

**Hand Composite Employee Benefit Trust
Nottingham ESG Global Funds**

Independent Auditor's Report and Financial Statements

December 31, 2019



Hand Composite Employee Benefit Trust
December 31, 2019

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Independent Auditor's Report

Board of Directors
Hand Composite Employee Benefit Trust
Houston, Texas

We have audited the accompanying financial statements of selected funds (Nottingham ESG Global Balanced Fund and Nottingham ESG Global All Asset Fund) [two funds] included in the Hand Composite Employee Benefit Trust ("Trust" or "Funds"), which statements comprise the statements of assets and liabilities, including the schedules of investments, as of December 31, 2019, and the related statements of operations and changes in net assets for the period from May 3, 2019 (inception) to December 31, 2019, and the related notes to the financial statements.

Management's Responsibility for the Financial Statements

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

Auditor's Responsibility

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

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

Opinion

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of these selected funds included in the Hand Composite Employee Benefit Trust as of December 31, 2019, and the results of their operations and changes in their net assets for the period from May 3, 2019 (inception) to December 31, 2019, in accordance with accounting principles generally accepted in the United States of America.

Supplementary Information

Our audits were conducted for the purpose of forming an opinion on the financial statements as a whole. The schedules of investment purchases and sales listed in the table of contents are presented for purposes of additional analysis and are not a required part of the financial statements. 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 auditing standards generally accepted in the United States of America. In our opinion, the information is fairly stated in all material respects in relation to the financial statements as a whole.

BKD, LLP

Houston, Texas
May 22, 2020

Hand Composite Employee Benefit Trust
Statements of Assets and Liabilities – Selected Funds
December 31, 2019

	Nottingham ESG Global Balanced Fund	Nottingham ESG Global All Asset Fund
Assets		
Investments, at cost	<u>\$ 2,540,326</u>	<u>\$ 2,541,878</u>
Investments, at fair value	\$ 2,668,220	\$ 2,700,463
Receivable for:		
Dividends and interest	<u>2,853</u>	<u>1,398</u>
Total assets	<u>\$ 2,671,073</u>	<u>\$ 2,701,861</u>
Net assets held for participants:		
Class R	\$ 2,671,051	\$ 2,701,839
Class R1	11	11
Class R2	<u>11</u>	<u>11</u>
Total net assets held for participants	<u>\$ 2,671,073</u>	<u>\$ 2,701,861</u>
Units outstanding:		
Class R	250,000	250,000
Class R1	1	1
Class R2	<u>1</u>	<u>1</u>
Total units outstanding	<u>250,002</u>	<u>250,002</u>
Net asset value per unit:		
Class R	<u>\$ 10.68</u>	<u>\$ 10.81</u>
Class R1	<u>\$ 10.69</u>	<u>\$ 10.81</u>
Class R2	<u>\$ 10.69</u>	<u>\$ 10.81</u>

Hand Composite Employee Benefit Trust
Schedules of Investments
Nottingham ESG Global Balanced Fund
December 31, 2019

Number of Shares		Cost	Fair Value
<u>Short Term Investment</u>			
50,000	TD Bank FDIC Insured Deposit Fund	\$ 50,000	\$ 50,000
	Total Short Term Investment	1.87% <u>50,000</u>	<u>50,000</u>
<u>US Government Obligations</u>			
130,000	United States Treasury Notes 2% 07/31/2022	129,019	131,340
95,000	United States Treasury Notes 2% 04/30/2024	93,723	96,302
95,000	United States Treasury Notes 2% 11/15/2026	92,331	96,102
55,000	United States Treasury Notes 2.625% 02/15/2029	55,674	58,331
	Total US Government Obligations	14.32% <u>370,747</u>	<u>382,075</u>
<u>Mutual Funds</u>			
<i>Fixed Income</i>			
2,930	Calvert High Yield Bond Fund-I	77,536	79,033
14,964	TIAA-CREF Social Choice Bond-Instl	153,833	158,014
	Total Fixed Income	8.88% <u>231,369</u>	<u>237,047</u>
<i>Equity</i>			
3,014	Calvert Emerging Mkts Equity Fund-I	50,365	53,950
6,327	Calvert Intl Opportunities Fund-I	101,458	111,735
1,858	Calvert Small Cap Fund-I	50,698	52,234
10,149	Calvert US Lg Cap Core Respon-I	253,149	279,516
12,961	Domini Impact Intl Equity FD-INV	102,830	104,855
2,279	Parnassus Mid Cap Fund Instl	78,410	81,304
	Total Equity	25.62% <u>636,910</u>	<u>683,594</u>
	Total Mutual Funds	34.50% <u>868,279</u>	<u>920,641</u>
<u>Exchange-traded Funds</u>			
<i>Fixed Income</i>			
6,000	iShares ESG 1-5 YR USD Corp BD	149,827	152,580
1,365	SPDR Bloomberg Barclays 1-3 Mo Tbill	124,842	124,802
9,650	Vaneck Vectors Green Bond ETF	249,742	255,580
	Total Fixed Income	19.97% <u>524,411</u>	<u>532,962</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
Nottingham ESG Global Balanced Fund (Continued)
December 31, 2019

Number of Shares		Cost	Fair Value
<u><i>Exchange-traded Funds (Continued)</i></u>			
<i>Equity</i>			
3,100	iShares ESG MSCI EAFE ETF	\$ 200,043	\$ 213,094
1,450	iShares ESG MSCI EM ETF	49,793	52,099
5,840	iShares ESG MSCI USA ETF	376,213	416,509
	Total Equity	25.55% <u>626,049</u>	<u>681,702</u>
	Total Exchange-traded Funds	45.52% <u>1,150,460</u>	<u>1,214,664</u>
<u><i>Common Trust Fund</i></u>			
<i>Fixed Income</i>			
100,840	HB&T Short Term Income Fund	100,840	100,840
	Total Fixed Income	3.79% <u>100,840</u>	<u>100,840</u>
	Total Common Trust Fund	3.79% <u>100,840</u>	<u>100,840</u>
	Total Investments	100.00% <u>\$ 2,540,326</u>	<u>\$ 2,668,220</u>

Hand Composite Employee Benefit Trust
Schedules of Investments (Continued)
Nottingham ESG Global All Asset Fund
December 31, 2019

Number of Shares		Cost	Fair Value
<u>Short Term Investment</u>			
46,554	TD Bank FDIC Insured Deposit Fund	\$ 46,554	\$ 46,554
	Total Short Term Investment	1.72% 46,554	46,554
<u>US Government Obligations</u>			
60,000	United States Treasury Notes 2% 07/31/2022	59,547	60,619
45,000	United States Treasury Notes 2% 04/30/2024	44,395	45,617
45,000	United States Treasury Notes 2% 11/15/2026	43,736	45,522
25,000	United States Treasury Notes 2.625% 02/15/2029	25,306	26,514
	Total US Government Obligations	6.60% 172,984	178,272
<u>Mutual Funds</u>			
<i>Fixed Income</i>			
1,953	Calvert High Yield Bond Fund-I	51,690	52,678
9,975	TIAA-CREF Social Choice Bond-Instl	102,555	105,332
	Total Fixed Income	5.85% 154,245	158,010
<i>Equity</i>			
6,030	Calvert Emerging Mkts Equity Fund-I	100,730	107,933
9,492	Calvert Intl Opportunities Fund-I	152,188	167,620
1,858	Calvert Small Cap Fund-I	50,698	52,234
15,225	Calvert US Lg Cap Core Respon-I	379,723	419,291
19,442	Domini Impact Intl Equity FD-INV	154,245	157,282
2,279	Parnassus Mid Cap Fund Instl	78,410	81,304
	Total Equity	36.50% 915,994	985,664
	Total Mutual Funds	42.35% 1,070,239	1,143,674
<u>Exchange-traded Funds</u>			
<i>Fixed Income</i>			
4,000	iShares ESG 1-5 YR USD Corp BD	99,887	101,720
820	SPDR Bloomberg Barclays 1-3 Mo Tbill	74,997	74,973
4,830	Vaneck Vectors Green Bond ETF	125,007	127,923
	Total Fixed Income	11.28% 299,891	304,616

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Schedules of Investments (Continued)
Nottingham ESG Global All Asset Fund (Continued)
December 31, 2019

Number of Shares		Cost	Fair Value
<u><i>Exchange-traded Funds (Continued)</i></u>			
<i>Equity</i>			
3,875	iShares ESG MSCI EAFE ETF	\$ 249,976	\$ 266,368
2,900	iShares ESG MSCI EM ETF	99,470	104,197
7,795	iShares ESG MSCI USA ETF	501,921	555,939
	Total Equity	34.31% <u>851,367</u>	<u>926,504</u>
	Total Exchange-traded Funds	45.59% <u>1,151,258</u>	<u>1,231,120</u>
<u><i>Common Trust Fund</i></u>			
<i>Fixed Income</i>			
100,843	HB&T Short Term Income Fund	100,843	100,843
	Total Fixed Income	3.74% <u>100,843</u>	<u>100,843</u>
	Total Common Trust Fund	3.74% <u>100,843</u>	<u>100,843</u>
	Total Investments	100.00% <u>\$ 2,541,878</u>	<u>\$ 2,700,463</u>

Hand Composite Employee Benefit Trust
Statements of Operations – Selected Funds
Period From May 3, 2019 (Inception) to December 31, 2019

	Nottingham ESG Global Balanced Fund	Nottingham ESG Global All Asset Fund
Income		
Interest	\$ 5,211	\$ 2,477
Dividends	<u>33,828</u>	<u>37,023</u>
Total income	<u>39,039</u>	<u>39,500</u>
Expenses		
Investment management and administrative	<u>388</u>	<u>385</u>
Total expenses	<u>388</u>	<u>385</u>
Net Investment Income	<u>38,651</u>	<u>39,115</u>
Net Realized and Unrealized Gains on Investments		
Net realized gains on investments	4,528	4,161
Net change in unrealized appreciation on investments	<u>127,894</u>	<u>158,585</u>
Net realized and unrealized gains	<u>132,422</u>	<u>162,746</u>
Net Increase in Net Assets Resulting From Operations	<u>\$ 171,073</u>	<u>\$ 201,861</u>

Hand Composite Employee Benefit Trust
Statements of Changes in Net Assets – Selected Funds
Period From May 3, 2019 (Inception) to December 31, 2019

	Nottingham ESG Global Balanced Fund	Nottingham ESG Global All Asset Fund
	<u> </u>	<u> </u>
Operations		
Net investment income	\$ 38,651	\$ 39,115
Net realized gains	4,528	4,161
Change in unrealized appreciation	<u>127,894</u>	<u>158,585</u>
Net increase in net assets from operations	171,073	201,861
Net Increase in Net Assets From Participant Transactions	<u>2,500,000</u>	<u>2,500,000</u>
Increase in Net Assets	2,671,073	2,701,861
Net Assets		
Beginning of period	<u>-</u>	<u>-</u>
End of period	<u>\$ 2,671,073</u>	<u>\$ 2,701,861</u>

Hand Composite Employee Benefit Trust

Notes to Financial Statements

December 31, 2019

Note 1: Nature of Operations and Summary of Significant Accounting Policies

Nature of Operations

Hand Composite Employee Benefit Trust ("HB&T" or "the Trust") was created in order to provide broad and uniform diversification programs for pension and profit sharing plans which, having complied with the requirements of the Internal Revenue Code (the IRC), are exempt from taxation under the provisions of the IRC. The Trust is comprised of 76 funds (the Funds); the financial statements of two of those funds are included in this report with an inception date of May 3, 2019.

For those funds with more than one class of units, each class has equal rights as to earnings and assets except that each class bears different distribution, shareholder servicing and transfer agent expenses. Income, expenses (other than expenses attributable to a specific class), and realized and unrealized gains or losses on investments are allocated to each class of units based on its relative net assets.

Use of Estimates

The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect 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 investment income and expenses during the reporting period. Actual results could differ from those estimates.

Investment Valuation

All investments in securities are recorded at their estimated fair value. Transfers in and out of Level 1 (quoted market prices), Level 2 (significant other observable inputs) and Level 3 (significant unobservable inputs) are recognized on the period ending date.

Investment Transactions

Investment transactions are recorded on trade date. Realized gains and losses from investment transactions and unrealized appreciation or depreciation on investments are determined using the identified cost basis.

Investment Income and Distribution of Income

Dividend income less foreign taxes withheld, if any, is recorded on the ex-dividend date and interest income is recorded on the accrual basis. Investment income is allocated ratably on the valuation dates among all participants. No distributions are made to participants in the Funds

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Notes to Financial Statements

December 31, 2019

until units owned are redeemed, at which time the market value of redeemed units is distributed. Investment income and realized gains (if any) earned by the Funds are reinvested, thereby increasing the respective unit values.

Valuation of Participants' Interest

Units of participation may be purchased or redeemed on the valuation dates at the fair value per unit on such valuation dates. All Funds are valued daily.

Federal Income Taxes

The Funds comply with the requirements under Section 501(a) of the IRC and apportion all of their taxable income to their participants. Therefore, no federal income tax provision is required.

Subsequent Events

As a result of the spread of the COVID-19 coronavirus, economic uncertainties have arisen which may negatively affect the financial position, results of operations and cash flows of the Funds. The duration of these uncertainties and the ultimate financial effects cannot be reasonably estimated at this time.

Subsequent events have been evaluated through May 22, 2020, which is the date the financial statements were available to be issued.

Investment Management Advisors

The investment management advisors for each Fund are as follows:

Fund	Investment Management Advisors
Nottingham ESG Balanced Fund	Hand Benefits and Trust Company
Nottingham ESG All Asset Fund	Hand Benefits and Trust Company

Note 2: Investment Advisory Fees and Other Transactions With Affiliates

The Funds are charged an administrative fee by HB&T for trustee/administrative services (fund accounting services, transfer agency services, trustee services, etc.). The Funds have also entered into investment advisory and service agreements with various third-party advisors. These fees compensate the advisors for the services they provide and for expenses borne by the advisors under the various agreements.

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The following table indicates the fees charged each of the Funds and the various classes of units within the Funds (as a percentage of net assets). These charges are calculated using each Fund's average daily net assets:

Fund	Administrative Fees	Investment			Total Fees
		Advisory Fees	Service Fees	Other Fees	
Nottingham ESG Global					
Balanced Fund:					
Class R	0.00%	0.00%	0.00%	0.00%	0.00%
Class R1	0.00%	0.25%	0.10%	0.10%	0.45%
Class R2	0.00%	0.25%	0.35%	0.10%	0.70%
Nottingham ESG Global					
All Asset Fund:					
Class R	0.00%	0.00%	0.00%	0.00%	0.00%
Class R1	0.00%	0.25%	0.10%	0.10%	0.45%
Class R2	0.00%	0.25%	0.35%	0.10%	0.70%

Note 3: Financial Highlights

	Class R	
	Nottingham ESG Global Balanced Fund	Nottingham ESG Global All Asset Fund
Net asset value, beginning of period	\$ 10.00	\$ 10.00
Net investment income	0.15	0.16
Net realized and unrealized gains	0.53	0.65
Net increase from investment operations	0.68	0.81
Net asset value, end of period	\$ 10.68	\$ 10.81
Total return*	6.80%	8.10%
Ratio to average net assets:**		
Net investment income	1.51%	1.53%
Expenses	0.02%	0.02%

*For the period from May 3, 2019 (inception) to December 31, 2019

**Annualized

Hand Composite Employee Benefit Trust

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	Class R1	
	Nottingham ESG Global Balanced Fund	Nottingham ESG Global All Asset Fund
Net asset value, beginning of period	\$ 10.00	\$ 10.00
Net investment income	0.15	0.16
Net realized and unrealized gains	0.54	0.65
Net increase from investment operations	0.69	0.81
Net asset value, end of year	<u>\$ 10.69</u>	<u>\$ 10.81</u>
Total return*	6.90%	8.10%
Ratio to average net assets:**		
Net investment income	1.51%	1.53%
Expenses	0.02%	0.02%

	Class R2	
	Nottingham ESG Global Balanced Fund	Nottingham ESG Global All Asset Fund
Net asset value, beginning of period	\$ 10.00	\$ 10.00
Net investment income	0.15	0.16
Net realized and unrealized gains	0.54	0.65
Net increase from investment operations	0.69	0.81
Net asset value, end of year	<u>\$ 10.69</u>	<u>\$ 10.81</u>
Total return*	6.90%	8.10%
Ratio to average net assets:**		
Net investment income	1.51%	1.53%
Expenses	0.02%	0.02%

*For the period from May 3, 2019 (inception) to December 31, 2019

**Annualized

Hand Composite Employee Benefit Trust

Notes to Financial Statements

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Note 4: Participant Unit Transactions

	Nottingham ESG Global Balanced Fund		Nottingham ESG Global All Asset Fund	
	Units	Dollars	Units	Dollars
Class R:				
Proceeds from sales of units	250,000	\$ 2,500,000	250,000	\$ 2,500,000
Cost of units redeemed	-	-	-	-
Net change in Class R from participant transactions	<u>250,000</u>	<u>2,500,000</u>	<u>250,000</u>	<u>2,500,000</u>
Net change in total net assets from participant transactions		<u>\$ 2,500,000</u>		<u>\$ 2,500,000</u>

Note 5: Disclosures About Fair Value of Financial Instruments

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. Fair value measurements must maximize the use of observable inputs and minimize the use of unobservable inputs. There is a hierarchy of three levels of inputs that may be used to measure fair value:

- Level 1:** Quoted prices in active markets for identical assets or liabilities that the Funds can access at the measurement date.
- Level 2:** Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities; quoted prices in markets that are not active; 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:** Unobservable inputs that are supported by little or no market activity and that are significant to the fair value of the assets or liabilities.

Following is a description of the valuation methodologies and inputs used for assets measured at fair value on a recurring basis and recognized in the accompanying statements of assets and liabilities, as well as the general classification of such assets pursuant to the valuation hierarchy. There have been no significant changes in the valuation techniques during the period ended December 31, 2019.

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Notes to Financial Statements

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Short Term Investments. Short term investments, including money market funds, for which market quotations are readily available, are valued at the last reported sales price or official closing price as reported by an independent pricing service on the primary market or exchange on which they are traded and are categorized as Level 1 in the hierarchy.

Mutual Funds and Exchange-Traded Funds. Funds traded on a national securities exchange (or reported on the NASDAQ national market) are valued at the last reported sales price or official closing price as reported by an independent pricing service on the primary market or exchange on which they are traded and are categorized as Level 1 in the hierarchy.

The following tables present the fair value measurements of assets recognized in the accompanying statements of assets and liabilities measured at fair value on a recurring basis and the level within the fair value hierarchy in which the fair value measurements fall at December 31, 2019:

	Fair Value	Fair Value Measurements Using		
		Quoted Prices in Active Markets for Identical Assets (Level 1)	Significant Other Observable Inputs (Level 2)	Significant Unobservable Inputs (Level 3)
Nottingham ESG Global Balanced Fund				
Short Term Investment	\$ 50,000	\$ 50,000	\$ -	\$ -
US Government Obligations	382,075	-	382,075	-
Mutual Funds- Fixed Income	237,047	237,047	-	-
Mutual Funds- Equity	683,594	683,594	-	-
Exchange-traded Funds - Fixed Income	532,962	532,962	-	-
Exchange-traded Funds - Equity	681,702	681,702	-	-
Common Trust Fund - Fixed Income (A)	<u>100,840</u>			
Total	<u>\$ 2,668,220</u>			
Nottingham ESG Global All Asset Fund				
Short Term Investment	\$ 46,554	\$ 46,554	\$ -	\$ -
US Government Obligations	178,272	-	178,272	-
Mutual Funds- Fixed Income	158,010	158,010	-	-
Mutual Funds- Equity	985,664	985,664	-	-
Exchange-traded Funds - Fixed Income	304,616	304,616	-	-
Exchange-traded Funds - Equity	926,504	926,504	-	-
Common Trust Fund - Fixed Income (A)	<u>100,843</u>			
Total	<u>\$ 2,700,463</u>			

(A) Certain investments that are measured at fair value using net asset value per share (or its equivalent) practical expedient have not been classified in the fair value hierarchy. The fair value amounts included above are intended to permit reconciliation of the fair value hierarchy to the amounts presented in the statements of assets and liabilities.

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Notes to Financial Statements

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Note 6: Risk Factors

The Funds invest 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 the amounts reported in the accompanying statements of assets and liabilities.

Supplemental Information

Hand Composite Employee Benefit Trust
Schedules of Investment Purchases and Sales – Selected Funds
Nottingham ESG Global Balanced Fund
Period From May 3, 2019 (Inception) to December 31, 2019

Purchases	
Investment Class	Cost
US Government Obligations	\$ 370,747
Mutual Funds - Fixed Income	230,705
Mutual Funds - Equity	636,910
Exchange-traded Funds - Fixed Income	524,411
Exchange-traded Funds - Equity	626,049
Common Trust Funds - Fixed Income	101,088
Total Investments Purchased	\$ 2,489,910

Sales			
Investment Class	Proceeds	Cost	Gain
Common Trust Funds - Fixed Income	\$ 388	\$ 388	\$ -
Mutual Funds - Fixed Income	1,098	-	1,098
Mutual Funds - Equity	3,430	-	3,430
Total Investments Sold	\$ 4,916	\$ 388	\$ 4,528

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Schedules of Investment Purchases and Sales – Selected Funds (Continued)
Nottingham ESG All Asset Fund
Period From May 3, 2019 (Inception) to December 31, 2019

Purchases	
Investment Class	Cost
US Government Obligations	\$ 172,984
Mutual Funds - Fixed	153,803
Mutual Funds - Equity	915,994
Exchange-traded Funds-Fixed Income	299,891
Exchange-traded Funds- Equity	851,366
Common Trust Funds - Fixed Income	101,089
	<hr/>
Total Investments Purchased	\$ 2,495,127

Sales			
Investment Class	Proceeds	Cost	Gain
Common Trust Funds - Fixed Income	\$ 385	\$ 385	\$ -
Mutual Funds - Fixed Income	732	-	732
Mutual Funds - Equity	3,429	-	3,429
	<hr/>	<hr/>	<hr/>
Total Investments Sold	\$ 4,546	\$ 385	\$ 4,161