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Form **990-PF**

Return of Private Foundation
or Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

OMB No 1545-0052

2010

Department of the Treasury
Internal Revenue Service

Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements.

For calendar year 2010, or tax year beginning , 2010, and ending , 20

G Check all that apply: Initial return Initial return of a former public charity Final return
 Amended return Address change Name change

Name of foundation: **JANE L KELLER CHARITABLE TRUST** A Employer identification number: **25-6719850**

Number and street (or P.O. box number if mail is not delivered to street address): **C/O SUSQ TR, 1570 MANHEIM PIKE, BX 3300** Room/suite: B Telephone number (see page 10 of the instructions): **(717) 735-8764**

City or town, state, and ZIP code: **LANCASTER, PA 17604-3300** C If exemption application is pending, check here D 1 Foreign organizations, check here 2. Foreign organizations meeting the 85% test, check here and attach computation

H Check type of organization: Section 501(c)(3) exempt private foundation Section 4947(a)(1) nonexempt charitable trust Other taxable private foundation

I Fair market value of all assets at end of year (from Part II, col. (c), line 16) **\$ 775,286.** J Accounting method: Cash Accrual Other (specify) **(Part I, column (d) must be on cash basis.)** E If private foundation status was terminated under section 507(b)(1)(A), check here F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here

Part I Analysis of Revenue and Expenses (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see page 11 of the instructions).)

	(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received (attach schedule)				
2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
3 Interest on savings and temporary cash investments	7.	7.		STMT 1
4 Dividends and interest from securities	21,954.	21,954.		STMT 2
5a Gross rents				
b Net rental income or (loss)				
6a Net gain or (loss) from sale of assets not on line 10	6,521.			
b Gross sales price for all assets on line 6a	301,915.			
7 Capital gain net income (from Part IV, line 2)		6,521.		
8 Net short-term capital gain				
9 Income modifications				
10a Gross sales less returns and allowances				
b Less: Cost of goods sold				
c Gross profit or (loss) (attach schedule)				
11 Other income (attach schedule)				
12 Total. Add lines 1 through 11	28,482.	28,482.		
13 Compensation of officers, directors, trustees, etc.	8,851.	8,851.		
14 Other employee salaries and wages				
15 Pension plans, employee benefits				
16a Legal fees (attach schedule) STMT 4	2,300.	2,300.	NONE	NONE
b Accounting fees (attach schedule)				
c Other professional fees (attach schedule)				
17 Interest				
18 Taxes (attach schedule) (see page 14 of the instructions) STMT 5	94.	94.		
19 Depreciation (attach schedule) and depletion				
20 Occupancy				
21 Travel, conferences, and meetings				
22 Printing and publications				
23 Other expenses (attach schedule) STMT 6	12.	12.		
24 Total operating and administrative expenses. Add lines 13 through 23	11,257.	11,257.	NONE	NONE
25 Contributions, gifts, grants paid	31,701.			31,701.
26 Total expenses and disbursements. Add lines 24 and 25	42,958.	11,257.	NONE	31,701.
27 Subtract line 26 from line 12:				
a Excess of revenue over expenses and disbursements	-14,476.			
b Net investment income (if negative, enter -0-)		17,225.		
c Adjusted net income (if negative, enter -0-)				

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For Paperwork Reduction Act Notice, see page 30 of the instructions.

JSA

Form **990-PF** (2010)

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Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions.)	Beginning of year	End of year	
			(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash - non-interest-bearing			
	2	Savings and temporary cash investments		77,158.	77,158.
	3	Accounts receivable ▶ Less: allowance for doubtful accounts ▶			
	4	Pledges receivable ▶ Less: allowance for doubtful accounts ▶			
	5	Grants receivable			
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)			
	7	Other notes and loans receivable (attach schedule) ▶ Less: allowance for doubtful accounts ▶			
	8	Inventories for sale or use			
	9	Prepaid expenses and deferred charges			
	10 a	Investments - U S and state government obligations (attach schedule)		213,437.	216,571.
	b	Investments - corporate stock (attach schedule)		390,058.	481,557.
	c	Investments - corporate bonds (attach schedule)			
	11	Investments - land, buildings, and equipment: basis Less: accumulated depreciation (attach schedule) ▶			
	12	Investments - mortgage loans			
	13	Investments - other (attach schedule)	695,151.		
	14	Land, buildings, and equipment: basis Less: accumulated depreciation (attach schedule) ▶			
15	Other assets (describe ▶)				
16	Total assets (to be completed by all filers - see the instructions Also, see page 1, item I)	695,151.	680,653.	775,286.	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule)			
	22	Other liabilities (describe ▶)			
23	Total liabilities (add lines 17 through 22)				
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ and complete lines 24 through 26 and lines 30 and 31.				
	24	Unrestricted			
	25	Temporarily restricted			
	26	Permanently restricted			
	Foundations that do not follow SFAS 117, check here and complete lines 27 through 31. ▶ <input checked="" type="checkbox"/>				
	27	Capital stock, trust principal, or current funds	695,151.	680,653.	
	28	Paid-in or capital surplus, or land, bldg, and equipment fund			
29	Retained earnings, accumulated income, endowment, or other funds				
30	Total net assets or fund balances (see page 17 of the instructions)	695,151.	680,653.		
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	695,151.	680,653.		

Part III Analysis of Changes in Net Assets or Fund Balances

1	Total net assets or fund balances at beginning of year - Part II, column (a), line 30 (must agree with end-of-year figure reported on prior year's return)	1	695,151.
2	Enter amount from Part I, line 27a	2	-14,476.
3	Other increases not included in line 2 (itemize) ▶	3	
4	Add lines 1, 2, and 3	4	680,675.
5	Decreases not included in line 2 (itemize) ▶ <u>SEE STATEMENT 7</u>	5	22.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	680,653.

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse; or common stock, 200 shs. MLC Co.)				(b) How acquired P-Purchase D-Donation	(c) Date acquired (mo., day, yr.)	(d) Date sold (mo., day, yr.)
1a SEE PART IV DETAIL						
b						
c						
d						
e						
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)			
a						
b						
c						
d						
e						
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))			
(i) F.M.V. as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col. (j), if any				
a						
b						
c						
d						
e						
2 Capital gain net income or (net capital loss)				2	6,521.	
{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }						
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6):				3		
If gain, also enter in Part I, line 8, column (c) (see pages 13 and 17 of the instructions). If (loss), enter -0- in Part I, line 8.						

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

If section 4940(d)(2) applies, leave this part blank.

Was the foundation liable for the section 4942 tax on the distributable amount of any year in the base period? Yes No
 If "Yes," the foundation does not qualify under section 4940(e). Do not complete this part.

1 Enter the appropriate amount in each column for each year; see page 18 of the instructions before making any entries.

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col. (b) divided by col. (c))
2009			
2008			
2007			
2006			
2005			

2 Total of line 1, column (d) 2

3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years 3

4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5 4

5 Multiply line 4 by line 3 5

6 Enter 1% of net investment income (1% of Part I, line 27b) 6

7 Add lines 5 and 6 7

8 Enter qualifying distributions from Part XII, line 4 8
 If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate. See the Part VI instructions on page 18.

Part VI Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948 - see page 18 of the instructions)

Table with 11 rows for excise tax calculations. Includes categories like 'Exempt operating foundations', 'Domestic foundations', 'Tax under section 511', and 'Credits/Payments'. Total tax due is 345.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about political campaigns, unrelated business income, and state reporting. Includes 'Yes' and 'No' columns.

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see page 20 of the instructions) 11 X
12 Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008? 12 X
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 X
Website address N/A
14 The books are in care of SUSQUEHANNA TR & INV CO Telephone no. (717) 735-8764
Located at 1570 MANHEIM PIKE, PO BOX 3300, LANCASTER, PA ZIP + 4 17604-3300
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here 15
16 At any time during calendar year 2010, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? 16 Yes No X
See page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

1a During the year did the foundation (either directly or indirectly):
(1) Engage in the sale or exchange, or leasing of property with a disqualified person? Yes X No
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? Yes X No
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? Yes X No
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? Yes X No
(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? Yes X No
(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.) Yes X No
b If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)? 1b
Organizations relying on a current notice regarding disaster assistance check here
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2010? 1c X
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):
a At the end of tax year 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? Yes X No
If "Yes," list the years
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see page 22 of the instructions.) STMT 9 2b X
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here.
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? Yes X No
b If "Yes," did it have excess business holdings in 2010 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969; (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest; or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2010.) 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a X
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2010? 4b X

Part VII-B Statements Regarding Activities for Which Form 4720 May Be Required (continued)

- 5a** During the year did the foundation pay or incur any amount to:
- (1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? Yes No
 - (2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? Yes No
 - (3) Provide a grant to an individual for travel, study, or other similar purposes? Yes No
 - (4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? (see page 22 of the instructions) Yes No
 - (5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? Yes No
- b** If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see page 22 of the instructions)? **5b**
- Organizations relying on a current notice regarding disaster assistance check here
- c** If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? Yes No
If "Yes," attach the statement required by Regulations section 53.4945-5(d).
- 6a** Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? Yes No
- b** Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? Yes No **6b**
- If "Yes" to 6b, file Form 8870.
- 7a** At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? Yes No
- b** If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? Yes No **7b**

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors

1 List all officers, directors, trustees, foundation managers and their compensation (see page 22 of the instructions).

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
SEE STATEMENT 10		8,851.	-0-	-0-

2 Compensation of five highest-paid employees (other than those included on line 1 - see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE		NONE	NONE	NONE

Total number of other employees paid over \$50,000 NONE

Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see page 23 of the instructions). If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		NONE

Total number of others receiving over \$50,000 for professional services **NONE**

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

Expenses
1 NONE

2

3

4

Part IX-B Summary of Program-Related Investments (see page 24 of the instructions)

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

Amount
1 NONE

2

3 NONE

All other program-related investments See page 24 of the instructions.

Total. Add lines 1 through 3

Part X Minimum Investment Return (All domestic foundations must complete this part. Foreign foundations, see page 24 of the instructions.)

1	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes:		
a	Average monthly fair market value of securities	1a	739,988.
b	Average of monthly cash balances	1b	NONE
c	Fair market value of all other assets (see page 25 of the instructions)	1c	NONE
d	Total (add lines 1a, b, and c)	1d	739,988.
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	1e	
2	Acquisition indebtedness applicable to line 1 assets	2	NONE
3	Subtract line 2 from line 1d	3	739,988.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see page 25 of the instructions)	4	11,100.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	728,888.
6	Minimum investment return. Enter 5% of line 5	6	36,444.

Part XI Distributable Amount (see page 25 of the instructions) (Section 4942(j)(3) and (j)(5) private operating foundations and certain foreign organizations check here and do not complete this part.)

1	Minimum investment return from Part X, line 6	1	36,444.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	345.
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	345.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	36,099.
4	Recoveries of amounts treated as qualifying distributions	4	NONE
5	Add lines 3 and 4	5	36,099.
6	Deduction from distributable amount (see page 25 of the instructions)	6	NONE
7	Distributable amount as adjusted. Subtract line 6 from line 5. Enter here and on Part XIII, line 1	7	36,099.

Part XII Qualifying Distributions (see page 25 of the instructions)

1	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes:		
a	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	1a	31,701.
b	Program-related investments - total from Part IX-B	1b	
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	2	NONE
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	NONE
b	Cash distribution test (attach the required schedule)	3b	NONE
4	Qualifying distributions. Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	31,701.
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b (see page 26 of the instructions)	5	N/A
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	31,701.

Note: The amount on line 6 will be used in Part V, column (b), in subsequent years when calculating whether the foundation qualifies for the section 4940(e) reduction of tax in those years.

Part XIII Undistributed Income (see page 26 of the instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				36,099.
2 Undistributed income, if any, as of the end of 2010:				
a Enter amount for 2009 only			NONE	
b Total for prior years: 20____, 20____, 20____		NONE		
3 Excess distributions carryover, if any, to 2010:				
a From 2005	NONE			
b From 2006	NONE			
c From 2007	NONE			
d From 2008	NONE			
e From 2009	NONE			
f Total of lines 3a through e	NONE			
4 Qualifying distributions for 2010 from Part XII, line 4: ▶ \$ <u>31,701.</u>				
a Applied to 2009, but not more than line 2a			NONE	
b Applied to undistributed income of prior years (Election required - see page 26 of the instructions)		NONE		
c Treated as distributions out of corpus (Election required - see page 26 of the instructions)	NONE			
d Applied to 2010 distributable amount				31,701.
e Remaining amount distributed out of corpus	NONE			
5 Excess distributions carryover applied to 2010 (If an amount appears in column (d), the same amount must be shown in column (a).)	NONE			NONE
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e. Subtract line 5	NONE			
b Prior years' undistributed income. Subtract line 4b from line 2b		NONE		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		NONE		
d Subtract line 6c from line 6b. Taxable amount - see page 27 of the instructions		NONE		
e Undistributed income for 2009. Subtract line 4a from line 2a. Taxable amount - see page 27 of the instructions			NONE	
f Undistributed income for 2010. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011.				4,398.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see page 27 of the instructions)	NONE			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7 (see page 27 of the instructions)	NONE			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	NONE			
10 Analysis of line 9:				
a Excess from 2006	NONE			
b Excess from 2007	NONE			
c Excess from 2008	NONE			
d Excess from 2009	NONE			
e Excess from 2010	NONE			

Part XIV Private Operating Foundations (see page 27 of the instructions and Part VII-A, question 9) **NOT APPLICABLE**

1 a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2010, enter the date of the ruling
 b Check box to indicate whether the foundation is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

	Tax year	Prior 3 years			(e) Total
	(a) 2010	(b) 2009	(c) 2008	(d) 2007	
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon					
a "Assets" alternative test - enter					
(1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i).					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter					
(1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties).					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii).					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

Part XV Supplementary Information (Complete this part only if the foundation had \$5,000 or more in assets at any time during the year - see page 28 of the instructions.)

1 **Information Regarding Foundation Managers:**
 a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000). (See section 507(d)(2).)
 N/A

b List any managers of the foundation who own 10% or more of the stock of a corporation (or an equally large portion of the ownership of a partnership or other entity) of which the foundation has a 10% or greater interest.
 N/A

2 **Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:**
 Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see page 28 of the instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

a The name, address, and telephone number of the person to whom applications should be addressed:

b The form in which applications should be submitted and information and materials they should include:

c Any submission deadlines:

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors:

Part XV Supplementary Information (continued)

3 Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year SEE STATEMENT 12				
Total ► 3a				31,701.
b Approved for future payment				
Total ► 3b				

REPORT PTR207 36 SUSQUEHANNA TRUST & INVESTMENT CO AS OF ACCOUNT HOLDINGS

31-L030-50-4 UW JANE L KELLER

AS OF DATE: 12/31/09

PAGE 1

03/30/11

CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
00206R-10-2	A T & T INC	300.000	7,415.94	28.030 12/31/2009	8,409.00
002824-10-0	ABBOTT LABORATORIES	175.000	8,011.54	53.990 12/31/2009	9,448.25
039483-10-2	ARCHER DANIELS MIDLAND	375.000	9,780.50	31.310 12/31/2009	11,741.25
055622-10-4	BP PLC ADR SPON	100.000	4,572.67	57.970 12/31/2009	5,797.00
067901-10-8	BARRICK GOLD CORP	250.000	6,718.37	39.380 12/31/2009	9,845.00
110122-10-8	BRISTOL-MYERS SQUIBB CO	350.000	7,833.53	25.250 12/31/2009	8,837.50
13321L-10-8	CAMECO CORP	250.000	5,374.01	32.170 12/31/2009	8,042.50
153501-10-1	CENTRAL FUND CANADA	1,075.000	9,681.91	13.780 12/31/2009	14,813.50
166764-10-0	CHEVRON CORP	100.000	4,236.50	76.990 12/31/2009	7,699.00
191216-10-0	COCA COLA COMPANY	225.000	9,723.92	57.000 12/31/2009	12,825.00
20825C-10-4	CONOCOPHILLIPS	150.000	7,307.74	51.070 12/31/2009	7,660.50
244199-10-5	DEERE & CO COM	175.000	6,326.05	54.090 12/31/2009	9,465.75
268648-10-2	EMC CORPORATION	300.000	5,274.57	17.470 12/31/2009	5,241.00
30161N-10-1	EXELON CORP	100.000	4,992.73	48.870 12/31/2009	4,887.00
30231G-10-2	EXXON MOBIL CORPORATION	75.000	3,756.87	68.190 12/31/2009	5,114.25
3133MR-CM-2	FED HOME LOAN BKS 4.750% 08/13/10	75,000.000	74,500.50	102.578 12/31/2009	76,933.88
3133XB-TH-8	FED HOME LOAN BKS 4.250% 06/11/10	20,000.000	19,260.00	101.781 12/31/2009	20,356.20

REPORT PTR207 36 SUSQUEHANNA TRUST & INVESTMENT CO AS OF ACCOUNT HOLDINGS

31-L030-50-4 UW JANE L KELLER

AS OF DATE: 12/31/09

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CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
3133XB-T3-9	FED HOME LOAN BKS 4.375% 06/08/12	50,000.000	50,796.00	105.718 12/31/2009	52,859.25
3133XB-YA-7	FED HOME LOAN BKS 4.250% 06/10/11	25,000.000	25,443.25	104.531 12/31/2009	26,132.88
3133XG-DD-3	FED HOME LOAN BKS 5.375% 08/19/11	50,000.000	51,030.24	106.797 12/31/2009	53,398.50
3133XS-P9-3	FED HOME LOAN BKS 3.125% 12/13/13	50,000.000	51,413.00	102.781 12/31/2009	51,390.75
369604-10-3	GENERAL ELECTRIC COMPANY	625.000	14,974.14	15.130 12/31/2009	9,456.25
37733W-10-5	GLAXO SMITHKLINE PLC SPONSORED ADR	100.000	5,128.12	42.250 12/31/2009	4,225.00
38059T-10-6	GOLD FIELDS LTD NEW SPONSORED ADR	350.000	3,820.92	13.110 12/31/2009	4,588.50
380956-40-9	GOLDCORP INC NEW	350.000	5,398.23	39.340 12/31/2009	13,769.00
458140-10-0	INTEL CORP	400.000	8,306.49	20.400 12/31/2009	8,160.00
464286-84-8	ISHARES MSCI JAPAN INDEX	1,050.000	10,646.13	9.740 12/31/2009	10,227.00
46625H-10-0	JPMORGAN CHASE & CO	125.000	5,246.88	41.670 12/31/2009	5,208.75
478160-10-4	JOHNSON & JOHNSON	100.000	6,547.24	64.410 12/31/2009	6,441.00
501044-10-1	KROGER CO	225.000	5,161.66	20.530 12/31/2009	4,619.25
57060U-60-5	MARKET VECTORS AGRIBUSINESS ETF TR	225.000	6,574.43	43.790 12/31/2009	9,852.75
58933Y-10-5	MERCK & CO INC	250.000	8,445.33	36.540 12/31/2009	9,135.00
594918-10-4	MICROSOFT CORP	175.000	3,996.68	30.480 12/31/2009	5,334.00
60934N-54-2	FEDERATED PA MUNICIPAL CASH 008	113,213.140	113,213.14	1.000 12/31/2009	113,213.14

REPORT PTR207 36 SUSQUEHANNA TRUST & INVESTMENT CO AS OF ACCOUNT HOLDINGS

31-L030-50-4 UW JANE L KELLER

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CUSIP NUMBER	SECURITY DESCRIPTION	UNITS	CARRYING VALUE	PRICE DATE	MARKET VALUE
61166W-10-1	MONSANTO CO	100.000	7,685.06	81.750 12/31/2009	8,175.00
651639-10-6	NEWMONT MINING	250.000	9,583.80	47.310 12/31/2009	11,827.50
654624-10-5	NIPPON TELEG & TEL CORP ADR	475.000	11,831.42	19.740 12/31/2009	9,376.50
68389X-10-5	ORACLE SYSTEMS CORP	250.000	4,772.05	24.530 12/31/2009	6,132.50
704326-10-7	PAYCHEX INC	175.000	5,213.06	30.640 12/31/2009	5,362.00
713448-10-8	PEPSICO INC	75.000	4,583.52	60.800 12/31/2009	4,560.00
717081-10-3	PFIZER INC	600.000	14,108.99	18.190 12/31/2009	10,914.00
742718-10-9	PROCTER & GAMBLE	100.000	5,143.39	60.630 12/31/2009	6,063.00
743263-10-5	PROGRESS ENERGY INC	125.000	5,366.25	41.010 12/31/2009	5,126.25
747525-10-3	QUALCOMM INC	125.000	5,318.29	46.260 12/31/2009	5,782.50
780259-10-7	ROYAL DUTCH SHELL PLC SPONS ADR B	100.000	5,400.75	58.130 12/31/2009	5,813.00
820280-10-5	SHAW GROUP INC	175.000	4,874.94	28.750 12/31/2009	5,031.25
842587-10-7	SOUTHERN COMPANY	150.000	4,868.19	33.320 12/31/2009	4,998.00
902494-10-3	TYSON FOODS INC	800.000	6,733.13	12.270 12/31/2009	9,816.00
92343V-10-4	VERIZON COMMUNICATIONS	350.000	10,641.64	33.130 12/31/2009	11,595.50
92857W-20-9	VODAFONE GROUP PLC NEW SPONS ADR	325.000	7,291.47	23.090 12/31/2009	7,504.25
931142-10-3	WAL MART STORES INC	150.000	6,975.75	53.450 12/31/2009	8,017.50

REPORT PTR207 36 SUSQUEHANNA TRUST & INVESTMENT CO AS OF ACCOUNT HOLDINGS

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AS OF DATE: 12/31/09

CUSIP NUMBER SECURITY DESCRIPTION

94106L-10-9 WASTE MANAGEMENT INC

UNITS CARRYING VALUE

150.000 3,850.50

PRICE DATE

33.810
12/31/2009

MARKET VALUE

5,071.50

TOTAL HOLDINGS

695,151.43

746,293.85

TOTAL INCOME CASH

33,427.20-

33,427.20-

TOTAL PRINCIPAL CASH

33,427.20

33,427.20

TOTAL ACCOUNT

695,151.43

746,293.85



UW JANE L KELLER
31-L030-50-4

Holdings Detail

December 31, 2010

Holdings View Category Type	Investment Value All Holdings	Positions As Of Settlement Date By Security				
Security/ Description	Quantity	Market Value	Cost	Unrealized Gain/Loss	Est Annual Income	Yield
Cash & Equivalents						
Cash						
INCOME CASH	0 000	\$ -48,062 04	\$ -48,062 04	\$ 0 00	\$ 0 00	0 00%
PRINCIPAL CASH	0 000	\$ 48,063 17	\$ 48,063 17	\$ 0 00	\$ 0 00	0 00%
Total Cash		\$ 1 13	\$ 1 13	\$ 0 00	\$ 0 00	
Cash Equivalents						
GTSXX FED GOVT OBLIG MONEY MKT FUND 637 (PRINCIPAL)	77,156 410	\$77,156 41	\$77,156 41	\$0 00	\$7 71	0 01%
Total Cash Equivalents		\$ 77,156 41	\$ 77,156 41	\$ 0 00	\$ 7 71	
Total Cash & Equivalents		\$ 77,157 54	\$ 77,157 54	\$ 0 00	\$ 7 71	
Fixed Income						
Governments						
FHLB13 FED HOME LOAN BKS 3 125% 12/13/13	50,000 000	\$52,784 50	\$51,413 00	\$1,371 50	\$1,562 50	2 96%
FHLB11 FED HOME LOAN BKS 4 250% 06/10/11	25,000 000	\$25,421 25	\$25,443 25	\$-22 00	\$1,062 50	4 18%
FHLB12 FED HOME LOAN BKS 4 375% 06/08/12	50,000 000	\$52,473 75	\$50,796 00	\$1,677 75	\$2,187 50	4 17%
FHLB11 FED HOME LOAN BKS 5 375% 08/19/11	50,000 000	\$51,570 00	\$51,030 24	\$539 76	\$2,687 50	5 21%
Total Governments		\$ 182,249 50	\$ 178,682 49	\$ 3,567 01	\$ 7,500 00	
Municipals						
662657CH6 NORTH STRABANE TWP PA 1 00% 10/01/13	35,000 000	\$34,321 70	\$34,755 00	\$-433 30	\$350 00	1 02%
Total Municipals		\$ 34,321 70	\$ 34,755 00	\$ -433 30	\$ 350 00	
Total Fixed Income		\$ 216,571 20	\$ 213,437 49	\$ 3,133 71	\$ 7,850 00	
Equities						
Common Stocks						
MMM 3M CO	75 000	\$6,472 50	\$6,224 96	\$247 54	\$165 00	2 55%
T A T & T INC	450 000	\$13,221 00	\$11,237 25	\$1,983 75	\$774 00	5 85%
ABT ABBOTT LABORATORIES	300 000	\$14,373 00	\$13,980 09	\$392 91	\$576 00	4 01%
AGCO AGCO CORP	150 000	\$7,599 00	\$6,308 66	\$1,290 34	\$0 00	0 00%
ADM ARCHER DANIELS MIDLAND	450 000	\$13,536 00	\$12,110 10	\$1,425 90	\$288 00	2 13%
ABX BARRICK GOLD CORP	275 000	\$14,624 50	\$7,961 06	\$6,663 44	\$132 00	0 90%
BMY BRISTOL-MYERS SQUIBB CO	275 000	\$7,282 00	\$6,025 94	\$1,256 06	\$363 00	4 98%
BUFSX BUFFALO SMALL CAP FUND INC	683 371	\$17,911 15	\$15,000 00	\$2,911 15	\$0 00	0 00%
CCJ CAMECO CORP	125 000	\$5,047 50	\$1,853 48	\$3,194 02	\$50 50	1 00%
CEF CENTRAL FUND CANADA	1,075 000	\$22,284 75	\$9,681 91	\$12,602 84	\$10 75	0 05%
CVX CHEVRON CORP	75 000	\$6,843 75	\$3,177 37	\$3,666 38	\$216 00	3 16%
CHL CHINA MOBILE LTD SPONS ADR	200 000	\$9,924 00	\$10,629 33	\$-705 33	\$348 60	3 51%
CSCO CISCO SYS INC	275 000	\$5,563 25	\$5,704 57	\$-141 32	\$66 00	1 19%
CLX CLOROX	100 000	\$6,328 00	\$6,257 02	\$70 98	\$220 00	3 48%
KO COCA COLA COMPANY	225 000	\$14,798 25	\$9,723 92	\$5,074 33	\$423 00	2 86%



UW JANE L KELLER
31-L030-50-4

Holdings Detail

December 31, 2010

Security/ Description	Quantity	Market Value	Cost	Unrealized Gain/Loss	Est Annual Income	Yield
CL COLGATE-PALMOLIVE COMPANY	75 000	\$6,027 75	\$5,925 81	\$101 94	\$174 00	2 89%
COP CONOCOPHILLIPS	125 000	\$8,512 50	\$6,732 08	\$1,780 42	\$330 00	3 88%
DE DEERE & CO COM	100 000	\$8,305 00	\$3,300 10	\$5,004 90	\$140 00	1 69%
XOM EXXON MOBIL CORPORATION	175 000	\$12,796 00	\$10,777 28	\$2,018 72	\$308 00	2 41%
FLR FLUOR CORP NEW	225 000	\$14,908 50	\$10,088 44	\$4,820 06	\$112 50	0 75%
GE GENERAL ELECTRIC COMPANY	625 000	\$11,431 25	\$14,974 14	\$-3,542 89	\$350 00	3 06%
GSK GLAXO SMITHKLINE PLC SPONSORED ADR	150 000	\$5,883 00	\$5,740 17	\$142 83	\$306 00	5 20%
GFI GOLD FIELDS LTD NEW SPONSORED ADR	350 000	\$6,345 50	\$3,820 92	\$2,524 58	\$67 55	1 06%
GG GOLDCORP INC NEW	350 000	\$16,093 00	\$5,398 23	\$10,694 77	\$142 80	0 89%
INTC INTEL CORP	400 000	\$8,412 00	\$8,306 49	\$105 51	\$290 00	3 45%
EWJ ISHARES MSCI JAPAN INDEX	1,050 000	\$11,455 50	\$10,646 13	\$809 37	\$149 10	1 30%
JNJ JOHNSON & JOHNSON	200 000	\$12,370 00	\$12,818 89	\$-448 89	\$432 00	3 49%
JPM JPMORGAN CHASE & CO	175 000	\$7,423 50	\$7,142 31	\$281 19	\$175 00	2 36%
K KELLOGG COMPANY	75 000	\$3,831 00	\$4,042 58	\$-211 58	\$121 50	3 17%
KMB KIMBERLY CLARK CORP	100 000	\$6,304 00	\$6,045 25	\$258 75	\$280 00	4 44%
MOO MARKET VECTORS AGRIBUSINESS ETF TR	225 000	\$12,046 50	\$6,574 43	\$5,472 07	\$73 80	0 61%
MRK MERCK & CO INC	325 000	\$11,713 00	\$10,880 58	\$832 42	\$494 00	4 22%
MSFT MICROSOFT CORP	325 000	\$9,070 75	\$7,644 74	\$1,426 01	\$208 00	2 29%
NEM NEWMONT MINING	250 000	\$15,357 50	\$9,583 80	\$5,773 70	\$150 00	0 98%
NTT NIPPON TELEG & TEL CORP ADR	475 000	\$10,896 50	\$11,831 42	\$-934 92	\$302 10	2 77%
ORCL ORACLE SYSTEMS CORP	250 000	\$7,825 00	\$4,772 05	\$3,052 95	\$60 00	0 77%
PAYX PAYCHEX INC	225 000	\$6,954 75	\$6,815 97	\$138 78	\$279 00	4 01%
PEP PEPSICO INC	150 000	\$9,799 50	\$9,189 46	\$610 04	\$288 00	2 94%
PFE PFIZER INC	600 000	\$10,506 00	\$10,738 45	\$-232 45	\$480 00	4 57%
PNC PNC FINL SVCS GROUP INC	125 000	\$7,590 00	\$7,586 41	\$3 59	\$50 00	0 66%
PG PROCTER & GAMBLE	100 000	\$6,433 00	\$5,143 39	\$1,289 61	\$192 70	3 00%
RDS B ROYAL DUTCH SHELL PLC SPONS ADR B	100 000	\$6,667 00	\$5,400 75	\$1,266 25	\$336 00	5 04%
SHAW SHAW GROUP INC	175 000	\$5,990 25	\$5,396 09	\$594 16	\$0 00	0 00%
TXN TEXAS INSTRUMENTS INC	225 000	\$7,312 50	\$6,914 21	\$398 29	\$117 00	1 60%
TRP TRANSCANADA CORP COM	200 000	\$7,608 00	\$7,503 32	\$104 68	\$339 40	4 46%
TRV TRAVELERS COMPANIES INC	100 000	\$5,571 00	\$4,840 42	\$730.58	\$144 00	2 58%
VZ VERIZON COMMUNICATIONS	375 000	\$13,417 50	\$10,715 24	\$2,702 26	\$731 25	5 45%
VOD VODAFONE GROUP PLC NEW SPONS ADR	275 000	\$7,271 00	\$6,067 00	\$1,204 00	\$356 40	4 90%



UW JANE L KELLER
31-L030-50-4

Holdings Detail

December 31, 2010

Security/ Description	Quantity	Market Value	Cost	Unrealized Gain/Loss	Est Annual Income	Yield
WMT WAL MART STORES INC	150 000	\$8,089 50	\$6,975 75	\$1,113 75	\$219 00	2 71%
WM WASTE MANAGEMENT INC	150 000	\$5,530 50	\$3,850 50	\$1,680 00	\$204 00	3 69%
Total Common Stocks		\$ 481,556.90	\$ 390,058 46	\$ 91,498 44	\$ 12,035 95	
Total Equities		\$ 481,556 90	\$ 390,058 46	\$ 91,498 44	\$ 12,035.95	
Total		\$ 775,285 64	\$ 680,653 49	\$ 94,632 15	\$ 19,893 66	

**SCHEDULE D
(Form 1041)**

Department of the Treasury
Internal Revenue Service

Capital Gains and Losses

▶ Attach to Form 1041, Form 5227, or Form 990-T. See the Instructions for
Schedule D (Form 1041) (also for Form 5227 or Form 990-T, if applicable).

OMB No. 1545-0092

2010

Name of estate or trust

JANE L KELLER CHARITABLE TRUST

Employer identification number

25-6719850

Note: Form 5227 filers need to complete only Parts I and II.

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example: 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
1a SHORT-TERM CAPITAL GAIN DIVIDENDS		STMT 1			2.
b Enter the short-term gain or (loss), if any, from Schedule D-1, line 1b					1b -1,495.
2 Short-term capital gain or (loss) from Forms 4684, 6252, 6781, and 8824					2
3 Net short-term gain or (loss) from partnerships, S corporations, and other estates or trusts					3
4 Short-term capital loss carryover. Enter the amount, if any, from line 9 of the 2009 Capital Loss Carryover Worksheet					4 (27,029.
5 Net short-term gain or (loss). Combine lines 1a through 4 in column (f). Enter here and on line 13, column (3) on the back ▶					5 -28,522.

Part II Long-Term Capital Gains and Losses - Assets Held More Than One Year

(a) Description of property (Example: 100 shares 7% preferred of "Z" Co)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)
6a					
b Enter the long-term gain or (loss), if any, from Schedule D-1, line 6b					6b 8,014.
7 Long-term capital gain or (loss) from Forms 2439, 4684, 6252, 6781, and 8824					7
8 Net long-term gain or (loss) from partnerships, S corporations, and other estates or trusts					8
9 Capital gain distributions					9
10 Gain from Form 4797, Part I					10
11 Long-term capital loss carryover. Enter the amount, if any, from line 14 of the 2009 Capital Loss Carryover Worksheet					11 ()
12 Net long-term gain or (loss). Combine lines 6a through 11 in column (f). Enter here and on line 14a, column (3) on the back ▶					12 8,014.

For Paperwork Reduction Act Notices, see the Instructions for Form 1041.

Schedule D (Form 1041) 2010.

Part III Summary of Parts I and II <i>Caution: Read the instructions before completing this part.</i>		(1) Beneficiaries' (see instr.)	(2) Estate's or trust's	(3) Total
13	Net short-term gain or (loss)	13		-28,522.
14	Net long-term gain or (loss):			
a	Total for year	14a		8,014.
b	Unrecaptured section 1250 gain (see line 18 of the wrksht.)	14b		
c	28% rate gain	14c		
15	Total net gain or (loss). Combine lines 13 and 14	15		-20,508.

Note: If line 15, column (3), is a net gain, enter the gain on Form 1041, line 4 (or Form 990-T, Part I, line 4a). If lines 14a and 15, column (2), are net gains, go to Part V, and do not complete Part IV. If line 15, column (3), is a net loss, complete Part IV and the **Capital Loss Carryover Worksheet**, as necessary.

Part IV Capital Loss Limitation		
16	Enter here and enter as a (loss) on Form 1041, line 4 (or Form 990-T, Part I, line 4c, if a trust), the smaller of: a The loss on line 15, column (3) or b \$3,000	16 (3,000)

Note: If the loss on line 15, column (3), is more than \$3,000, or if Form 1041, page 1, line 22 (or Form 990-T, line 34), is a loss, complete the **Capital Loss Carryover Worksheet** on page 7 of the instructions to figure your capital loss carryover.

Part V Tax Computation Using Maximum Capital Gains Rates

Form 1041 filers. Complete this part only if both lines 14a and 15 in column (2) are gains, or an amount is entered in Part I or Part II and there is an entry on Form 1041, line 2b(2), and Form 1041, line 22, is more than zero.
Caution: Skip this part and complete the worksheet on page 8 of the instructions if:
• Either line 14b, col. (2) or line 14c, col. (2) is more than zero, or
• Both Form 1041, line 2b(1), and Form 4952, line 4g are more than zero.

Form 990-T trusts. Complete this part only if both lines 14a and 15 are gains, or qualified dividends are included in income in Part I of Form 990-T, and Form 990-T, line 34, is more than zero. Skip this part and complete the worksheet on page 8 of the instructions if either line 14b, col. (2) or line 14c, col. (2) is more than zero.

17	Enter taxable income from Form 1041, line 22 (or Form 990-T, line 34)	17		
18	Enter the smaller of line 14a or 15 in column (2) but not less than zero	18		
19	Enter the estate's or trust's qualified dividends from Form 1041, line 2b(2) (or enter the qualified dividends included in income in Part I of Form 990-T)	19		
20	Add lines 18 and 19	20		
21	If the estate or trust is filing Form 4952, enter the amount from line 4g; otherwise, enter -0-	21		
22	Subtract line 21 from line 20. If zero or less, enter -0-	22		
23	Subtract line 22 from line 17. If zero or less, enter -0-	23		
24	Enter the smaller of the amount on line 17 or \$2,300	24		
25	Is the amount on line 23 equal to or more than the amount on line 24? <input type="checkbox"/> Yes. Skip lines 25 and 26; go to line 27 and check the "No" box. <input type="checkbox"/> No. Enter the amount from line 23	25		
26	Subtract line 25 from line 24	26		
27	Are the amounts on lines 22 and 26 the same? <input type="checkbox"/> Yes. Skip lines 27 thru 30, go to line 31 <input type="checkbox"/> No. Enter the smaller of line 17 or line 22	27		
28	Enter the amount from line 26 (If line 26 is blank, enter -0-)	28		
29	Subtract line 28 from line 27	29		
30	Multiply line 29 by 15% (.15)	30		
31	Figure the tax on the amount on line 23. Use the 2010 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	31		
32	Add lines 30 and 31	32		
33	Figure the tax on the amount on line 17. Use the 2010 Tax Rate Schedule for Estates and Trusts (see the Schedule G instructions in the instructions for Form 1041)	33		
34	Tax on all taxable income. Enter the smaller of line 32 or line 33 here and on Form 1041, Schedule G, line 1a (or Form 990-T, line 36)	34		

**SCHEDULE D-1
(Form 1041)**

**Continuation Sheet for Schedule D
(Form 1041)**

OMB No. 1545-0092

Department of the Treasury
Internal Revenue Service

▶ See instructions for Schedule D (Form 1041).
▶ Attach to Schedule D to list additional transactions for lines 1a and 6a.

2010

Name of estate or trust: **JANE L KELLER CHARITABLE TRUST** Employer identification number: **25-6719850**

Part I Short-Term Capital Gains and Losses - Assets Held One Year or Less

(a) Description of property (Example: 100 sh. 7% preferred of "Z" Co)	(b) Date acquired (mo., day, yr.)	(c) Date sold (mo., day, yr.)	(d) Sales price	(e) Cost or other basis (see instructions)	(f) Gain or (loss) Subtract (e) from (d)
1a 75. AIR PRODUCTS & CHEM COM	08/31/2010	09/17/2010	6,159.00	5,543.00	616.00
100. AMGEN INC	04/15/2010	05/14/2010	5,445.00	6,098.00	-653.00
75. BP PLC ADR SPON	03/12/2010	05/05/2010	3,829.00	4,252.00	-423.00
175. CISCO SYS INC	06/28/2010	12/07/2010	3,409.00	3,961.00	-552.00
50. CONOCOPHILLIPS	11/05/2009	05/04/2010	2,885.00	2,597.00	288.00
100. CONOCOPHILLIPS	12/02/2010	12/14/2010	6,531.00	6,363.00	168.00
300. EMC CORPORATION	12/21/2009	01/21/2010	5,210.00	5,275.00	-65.00
100. EXELON CORP	05/08/2009	01/05/2010	4,847.00	4,993.00	-146.00
25. FLUOR CORP NEW COM	03/09/2010	05/12/2010	1,334.00	1,124.00	210.00
12.002 FRONTIER COMMUNICATIONS CORP	11/10/2009	07/12/2010	87.00	89.00	-2.00
5.986 FRONTIER COMMUNICATIONS CORP	03/11/2010	07/12/2010	44.00	44.00	
125. J P MORGAN CHASE & CO	12/22/2009	01/21/2010	5,249.00	5,247.00	2.00
25. KELLOGG CO COM	06/21/2010	12/10/2010	1,243.00	1,348.00	-105.00
225. KROGER CO	11/24/2009	05/25/2010	4,535.00	5,162.00	-627.00
25. MONSANTO CO NEW	04/30/2009	03/16/2010	1,798.00	2,106.00	-308.00
25. MONSANTO CO NEW	04/30/2009	03/25/2010	1,780.00	2,106.00	-326.00
50. MONSANTO CO NEW	11/05/2009	03/25/2010	3,560.00	3,472.00	88.00
175. PAYCHEX INC	09/17/2009	07/06/2010	4,376.00	5,213.00	-837.00
50. POTASH CORP SASK INC	02/11/2010	04/05/2010	5,754.00	5,463.00	291.00
25. QUALCOMM INC	05/20/2009	01/29/2010	985.00	1,064.00	-79.00
100. QUALCOMM INC	05/20/2009	03/31/2010	4,195.00	4,255.00	-60.00
225. SAFEWAY INC NEW	05/07/2010	06/08/2010	4,664.00	5,334.00	-670.00
150. SOUTHERN COMPANY	10/16/2009	10/01/2010	5,586.00	4,868.00	718.00
175. UNITEDHEALTH GROUP INC	03/26/2010	07/16/2010	5,308.00	5,804.00	-496.00

1b Total. Combine the amounts in column (f). Enter here and on Schedule D, line 1b

For Paperwork Reduction Act Notice, see the Instructions for Form 1041.

Schedule D-1 (Form 1041) 2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
		TOTAL SHORT-TERM CAPITAL GAIN DIVIDENDS					2.	
6,159.00		75. AIR PRODUCTS & CHEM COM PROPERTY TYPE: SECURITIES 5,543.00					08/31/2010 616.00	09/17/2010
5,445.00		100. AMGEN INC PROPERTY TYPE: SECURITIES 6,098.00					04/15/2010 -653.00	05/14/2010
5,106.00		100. BP PLC ADR SPON PROPERTY TYPE: SECURITIES 4,573.00					11/21/2008 533.00	05/05/2010
3,829.00		75. BP PLC ADR SPON PROPERTY TYPE: SECURITIES 4,252.00					03/12/2010 -423.00	05/05/2010
1,975.00		75. BRISTOL-MYERS SQUIBB CO COM PROPERTY TYPE: SECURITIES 1,808.00					02/17/2005 167.00	08/11/2010
1,809.00		50. CAMECO CORP PROPERTY TYPE: SECURITIES 1,918.00					01/17/2008 -109.00	11/12/2010
2,843.00		75. CAMECO CORP PROPERTY TYPE: SECURITIES 1,602.00					11/17/2008 1,241.00	12/15/2010
1,927.00		25. CHEVRONTXACO CORP PROPERTY TYPE: SECURITIES 1,059.00					02/01/2002 868.00	08/13/2010
3,409.00		175. CISCO SYS INC PROPERTY TYPE: SECURITIES 3,961.00					06/28/2010 -552.00	12/07/2010
2,418.00		50. CONOCOPHILLIPS PROPERTY TYPE: SECURITIES 2,355.00					11/19/2008 63.00	01/28/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
2,885.00		50. CONOCOPHILLIPS PROPERTY TYPE: SECURITIES 2,355.00					11/19/2008	05/04/2010 530.00
2,885.00		50. CONOCOPHILLIPS PROPERTY TYPE: SECURITIES 2,597.00					11/05/2009	05/04/2010 288.00
6,531.00		100. CONOCOPHILLIPS PROPERTY TYPE: SECURITIES 6,363.00					12/02/2010	12/14/2010 168.00
1,361.00		25. DEERE & CO PROPERTY TYPE: SECURITIES 1,009.00					10/03/2008	01/22/2010 352.00
2,931.00		50. DEERE & CO PROPERTY TYPE: SECURITIES 2,017.00					10/03/2008	05/04/2010 914.00
5,210.00		300. EMC CORPORATION PROPERTY TYPE: SECURITIES 5,275.00					12/21/2009	01/21/2010 -65.00
4,847.00		100. EXELON CORP PROPERTY TYPE: SECURITIES 4,993.00					05/08/2009	01/05/2010 -146.00
74,501.00		75000. FED HOME LOAN BKS 4.750% 08/13/10 PROPERTY TYPE: SECURITIES 74,501.00					02/15/2007	08/13/2010
19,260.00		20000. FED HOME LOAN BKS 4.250% 06/11/10 PROPERTY TYPE: SECURITIES 19,260.00					08/11/2006	06/11/2010
1,334.00		25. FLUOR CORP NEW COM PROPERTY TYPE: SECURITIES 1,124.00					03/09/2010	05/12/2010 210.00
87.00		12.002 FRONTIER COMMUNICATIONS CORP PROPERTY TYPE: SECURITIES 89.00					11/10/2009	07/12/2010 -2.00

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
524.00		72.012 FRONTIER COMMUNICATIONS CORP PROPERTY TYPE: SECURITIES 538.00					08/12/2008 -14.00	07/12/2010
44.00		5.986 FRONTIER COMMUNICATIONS CORP PROPERTY TYPE: SECURITIES 44.00					03/11/2010	07/12/2010
		.015 FRONTIER COMMUNICATIONS CORP PROPERTY TYPE: SECURITIES					03/11/2010	07/16/2010
4,130.00		100. GLAXO PLC ADRS PROPERTY TYPE: SECURITIES 5,128.00					11/21/2008 -998.00	01/06/2010
5,249.00		125. J P MORGAN CHASE & CO PROPERTY TYPE: SECURITIES 5,247.00					12/22/2009 2.00	01/21/2010
1,243.00		25. KELLOGG CO COM PROPERTY TYPE: SECURITIES 1,348.00					06/21/2010 -105.00	12/10/2010
4,535.00		225. KROGER CO PROPERTY TYPE: SECURITIES 5,162.00					11/24/2009 -627.00	05/25/2010
1,000.00		25. MERCK & CO INC PROPERTY TYPE: SECURITIES 902.00					08/12/2008 98.00	01/20/2010
1,798.00		25. MONSANTO CO NEW PROPERTY TYPE: SECURITIES 2,106.00					04/30/2009 -308.00	03/16/2010
1,780.00		25. MONSANTO CO NEW PROPERTY TYPE: SECURITIES 2,106.00					04/30/2009 -326.00	03/25/2010
3,560.00		50. MONSANTO CO NEW PROPERTY TYPE: SECURITIES 3,472.00					11/05/2009 88.00	03/25/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
4,376.00		175. PAYCHEX INC PROPERTY TYPE: SECURITIES 5,213.00					09/17/2009 -837.00	07/06/2010
5,570.00		325. PFIZER INC COM PROPERTY TYPE: SECURITIES 8,598.00					03/05/2007 -3,028.00	09/27/2010
5,754.00		50. POTASH CORP SASK INC PROPERTY TYPE: SECURITIES 5,463.00					02/11/2010 291.00	04/05/2010
4,842.00		125. PROGRESS ENERGY INC PROPERTY TYPE: SECURITIES 5,366.00					07/28/2005 -524.00	04/15/2010
985.00		25. QUALCOMM INC PROPERTY TYPE: SECURITIES 1,064.00					05/20/2009 -79.00	01/29/2010
4,195.00		100. QUALCOMM INC PROPERTY TYPE: SECURITIES 4,255.00					05/20/2009 -60.00	03/31/2010
4,664.00		225. SAFEWAY INC NEW PROPERTY TYPE: SECURITIES 5,334.00					05/07/2010 -670.00	06/08/2010
3,129.00		100. SHAW GROUP INC PROPERTY TYPE: SECURITIES 2,786.00					01/30/2009 343.00	10/20/2010
5,586.00		150. SOUTHERN COMPANY PROPERTY TYPE: SECURITIES 4,868.00					10/16/2009 718.00	10/01/2010
2,495.00		175. TYSON FOODS INC PROPERTY TYPE: SECURITIES 2,602.00					02/28/2008 -107.00	02/02/2010
4,286.00		250. TYSON FOODS INC PROPERTY TYPE: SECURITIES 2,273.00					12/01/2008 2,013.00	03/05/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
1,899.00		100. TYSON FOODS INC PROPERTY TYPE: SECURITIES 610.00					12/01/2008	04/06/2010
5,449.00		275. TYSON FOODS INC PROPERTY TYPE: SECURITIES 1,248.00					11/21/2008	04/16/2010
5,308.00		175. UNITEDHEALTH GROUP INC PROPERTY TYPE: SECURITIES 5,804.00					03/26/2010	07/16/2010
22,935.00		375.375 VANGUARD INTL GROWTH FUND ADML - PROPERTY TYPE: SECURITIES 20,000.00					08/18/2010	11/19/2010
23,054.00		834.376 VANGUARD MID CAP INDEX FD - SIGN PROPERTY TYPE: SECURITIES 20,000.00					01/05/2010	11/19/2010
1,406.00		50. VODAFONE GROUP PLC NEW SPONS ADR PROPERTY TYPE: SECURITIES 1,224.00					01/19/2006	11/12/2010
2,631.00		50. BUNGE LIMITED PROPERTY TYPE: SECURITIES 3,451.00					01/07/2010	04/30/2010
3,901.00		75. BUNGE LIMITED PROPERTY TYPE: SECURITIES 4,851.00					01/26/2010	05/04/2010
5,084.00		325. WEATHERFORD INTERNATIONAL LTD PROPERTY TYPE: SECURITIES 5,932.00					04/26/2010	05/06/2010
3,749.00		175. FOSTER WHEELER AG PROPERTY TYPE: SECURITIES 5,647.00					01/05/2010	07/06/2010

**FORM 990-PF - PART IV
CAPITAL GAINS AND LOSSES FOR TAX ON INVESTMENT INCOME**

Kind of Property		Description				P or D	Date acquired	Date sold
Gross sale price less expenses of sale	Depreciation allowed/ allowable	Cost or other basis	FMV as of 12/31/69	Adj. basis as of 12/31/69	Excess of FMV over adj basis		Gain or (loss)	
TOTAL GAIN (LOSS)							----- 6,521. =====	

FORM 990PF, PART I - INTEREST ON TEMPORARY CASH INVESTMENTS
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
FED GOVT OBLIG MONEY MKT FUND (637)	7.	7.
TOTAL	7.	7.
	=====	=====

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
A T & T INC	693.	693.
ABBOTT LABORATORIES	301.	301.
ARCHER DANIELS MIDLAND	236.	236.
BP PLC ADR SPON	84.	84.
BARRICK GOLD CORP	113.	113.
BRISTOL-MYERS SQUIBB CO COM	424.	424.
CAMECO CORP	66.	66.
CENTRAL FUND CANADA	11.	11.
CHEVRONTEXACO CORP	248.	248.
CHINA MOBILE LTD SPONS ADR	91.	91.
COCA COLA COMPANY	396.	396.
COLGATE-PALMOLIVE COMPANY COM	80.	80.
CONOCOPHILLIPS	160.	160.
DEERE & CO	151.	151.
EXXON MOBIL CORPORATION	164.	164.
FED HOME LOAN BKS 4.750% 08/13/10	4,042.	4,042.
FED HOME LOAN BKS 4.375% 06/08/12	2,188.	2,188.
FED HOME LOAN BKS 4.250% 06/11/10	1,165.	1,165.
FED HOME LOAN BKS 4.250% 06/10/11	1,063.	1,063.
FED HOME LOAN BKS 5.375% 08/19/11	2,688.	2,688.
FED HOME LOAN BKS 3.125% 12/13/13	1,563.	1,563.
FLUOR CORP NEW COM	34.	34.
GENERAL ELECTRIC COMPANY	263.	263.
GLAXO PLC ADRS	187.	187.
GOLD FIELDS LTD NEW SPONSORED ADR	56.	56.
GOLDCORP INC NEW	74.	74.
INTEL CORP	252.	252.
ISHARES INC MSCI JAPAN	163.	163.
J P MORGAN CHASE & CO	6.	6.
JOHNSON & JOHNSON	211.	211.
KELLOGG CO COM	81.	81.
KIMBERLY CLARK CORP	132.	132.

FORM 990PF, PART I - DIVIDENDS AND INTEREST FROM SECURITIES

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
KROGER CO	43.	43.
MARKET VECTORS AGRIBUSINESS ETF TR	81.	81.
MERCK & CO INC	428.	428.
MICROSOFT CORP	140.	140.
MONSANTO CO NEW	27.	27.
NEWMONT MINING	125.	125.
NIPPON TELEG & TEL CORP ADR	325.	325.
NORTH STRABANE TWP PA 1.00% 10/01/13	9.	9.
ORACLE SYSTEMS CORP	50.	50.
PAYCHEX INC	109.	109.
PEPSICO INC	188.	188.
PFIZER INC COM	432.	432.
PROCTER & GAMBLE COM	189.	189.
PROGRESS ENERGY INC	155.	155.
QUALCOMM INC	17.	17.
ROYAL DUTCH SHELL PLC SPONS ADR B	336.	336.
SOUTHERN COMPANY	202.	202.
3M CO	39.	39.
TRAVELERS COMPANIES INC	108.	108.
TYSON FOODS INC	25.	25.
UNITEDHEALTH GROUP INC	27.	27.
VANGUARD MID CAP INDEX FD - SIGNAL -1344	3.	3.
VERIZON COMMUNICATIONS	705.	705.
VODAFONE GROUP PLC NEW SPONS ADR	413.	413.
WAL-MART STORES INC COM	177.	177.
WASTE MANAGEMENT INC NEW	189.	189.
BUNGE LIMITED	26.	26.
TOTAL	21,954.	21,954.

FORM 990PF, PART I - LEGAL FEES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME	ADJUSTED NET INCOME	CHARITABLE PURPOSES
LEGAL FEES - PRINCIPAL (ALLOCA	2,300.			
TOTALS	2,300.	2,300.	NONE	NONE

FORM 990PF, PART I - TAXES

=====

DESCRIPTION	REVENUE AND EXPENSES PER BOOKS	NET INVESTMENT INCOME
FOREIGN TAXES	70.	70.
FOREIGN TAXES ON QUALIFIED FOR	22.	22.
FOREIGN TAXES ON NONQUALIFIED	2.	2.
TOTALS	94.	94.

JANE L KELLER CHARITABLE TRUST

25-6719850

FORM 990PF, PART I - OTHER EXPENSES
=====

DESCRIPTION -----	REVENUE AND EXPENSES PER BOOKS -----	NET INVESTMENT INCOME -----
OTHER ALLOCABLE EXPENSE-PRINCI	12.	12.
TOTALS	----- 12. =====	----- 12. =====

FORM 990PF, PART III - OTHER DECREASES IN NET WORTH OR FUND BALANCES

=====

DESCRIPTION -----	AMOUNT -----
ACCRUED INTEREST PAID ON 2010 PURCHASES	8.
ADJUSTMENT FOR ROUNDING	14.

TOTAL	22.
	=====

STATE(S) WHERE THE FOUNDATION IS REGISTERED
=====

PA

990PF, PART VII-B LINE 2b - SECTION 4942a2 EXPLANATION STATEMENT

=====

2010 IS FIRST YEAR FILING FORM 990-PF

FORM 990PF, PART VIII - LIST OF OFFICERS, DIRECTORS, AND TRUSTEES

=====

OFFICER NAME:

SUSQUEHANNA TR & INV CO

ADDRESS:

1570 MANHEIM PIKE, PO BOX 3300
LANCASTER, PA 17604-3300

TITLE:

TRUSTEE / PART-TIME

COMPENSATION 8,851.

TOTAL COMPENSATION: 8,851.

=====

RECIPIENT NAME:
BETHANY CHILDREN'S HOME
ATTN DEVELOPMENT OFFICE
ADDRESS:
1863 BETHANY RD
WOMELSDORF, PA 19567-9214
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE FINANCIAL SUPPORT TO ORGANIZATION
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 4,755.

RECIPIENT NAME:
CHICHESTER SCHOOL DISTRICT
ATTN BUSINESS ADMINISTRATOR
ADDRESS:
PO BOX 2100
BOOTHWYN, PA 19061-2100
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE FINANCIAL SUPPORT TO SCHOOL DISTRICT
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 3,170.

RECIPIENT NAME:
EPHRATA AREA SCHOOL DISTRICT
ATTN BUSINESS MANAGER
ADDRESS:
803 OAK BLVD
EPHRATA, PA 17522
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE FINANCIAL SUPPORT TO SCHOOL DISTRICT
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 3,170.

RECIPIENT NAME:
BETHANY UNITED CHURCH OF CHRIST
ADDRESS:
140 E MAIN ST
EPHRATA, PA 17522
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE FINANCIAL SUPPORT TO CHURCH
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 12,681.

RECIPIENT NAME:
MILLERSVILLE UNIVERSITY
C/O FRANCIS SCHODOWSKI
ADDRESS:
PO BOX 1002
MILLERSVILLE, PA 17551-0302
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE FINANCIAL SUPPORT TO UNIVERSITY
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 3,170.

RECIPIENT NAME:
ZION REFORMED UNITED CHURCH OF
CHRIST
ADDRESS:
1356 APPLE ST
EPHRATA, PA 17522
RELATIONSHIP:
NONE
PURPOSE OF GRANT:
PROVIDE FINANCIAL SUPPORT TO CHURCH
FOUNDATION STATUS OF RECIPIENT:
N/A
AMOUNT OF GRANT PAID 4,755.

TOTAL GRANTS PAID: 31,701.
=====

FEDERAL CAPITAL GAIN DIVIDENDS
=====

SHORT-TERM CAPITAL GAIN DIVIDENDS

FED GOVT OBLIG MONEY MKT FUND (637)

2.00

TOTAL SHORT-TERM CAPITAL GAIN DIVIDENDS

2.00

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