, par, or maturity value	**(c)** Costs of acquisitions	**(d)** Proceeds of dispositions
WARNER BROTHERS DISCOVERY	**COMMON STOCK**		**9,550**

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

For the plan year beginning 01/01/2022 and ending 12/31/2022

Name of plan

B & B Lumber Company, Inc. Profit Sharing Plan

Employer Identification Number

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Three-digit plan number ► 001

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	SEE ATTACHED			

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ONCOR ELEC DELIVERY CO	3.7% 11/15/28	29,881	25,511
PEPSICO INC	2.625% 7/29/29	5,267	4,421
POTOMAC ELEC PWR CO	3.6% 3/15/24	32,114	30,482
PROGRESSIVE CORP	3.0% 3/15/32	22,234	20,045
PUB SVC CO OF COLO	1.875% 6/15/31	22,476	20,783
STATE STREET CORP	4.164% 8/4/33	21,959	20,394
SUNTRUSTBANKSINC	3.3% 5/15/26	14,265	14,048
TEXAS INSTRUMENTS	1.9% 9/15/31	20,792	19,491
UNITED PARCEL SERVICE	3.4% 3/15/29	23,465	21,434

See independent auditors' report

B & B LUMBER COMPANY, INC.

PROFIT SHARING PLAN SUPPLEMENTARY INFORMATION

DECEMBER 31, 2022

B&B LUMBER COMPANY, INC. PROFIT SHARING PLAN
2022 FORM 5500, SCHEDULE H, 4I ATTACHMENT
PLAN SPONSOR: B&B LUMBER COMPANY, INC.
EIN: 16-1035246 PLAN NUMBER: 001

SCHEDULE OF ASSETS HELD FOR INVESTMENT PURPOSES AT END OF YEAR

(a) (b) Identity of issue, borrower, lessor, or similar party	(c) Description of investment including maturity date, rate of interest, collateral, par, or maturity value	(d) Cost	(e) Current Value
US BANCORP NTS	2.215% 1/27/28	20,485	19,759
US TREASURY NOTE	2.0% 6/30/24	143,404	136,620
US TREASURY NOTE	2.0% 2/15/25	105,049	101,871
US TREASURY NOTE	2.875% 9/30/23	107,949	101,721
US TREASURY NOTE	1.625% 2/15/26	108,869	99,984
US TREASURY NOTE	1.5% 8/15/26	65,261	60,230
US TREASURY NOTE	2.25% 8/15/27	63,230	56,518
US TREASURY NOTE	2.625% 2/15/29	47,138	37,976
US TREASURY NOTE	0.25% 10/31/25	26,816	24,167
US TREASURY NOTE	.125% 4/30/23	20,546	20,711
US TREASURY NOTE	2.75% 2/15/28	20,910	17,896
VISA INC	2.050% 4/15/30	6,011	5,083
WALT DISNEY COMPANY	1.85% 7/30/26	18,408	19,003
SUBTOTAL UBS UT 52208 UN		**1,297,505**	**1,229,516**
UBSBANKUSADEPACCT	MONEY MARKET		50,991
ABBVIE INC	COMMON STOCK	16,063	18,262
ACCENTURE PLC IRELAND	COMMON STOCK	24,297	33,355
AMER ELECTRIC POWER CO	COMMON STOCK	13,378	14,717
BLACKROCK INC	COMMON STOCK	8,407	12,755
BROADCOM INC	COMMON STOCK	16,203	18,451
CHEVRON CORP	COMMON STOCK	13,832	22,795
CHUBB LTD	COMMON STOCK	18,745	30,663
CISCO SYSTEMS INC	COMMON STOCK	26,129	27,726
COCA COLA COM	COMMON STOCK	26,252	34,349
CRANE CO	COMMON STOCK	9,939	12,154
DIAGEO PLC NEW	COMMON STOCK	17,168	22,452
EOG RESOURCES INC	COMMON STOCK	12,365	13,082
HOME DEPOT INC	COMMON STOCK	27,813	38,535
JOHNSON & JOHNSON	COMMON STOCK	34,230	41,336
JP MORGAN CHASE	COMMON STOCK	21,246	24,138
LINDE PLC	COMMON STOCK	16,728	26,094
LOCKHEED MARTIN CORP	COMMON STOCK	27,097	38,433
MARSH & MCLENNAN COS	COMMON STOCK	19,685	33,923
MCDONALDS CORP	COMMON STOCK	22,004	31,887
MEDTRONIC PLC	COMMON STOCK	29,332	22,772
MICROSOFT CORP	COMMON STOCK	48,709	83,937
NEXTERA ENERGY INC	COMMON STOCK	15,018	20,566
ORACLE CORP	COMMON STOCK	8,113	9,645

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	PHILLIPS 66	COMMON STOCK	12,262	15,716
	PROCTER & GAMBLE	COMMON STOCK	29,180	36,526
	RAYTHEON TECHNOLOGIES	COMMON STOCK	10,942	15,643
	REPUBLIC SERVICES	COMMON STOCK	10,793	17,156
	ROCKWELL AUTOMATION INC	COMMON STOCK	13,901	17,257
	STARBUCKS CORP	COMMON STOCK	12,143	13,194
	TEXAS INSTRUMENTS	COMMON STOCK	15,532	19,001
	TRUST FINL CORP	COMMON STOCK	11,399	9,811
	UNION PACIFIC	COMMON STOCK	21,343	26,091
	SUBTOTAL UBS UT 52207 UN		**610,248**	**853,413**
*	**PARTICIPANT LOANS**	5.25% - 9.50%		**385,613**
	TOTAL ASSETS			**11,381,401**

* Party in interest

See independent auditors' report