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Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

2012

Open to Public Inspection

Department of the Treasury Internal Revenue Service

The organization may have to use a copy of this return to satisfy state reporting requirements.

A For the 2012 calendar year, or tax year beginning, 2012, and ending

Form header section containing organization name (JOHN CHABOT EDUCATIONAL FOUNDATION TRUST), address, principal officer (SAME AS C ABOVE), and identification numbers.

Part I Summary

Summary table with columns for Activities & Governance, Revenue, Expenses, and Net Assets of Fund Balance. Includes rows for mission statement, revenue, and expenses.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete.

Signature block for Rodney W. Cote, Vice President & Trust Officer, dated 5/6/2013.

Preparer information for Karen Hart, MACPAGE LLC, dated 5/3/13.

May the IRS discuss this return with the preparer shown above? (see instructions) [X] Yes [] No

SCANNED MAY 1 2013

Handwritten marks: 97 and 20

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response to any question in this Part III

1 Briefly describe the organization's mission

STUDENT FINANCIAL AID

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? Yes No

If 'Yes,' describe these new services on Schedule O

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? Yes No

If 'Yes,' describe these changes on Schedule O

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses Section 501(c)(3) and 501(c)(4) organizations and section 4947(a)(1) trusts are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported

4 a (Code _____) (Expenses \$ 29,000. including grants of \$ 29,000.) (Revenue \$ _____)

SCHOLARSHIPS FOR STUDENTS WHO ARE GRADUATES OF LIVERMORE FALLS HIGH SCHOOL, GRADE POINT AVERAGE OF AT LEAST 3.0, TO ATTEND AN UNDERGRADUATE PROGRAM AT AN ACCREDITED COLLEGE OR UNIVERSITY

4 b (Code _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)

4 c (Code _____) (Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)

4 d Other program services (Describe in Schedule O)

(Expenses \$ _____ including grants of \$ _____) (Revenue \$ _____)

4 e Total program service expenses ▶ 29,000.

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If 'Yes,' complete Schedule A	X	
2 Is the organization required to complete Schedule B, Schedule of Contributors (see instructions)?	X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If 'Yes,' complete Schedule C, Part I		X
4 Section 501(c)(3) organizations Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If 'Yes,' complete Schedule C, Part II		X
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Revenue Procedure 98-19? If 'Yes,' complete Schedule C, Part III		X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If 'Yes,' complete Schedule D, Part I		X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas or historic structures? If 'Yes,' complete Schedule D, Part II		X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If 'Yes,' complete Schedule D, Part III		X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability; serve as a custodian for amounts not listed in Part X, or provide credit counseling, debt management credit repair, or debt negotiation services? If 'Yes,' complete Schedule D, Part IV		X
10 Did the organization, directly or through a related organization, hold assets in temporarily restricted endowments, permanent endowments, or quasi-endowments? If 'Yes,' complete Schedule D, Part V		X
11 If the organization's answer to any of the following questions is 'Yes', then complete Schedule D, Parts VI, VII, VIII, IX, or X as applicable.		
a Did the organization report an amount for land, buildings and equipment in Part X, line 10? If 'Yes,' complete Schedule D, Part VI		X
b Did the organization report an amount for investments – other securities in Part X, line 12 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VII		X
c Did the organization report an amount for investments – program related in Part X, line 13 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part VIII		X
d Did the organization report an amount for other assets in Part X, line 15 that is 5% or more of its total assets reported in Part X, line 16? If 'Yes,' complete Schedule D, Part IX		X
e Did the organization report an amount for other liabilities in Part X, line 25? If 'Yes,' complete Schedule D, Part X		X
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If 'Yes,' complete Schedule D, Part X		X
12 a Did the organization obtain separate, independent audited financial statements for the tax year? If 'Yes,' complete Schedule D, Parts XI, and XII		X
b Was the organization included in consolidated, independent audited financial statements for the tax year? If 'Yes,' and if the organization answered 'No' to line 12a, then completing Schedule D, Parts XI and XII is optional		X
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If 'Yes,' complete Schedule E		X
14 a Did the organization maintain an office, employees, or agents outside of the United States?		X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If 'Yes,' complete Schedule F, Parts I and IV		X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or assistance to any organization or entity located outside the United States? If 'Yes,' complete Schedule F, Parts II and IV		X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or assistance to individuals located outside the United States? If 'Yes,' complete Schedule F, Parts III and IV		X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If 'Yes,' complete Schedule G, Part I (see instructions)		X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If 'Yes,' complete Schedule G, Part II		X
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If 'Yes,' complete Schedule G, Part III		X
20 a Did the organization operate one or more hospital facilities? If 'Yes,' complete Schedule H		X
b If 'Yes' to line 20a, did the organization attach a copy of its audited financial statements to this return?		

Part IV Checklist of Required Schedules (continued)

	Yes	No
21 Did the organization report more than \$5,000 of grants and other assistance to governments and organizations in the United States on Part IX, column (A), line 1? <i>If 'Yes,' complete Schedule I, Parts I and II</i>		X
22 Did the organization report more than \$5,000 of grants and other assistance to individuals in the United States on Part IX, column (A), line 2? <i>If 'Yes,' complete Schedule I, Parts I and III</i>	X	
23 Did the organization answer 'Yes' to Part VII, Section A, line 3, 4, or 5 about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? <i>If 'Yes,' complete Schedule J</i>		X
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, and that was issued after December 31, 2002? <i>If 'Yes,' answer lines 24b through 24d and complete Schedule K. If 'No,' go to line 25</i>		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an 'on behalf of' issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3) and 501(c)(4) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? <i>If 'Yes,' complete Schedule L, Part I</i>		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? <i>If 'Yes,' complete Schedule L, Part I</i>		X
26 Was a loan to or by a current or former officer, director, trustee, key employee, highest compensated employee, or disqualified person outstanding as of the end of the organization's tax year? <i>If 'Yes,' complete Schedule L, Part II</i>		X
27 Did the organization provide a grant or other assistance to an officer, director, trustee, key employee, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity or family member of any of these persons? <i>If 'Yes,' complete Schedule L, Part III</i>		X
28 Was the organization a party to a business transaction with one of the following parties (see Schedule L, Part IV instructions for applicable filing thresholds, conditions, and exceptions)		
a A current or former officer, director, trustee, or key employee? <i>If 'Yes,' complete Schedule L, Part IV</i>		X
b A family member of a current or former officer, director, trustee, or key employee? <i>If 'Yes,' complete Schedule L, Part IV</i>		X
c An entity of which a current or former officer, director, trustee, or key employee (or a family member thereof) was an officer, director, trustee, or direct or indirect owner? <i>If 'Yes,' complete Schedule L, Part IV</i>		X
29 Did the organization receive more than \$25,000 in non-cash contributions? <i>If 'Yes,' complete Schedule M</i>		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? <i>If 'Yes,' complete Schedule M</i>		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? <i>If 'Yes,' complete Schedule N, Part I</i>		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? <i>If 'Yes,' complete Schedule N, Part II</i>		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? <i>If 'Yes,' complete Schedule R, Part I</i>		X
34 Was the organization related to any tax-exempt or taxable entity? <i>If 'Yes,' complete Schedule R, Parts II, III, IV, and V, line 1</i>		X
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b If 'Yes' to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? <i>If 'Yes,' complete Schedule R, Part V, line 2</i>		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? <i>If 'Yes,' complete Schedule R, Part V, line 2</i>		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? <i>If 'Yes,' complete Schedule R, Part VI</i>		X
38 Did the organization complete Schedule O and provide explanations in Schedule O for Part VI, lines 11b and 19? Note. All Form 990 filers are required to complete Schedule O	X	

BAA

Form 990 (2012)

Part V Statements Regarding Other IRS Filings and Tax Compliance

Check if Schedule O contains a response to any question in this Part V

		Yes	No
1 a	Enter the number reported in Box 3 of Form 1096. Enter -0- if not applicable. 1 a 0		
1 b	Enter the number of Forms W-2G included in line 1a. Enter -0- if not applicable. 1 b 0		
c	Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners? 1 c		
2 a	Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return. 2 a 0		
b	If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note. If the sum of lines 1a and 2a is greater than 250, you may be required to e-file (see instructions) 2 b		
3 a	Did the organization have unrelated business gross income of \$1,000 or more during the year? 3 a		X
b	If 'Yes,' has it filed a Form 990-T for this year? If 'No,' provide an explanation in Schedule O 3 b		
4 a	At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)? 4 a		X
b	If 'Yes,' enter the name of the foreign country. See instructions for filing requirements for Form TD F 90-22.1, Report of Foreign Bank and Financial Accounts 4 b		
5 a	Was the organization a party to a prohibited tax shelter transaction at any time during the tax year? 5 a		X
b	Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction? 5 b		X
c	If 'Yes,' to line 5a or 5b, did the organization file Form 8886-T? 5 c		
6 a	Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions? 6 a		X
b	If 'Yes,' did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? 6 b		
7	Organizations that may receive deductible contributions under section 170(c).		
a	Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor? 7 a		X
b	If 'Yes,' did the organization notify the donor of the value of the goods or services provided? 7 b		
c	Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282? 7 c		X
d	If 'Yes,' indicate the number of Forms 8282 filed during the year. 7 d		
e	Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? 7 e		X
f	Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? 7 f		X
g	If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required? 7 g		
h	If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C? 7 h		
8	Sponsoring organizations maintaining donor advised funds and section 509(a)(3) supporting organizations. Did the supporting organization, or a donor advised fund maintained by a sponsoring organization, have excess business holdings at any time during the year? 8		
9	Sponsoring organizations maintaining donor advised funds.		
a	Did the organization make any taxable distributions under section 4966? 9 a		
b	Did the organization make a distribution to a donor, donor advisor, or related person? 9 b		
10	Section 501(c)(7) organizations. Enter.		
a	Initiation fees and capital contributions included on Part VIII, line 12 10 a		
b	Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities 10 b		
11	Section 501(c)(12) organizations. Enter		
a	Gross income from members or shareholders 11 a		
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them.) 11 b		
12 a	Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041? 12 a		
b	If 'Yes,' enter the amount of tax-exempt interest received or accrued during the year 12 b		
13	Section 501(c)(29) qualified nonprofit health insurance issuers.		
a	Is the organization licensed to issue qualified health plans in more than one state? Note. See the instructions for additional information the organization must report on Schedule O 13 a		
b	Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans 13 b		
c	Enter the amount of reserves on hand 13 c		
14 a	Did the organization receive any payments for indoor tanning services during the tax year? 14 a		X
b	If 'Yes,' has it filed a Form 720 to report these payments? If 'No,' provide an explanation in Schedule O 14 b		

Part VI Governance, Management and Disclosure For each 'Yes' response to lines 2 through 7b below, and for a 'No' response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes in Schedule O. See instructions.

Check if Schedule O contains a response to any question in this Part VI

Section A. Governing Body and Management

		Yes	No
1 a	Enter the number of voting members of the governing body at the end of the tax year. If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain in Schedule O		
1 b	Enter the number of voting members included in line 1a, above, who are independent		
2	Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee or key employee?		X
3	Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors or trustees, or key employees to a management company or other person?		X
4	Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?		X
5	Did the organization become aware during the year of a significant diversion of the organization's assets?		X
6	Did the organization have members or stockholders?		X
7 a	Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?		X
7 b	Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or other persons other than the governing body?		X
8	Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following		
8 a	The governing body?	X	
8 b	Each committee with authority to act on behalf of the governing body?	X	
9	Is there any officer, director or trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If 'Yes,' provide the names and addresses in Schedule O		X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

		Yes	No
10 a	Did the organization have local chapters, branches, or affiliates?		X
10 b	If 'Yes,' did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
11 a	Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?		X
11 b	Describe in Schedule O the process, if any, used by the organization to review this Form 990 SEE SCHEDULE O		
12 a	Did the organization have a written conflict of interest policy? If 'No,' go to line 13		X
12 b	Were officers, directors or trustees, and key employees required to disclose annually interests that could give rise to conflicts?		
12 c	Did the organization regularly and consistently monitor and enforce compliance with the policy? If 'Yes,' describe in Schedule O how this is done		
13	Did the organization have a written whistleblower policy?		X
14	Did the organization have a written document retention and destruction policy?		X
15	Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
15 a	The organization's CEO, Executive Director, or top management official		X
15 b	Other officers of key employees of the organization		X
	If 'Yes' to line 15a or 15b, describe the process in Schedule O (See instructions.)		
16 a	Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
16 b	If 'Yes,' did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and taken steps to safeguard the organization's exempt status with respect to such arrangements?		

Section C. Disclosure

- 17** List the states with which a copy of this Form 990 is required to be filed ▶ NONE
- 18** Section 6104 requires an organization to make its Forms 1023 (or 1024 if applicable), 990, and 990-T (501(c)(3)s only) available for public inspection. Indicate how you make these available. Check all that apply.
 Own website Another's website Upon request Other (explain in Schedule O)
- 19** Describe in Schedule O whether (and if so, how) the organization makes its governing documents, conflict of interest policy, and financial statements available to the public during the tax year. SEE SCHEDULE O
- 20** State the name, physical address, and telephone number of the person who possesses the books and records of the organization
 ▶ ANDROSCOGGIN BANK 30 LISBON STREET LEWISTON, ME 04243 (207) 897-3491

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent Contractors

Check if Schedule O contains a response to any question in this Part VII

Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees

1 a Complete this table for all persons required to be listed Report compensation for the calendar year ending with or within the organization's tax year

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation Enter -0- in columns (D), (E), and (F) if no compensation was paid
- List all of the organization's **current** key employees, if any. See instructions for definition of 'key employee'
- List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (Box 5 of Form W-2 and/or Box 7 of Form 1099-MISC) of more than \$100,000 from the organization and any related organizations
- List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
- List all of the organization's **former directors or trustees** that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations

List persons in the following order individual trustees or directors, institutional trustees; officers, key employees, highest compensated employees, and former such persons

Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee

(A) Name and Title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099-MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) JOHN CHABOT TRUSTEE	0	X					0.	0.	0.	
(2) ANDROSCOGGIN BANK TRUSTEE	2		X				8,740.	0.	0.	
(3) MSAD 36 TRUSTEE	0		X				0.	0.	0.	
(4) -----										
(5) -----										
(6) -----										
(7) -----										
(8) -----										
(9) -----										
(10) -----										
(11) -----										
(12) -----										
(13) -----										
(14) -----										

Part VII Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees (cont)

(A) Name and title	(B) Average hours per week (list any hours for related organizations below dotted line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC)	(E) Reportable compensation from related organizations (W-2/1099 MISC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(15) -----										
(16) -----										
(17) -----										
(18) -----										
(19) -----										
(20) -----										
(21) -----										
(22) -----										
(23) -----										
(24) -----										
(25) -----										
1 b Sub-total							8,740.	0.	0.	
c Total from continuation sheets to Part VII, Section A							0.	0.	0.	
d Total (add lines 1b and 1c)							8,740.	0.	0.	

2 Total number of individuals (including but not limited to those listed above) who received more than \$100,000 of reportable compensation from the organization **0**

	Yes	No
3 Did the organization list any former officer, director or trustee, key employee, or highest compensated employee on line 1a? <i>If 'Yes,' complete Schedule J for such individual</i>		X
4 For any individual listed on line 1a, is the sum of reportable compensation and other compensation from the organization and related organizations greater than \$150,000? <i>If 'Yes,' complete Schedule J for such individual</i>		X
5 Did any person listed on line 1a receive or accrue compensation from any unrelated organization or individual for services rendered to the organization? <i>If 'Yes,' complete Schedule J for such person</i>		X

Section B. Independent Contractors

1 Complete this table for your five highest compensated independent contractors that received more than \$100,000 of compensation from the organization Report compensation for the calendar year ending with or within the organization's tax year.

(A) Name and business address	(B) Description of services	(C) Compensation

2 Total number of independent contractors (including but not limited to those listed above) who received more than \$100,000 in compensation from the organization **0**

Part VIII Statement of Revenue

Check if Schedule O contains a response to any question in this Part VIII

		(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512, 513, or 514	
CONTRIBUTIONS, GIFTS, GRANTS AND OTHER SIMILAR AMOUNTS	1 a Federated campaigns	1 a				
	b Membership dues	1 b				
	c Fundraising events	1 c				
	d Related organizations	1 d				
	e Government grants (contributions)	1 e				
	f All other contributions, gifts, grants, and similar amounts not included above	1 f 450,158.				
	g Noncash contributions included in lns 1a-1f \$					
h Total. Add lines 1a-1f		450,158.				
PROGRAM SERVICE REVENUE	Business Code					
	2 a -----					
	b -----					
	c -----					
	d -----					
	e -----					
	f All other program service revenue					
g Total. Add lines 2a-2f						
OTHER REVENUE	3 Investment income (including dividends, interest and other similar amounts)		30,117.		30,117.	
	4 Income from investment of tax-exempt bond proceeds					
	5 Royalties					
	6 a Gross rents	(i) Real				
		(ii) Personal				
		b Less rental expenses				
		c Rental income or (loss)				
	d Net rental income or (loss)					
	7 a Gross amount from sales of assets other than inventory	(i) Securities	717,097.			
		(ii) Other				
		b Less cost or other basis and sales expenses	642,674.			
		c Gain or (loss)	74,423.			
	d Net gain or (loss)		74,423.		74,423.	
	8 a Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c) See Part IV, line 18	a				
		b Less: direct expenses				
c Net income or (loss) from fundraising events						
9 a Gross income from gaming activities. See Part IV, line 19	a					
	b Less direct expenses					
	c Net income or (loss) from gaming activities					
10 a Gross sales of inventory, less returns and allowances	a					
	b Less cost of goods sold					
	c Net income or (loss) from sales of inventory					
Miscellaneous Revenue						
Business Code						
11 a -----						
b -----						
c -----						
d All other revenue						
e Total. Add lines 11a-11d						
12 Total revenue. See instructions		554,698.	0.	0.	104,540.	

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A)

Check if Schedule O contains a response to any question in this Part IX

Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
1 Grants and other assistance to governments and organizations in the United States. See Part IV, line 21				
2 Grants and other assistance to individuals in the United States. See Part IV, line 22	29,000.	29,000.		
3 Grants and other assistance to governments, organizations, and individuals outside the United States. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	8,740.	0.	8,740.	0.
6 Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)	0.	0.	0.	0.
7 Other salaries and wages				
8 Pension plan accruals and contributions (include section 401(k) and section 403(b) employer contributions)				
9 Other employee benefits				
10 Payroll taxes				
11 Fees for services (non-employees)				
a Management				
b Legal				
c Accounting	975.		975.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees				
g Other (If line 11g amt exceeds 10% of line 25, column (A) amt, list line 11g expenses on Sch O)				
12 Advertising and promotion				
13 Office expenses				
14 Information technology				
15 Royalties				
16 Occupancy				
17 Travel				
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings				
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization				
23 Insurance				
24 Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
a FOREIGN TAXES	492.		492.	
b -----				
c -----				
d -----				
e All other expenses				
25 Total functional expenses. Add lines 1 through 24e.	39,207.	29,000.	10,207.	0.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720)				

Part X Balance Sheet

Check if Schedule O contains a response to any question in this Part X

		(A) Beginning of year		(B) End of year
ASSETS	1	Cash – non-interest-bearing	62.	1
	2	Savings and temporary cash investments	83,759.	2 95,662.
	3	Pledges and grants receivable, net		3
	4	Accounts receivable, net		4
	5	Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees Complete Part II of Schedule L		5
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions) Complete Part II of Schedule L		6
	7	Notes and loans receivable, net		7
	8	Inventories for sale or use		8
	9	Prepaid expenses and deferred charges		9
	10a	Land, buildings, and equipment cost or other basis Complete Part VI of Schedule D	10a	
	b	Less accumulated depreciation	10b	10c
	11	Investments – publicly traded securities	968,022.	11 1,471,672.
	12	Investments – other securities See Part IV, line 11		12
	13	Investments – program-related See Part IV, line 11		13
	14	Intangible assets		14
	15	Other assets See Part IV, line 11		15
16	Total assets. Add lines 1 through 15 (must equal line 34)	1,051,843.	16 1,567,334.	
LIABILITIES	17	Accounts payable and accrued expenses		17
	18	Grants payable		18
	19	Deferred revenue		19
	20	Tax-exempt bond liabilities		20
	21	Escrow or custodial account liability Complete Part IV of Schedule D		21
	22	Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons Complete Part II of Schedule L		22
	23	Secured mortgages and notes payable to unrelated third parties		23
	24	Unsecured notes and loans payable to unrelated third parties		24
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24) Complete Part X of Schedule D		25
	26	Total liabilities. Add lines 17 through 25	0.	26 0.
NET ASSETS OR FUND BALANCES	Organizations that follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.			
	27	Unrestricted net assets		27
	28	Temporarily restricted net assets		28
	29	Permanently restricted net assets		29
	Organizations that do not follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 30 through 34.			
	30	Capital stock or trust principal, or current funds	205,560.	30 205,560.
	31	Paid-in or capital surplus, or land, building, or equipment fund		31
	32	Retained earnings, endowment, accumulated income, or other funds	846,283.	32 1,361,774.
33	Total net assets or fund balances	1,051,843.	33 1,567,334.	
34	Total liabilities and net assets/fund balances	1,051,843.	34 1,567,334.	

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Part XI Reconciliation of Net Assets

Check if Schedule O contains a response to any question in this Part XI

1	Total revenue (must equal Part VIII, column (A), line 12)	1	554,698.
2	Total expenses (must equal Part IX, column (A), line 25)	2	39,207.
3	Revenue less expenses. Subtract line 2 from line 1	3	515,491.
4	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	4	1,051,843.
5	Net unrealized gains (losses) on investments	5	
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain in Schedule O)	9	0.
10	Net assets or fund balances at end of year Combine lines 3 through 9 (must equal Part X, line 33, column (B))	10	1,567,334.

Part XII Financial Statements and Reporting

Check if Schedule O contains a response to any question in this Part XII

		Yes	No
1	Accounting method used to prepare the Form 990 <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked 'Other,' explain in Schedule O.		
2 a	Were the organization's financial statements compiled or reviewed by an independent accountant? If 'Yes,' check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
2 b	Were the organization's financial statements audited by an independent accountant? If 'Yes,' check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		X
2 c	If 'Yes' to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O		
3 a	As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		X
3 b	If 'Yes,' did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits		

BAA

Form 990 (2012)

SCHEDULE A
(Form 990 or 990-EZ)

Public Charity Status and Public Support

OMB No 1545-0047

2012

Department of the Treasury
Internal Revenue Service

Complete if the organization is a section 501(c)(3) organization or a section 4947(a)(1) nonexempt charitable trust.

Open to Public Inspection

▶ Attach to Form 990 or Form 990-EZ. ▶ See separate instructions.

Name of the organization	JOHN CHABOT EDUCATIONAL FOUNDATION TRUST C/O ANDROSCOGGIN SAVINGS BANK	Employer identification number	01-6114884
---------------------------------	---	---------------------------------------	------------

Part I Reason for Public Charity Status (All organizations must complete this part.) See instructions.

The organization is not a private foundation because it is (For lines 1 through 11, check only one box.)

- 1 A church, convention of churches or association of churches described in **section 170(b)(1)(A)(i)**.
- 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E.)
- 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state
- 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- 9 An organization that normally receives (1) more than 33-1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions – subject to certain exceptions, and (2) no more than 33-1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- 10 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- 11 An organization organized and operated exclusively for the benefit of, to perform the functions of, or carry out the purposes of one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2). See **section 509(a)(3)**. Check the box that describes the type of supporting organization and complete lines 11e through 11h.
 - a Type I b Type II c Type III – Functionally integrated d Type III – Non-functionally integrated
- e By checking this box, I certify that the organization is not controlled directly or indirectly by one or more disqualified persons other than foundation managers and other than one or more publicly supported organizations described in section 509(a)(1) or section 509(a)(2).
- f If the organization received a written determination from the IRS that is a Type I, Type II or Type III supporting organization, check this box
- g Since August 17, 2006, has the organization accepted any gift or contribution from any of the following persons?
 - (i) A person who directly or indirectly controls, either alone or together with persons described in (ii) and (iii) below, the governing body of the supported organization?
 - (ii) A family member of a person described in (i) above?
 - (iii) A 35% controlled entity of a person described in (i) or (ii) above?

	Yes	No
11 g (i)		X
11 g (ii)		X
11 g (iii)		X

	(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-9 above or IRC section (see instructions))	(iv) Is the organization in column (i) listed in your governing document?		(v) Did you notify the organization in column (i) of your support?		(vi) Is the organization in column (i) organized in the U.S.?		(vii) Amount of monetary support
				Yes	No	Yes	No	Yes	No	
(A)	STUDENTS OF MSAD	36		X		X		X		29,000.
(B)										
(C)										
(D)										
(E)										
Total										29,000.

BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule A (Form 990 or 990-EZ) 2012

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions, and membership fees received (Do not include any 'unusual grants.')						
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3						
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f).						
6 Public support. Subtract line 5 from line 4						

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
7 Amounts from line 4						
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
11 Total support. Add lines 7 through 10						
12 Gross receipts from related activities, etc (see instructions)					12	
13 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here ▶ <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2012 (line 6, column (f) divided by line 11, column (f))	14	%
15 Public support percentage from 2011 Schedule A, Part II, line 14	15	%
16a 33-1/3% support test – 2012. If the organization did not check the box on line 13, and the line 14 is 33-1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
b 33-1/3% support test – 2011. If the organization did not check a box on line 13 or 16a, and line 15 is 33-1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization. ▶ <input type="checkbox"/>		
17a 10%-facts-and-circumstances test – 2012. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
b 10%-facts-and-circumstances test – 2011. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the 'facts-and-circumstances' test, check this box and stop here. Explain in Part IV how the organization meets the 'facts-and-circumstances' test. The organization qualifies as a publicly supported organization ▶ <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions ▶ <input type="checkbox"/>		

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 9 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal yr beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
1 Gifts, grants, contributions and membership fees received (Do not include any 'unusual grants'.)						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support (Subtract line 7c from line 6)						

Section B. Total Support

Calendar year (or fiscal yr beginning in) ▶	(a) 2008	(b) 2009	(c) 2010	(d) 2011	(e) 2012	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part IV.)						
13 Total support. (Add lns 9, 10c, 11, and 12)						

14 First five years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and **stop here**

Section C. Computation of Public Support Percentage

15 Public support percentage for 2012 (line 8, column (f) divided by line 13, column (f))	15	%
16 Public support percentage from 2011 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2012 (line 10c, column (f) divided by line 13, column (f))	17	%
18 Investment income percentage from 2011 Schedule A, Part III, line 17	18	%

19a 33-1/3% support tests – 2012. If the organization did not check the box on line 14, and line 15 is more than 33-1/3%, and line 17 is not more than 33-1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization

b 33-1/3% support tests – 2011. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33-1/3%, and line 18 is not more than 33-1/3%, check this box and **stop here**. The organization qualifies as a publicly supported organization.

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions

SCHEDULE I
(Form 990)

**Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States**

OMB No 1545-0047

2012

Complete if the organization answered 'Yes' to Form 990, Part IV, line 21 or 22.
▶ Attach to Form 990.

**Open to Public
Inspection**

Department of the Treasury
Internal Revenue Service

Name of the organization

Employer identification number

JOHN CHABOT EDUCATIONAL FOUNDATION TRUST

01-6114884

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance?

Yes **No**

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States **SEE PART IV**

Part II Grants and Other Assistance to Governments and Organizations in the United States. Complete if the organization answered 'Yes' to Form 990, Part IV, line 21 for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section if applicable	(d) Amount of cash grant	(e) Amount of non-cash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of non-cash assistance	(h) Purpose of grant or assistance
(1) -----							
(2) -----							
(3) -----							
(4) -----							
(5) -----							
(6) -----							
(7) -----							
(8) -----							

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table **0**

3 Enter total number of other organizations listed in the line 1 table **0**

BAA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

TEEA3901L 11/30/12

Schedule I (Form 990) (2012)

SCHEDULE O
(Form 990 or 990-EZ)

Supplemental Information to Form 990 or 990-EZ

OMB No 1545-0047

2012

**Open to Public
Inspection**

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

Department of the Treasury
Internal Revenue Service

Name of the organization **JOHN CHABOT EDUCATIONAL FOUNDATION TRUST**
C/O ANDROSCOGGIN SAVINGS BANK

Employer identification number
01-6114884

FORM 990, PART VI, LINE 11B - FORM 990 REVIEW PROCESS

THE BANK, AS TRUSTEE, REVIEWS AND SIGNS THE 990

FORM 990, PART VI, LINE 19 - OTHER ORGANIZATION DOCUMENTS PUBLICLY AVAILABLE

THE ORGANIZATION MAKES ITS GOVERNING DOCUMENTS, POLICIES AND FINANCIAL STATEMENTS

AVAILABLE TO THE PUBLIC UPON REQUEST.

Chabot John Educational Foundation Trust

Account #: 1359

Tax Worksheet: From 1/1/2012 to 12/31/2012

Trust Category: Charitable Trust
 Dates Open: 7/29/1994 to Present
 Trust Year End: December
 Date Printed: 02/07/2013

Admin Officer: Rod Cote, CTFA
 Invest Officer: Barry Kohler, JD, CFP®, CLU
 Tax State: Maine
 Tax ID: 01-6114884

Capital Gains and Losses

Individual Transactions

Short-Term

Description of Security	Cusip	Shares/Par	Acquired	Date Sold	Days Held	Income	Principal	Cost Basis	Gain/Loss
Kinder Morgan Management	49455U100	0 118470	02/23/2012	05/24/2012	91	0 00	8 46	-9 37	-0 91
Vanguard REIT ETF	922908553	30 000000	11/23/2011	09/21/2012	303	0 00	1,994 66	-1,576 50	418 16
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	4 600000	12/08/2011	09/21/2012	288	0 00	217 40	-185 56	31 84
Bank of New York Mellon Corp	064058100	130 000000	11/23/2011	09/21/2012	303	0 00	3,054 94	-2,321 80	733 14
Cisco Systems	17275R102	50 000000	11/23/2011	09/21/2012	303	0 00	947 48	-880 50	66 98
Conocophillips Inc	20825C104	50 000000	06/05/2012	09/21/2012	108	0 00	2,864 93	-2,597 50	267 43
Johnson & Johnson	478160104	110 000000	11/23/2011	09/21/2012	303	0 00	7,615 14	-6,842 00	773 14
Medtronic Inc	585055106	110 000000	11/23/2011	09/21/2012	303	0 00	4,768 39	-3,754 19	1,014 20
Vanguard Telecom Svc ETF	92204A884	190 000000	11/23/2011	09/21/2012	303	0 00	14,451 10	-11,227 10	3,224 00
Walgreen Co	931422109	30 000000	11/23/2011	09/21/2012	303	0 00	1,059 88	-972 60	87 28
Wells Fargo & Company New	949746101	90 000000	11/23/2011	09/21/2012	303	0 00	3,149 04	-2,115 90	1,033 14
ABB Limited	000375204	670 000000	11/23/2011	09/21/2012	303	0 00	13,098 28	-11,142 10	1,956 18
Cenovus Energy Inc	15135U109	120 000000	11/23/2011	09/21/2012	303	0 00	4,253 91	-3,502 80	751 11
Vale SA ADR	91912E105	350 000000	11/23/2011	09/21/2012	303	0 00	6,702 39	-7,938 00	-1,235 61
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	20 510000	03/30/2012	10/09/2012	193	0 00	249 81	-240 17	9 64
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	78 013000	12/23/2011	10/09/2012	291	0 00	950 20	-913 53	36 67
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	1 865000	03/30/2012	10/09/2012	193	22 72	0 00	-21 84	0 88
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	6 757000	12/23/2011	10/09/2012	291	82 30	0 00	-79 12	3 18
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ***)	921937850	0 355000	03/30/2012	10/09/2012	193	3 79	0 00	-3 77	0 02
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ***)	921937850	2 831000	12/23/2011	10/09/2012	291	30 20	0 00	-29 98	0 22
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ***)	921937850	1 064000	03/30/2012	10/09/2012	193	0 00	11 35	-11 29	0 06
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ***)	921937850	14 508000	12/23/2011	10/09/2012	291	0 00	154 80	-153 64	1 16
Short-Term Total						139.01	65,552.16	-56,519.26	9,171.91

Long-Term

Description of Security	Cusip	Shares/Par	Acquired	Date Sold	Days Held	Income	Principal	Cost Basis	Gain/Loss
Kinder Morgan Management	49455U100	0 042230	06/11/2010	05/24/2012	713	0 00	3 01	-2 06	0 95
Phillips 66	718546104	40 000000	05/02/2007	06/05/2012	1,861	0 00	1,192 42	-1,270 13	-77 71
Phillips 66	718546104	50 000000	10/29/2010	06/05/2012	585	0 00	1,490 53	-1,354 67	135 86
Kinder Morgan Management	49455U100	0 108200	06/11/2010	08/30/2012	811	0 00	7 96	-5 20	2 76
Vanguard REIT ETF	922908553	100 000000	12/20/2010	09/21/2012	641	0 00	6,648 86	-5,422 57	1,226 29
Vanguard REIT ETF	922908553	200 000000	12/20/2010	09/21/2012	641	0 00	13,297 72	-10,845 14	2,452 58
iShares Core S&P Small-Cap ETF	464287804	300 000000	06/11/2010	09/21/2012	833	0 00	23,795 50	-17,012 67	6,782 83
iShares Core S&P Small-Cap ETF	464287804	150 000000	12/20/2007	09/21/2012	1,737	0 00	11,897.75	-9,718 50	2,179 25

Chabot John Educational Foundation Trust

Account #: 1359

Tax Worksheet: From 1/1/2012 to 12/31/2012

Trust Category: Charitable Trust
 Dates Open: 7/29/1994 to Present
 Trust Year End: December
 Date Printed: 02/07/2013

Admin Officer: Rod Cote, CTFA
 Invest Officer: Barry Kohler, JD, CFP®, CLU
 Tax State: Maine
 Tax ID: 01-6114884

Capital Gains and Losses

Individual Transactions

Long-Term

Description of Security	Cusip	Shares/Par	Acquired	Date Sold	Days Held	Income	Principal	Cost Basis	Gain/Loss
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	7.727000	12/20/2007	09/21/2012	1,737	459.76	0.00	-586.40	-126.64
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	6.679000	12/20/2006	09/21/2012	2,102	397.40	0.00	-501.13	-103.73
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	1.475000	12/29/2005	09/21/2012	2,458	87.76	0.00	-99.31	-11.55
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	140.281000	06/11/2010	09/21/2012	833	0.00	8,346.72	-7,000.00	1,346.72
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	29.606000	12/17/2008	09/21/2012	1,374	0.00	1,761.56	-1,146.64	614.92
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	26.211000	12/20/2007	09/21/2012	1,737	0.00	1,559.55	-1,989.15	-429.60
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	22.377000	12/20/2006	09/21/2012	2,102	0.00	1,331.43	-1,678.95	-347.52
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	191.496000	10/25/2005	09/21/2012	2,523	0.00	11,394.01	-12,121.69	-727.68
Vanguard Int'l Growth Fund - Adm Shs #0581(Mstar ***)	921910501	143.561000	11/28/2003	09/21/2012	3,220	0.00	8,541.88	-7,000.00	1,541.88
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	9.036000	12/20/2007	09/21/2012	1,737	273.88	0.00	-367.13	-93.25
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	9.186000	12/20/2006	09/21/2012	2,102	278.43	0.00	-367.26	-88.83
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	6.345000	12/17/2005	09/21/2012	2,470	192.32	0.00	-220.17	-27.85
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	297.177000	06/11/2010	09/21/2012	833	0.00	9,007.43	-8,000.00	1,007.43
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	33.418000	12/20/2007	09/21/2012	1,737	0.00	1,012.90	-1,357.77	-344.87
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	42.117000	12/20/2006	09/21/2012	2,102	0.00	1,276.57	-1,683.84	-407.27
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	377.034000	10/25/2005	09/21/2012	2,523	0.00	11,427.90	-12,445.89	-1,017.99
Vanguard Int'l Value Fund #46(Mstar ***)	921939203	279.553000	11/28/2003	09/21/2012	3,220	0.00	8,473.25	-7,000.00	1,473.25
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	3.122000	12/20/2007	09/21/2012	1,737	236.96	0.00	-201.03	35.93
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	1.408000	12/18/2006	09/21/2012	2,104	106.87	0.00	-98.84	8.03
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	2.409000	12/29/2005	09/21/2012	2,458	182.84	0.00	-169.64	13.20
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	10.413000	12/20/2007	09/21/2012	1,737	0.00	790.35	-670.49	119.86
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	10.957000	12/18/2006	09/21/2012	2,104	0.00	831.64	-769.18	62.46
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	7.114000	12/29/2005	09/21/2012	2,458	0.00	539.95	-500.97	38.98
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	0.114000	12/24/2004	09/21/2012	2,828	0.00	8.65	-7.85	0.80
Vanguard Explorer Fund - Adm Shs #5024(Mstar ***)	921926200	115.990000	11/28/2003	09/21/2012	3,220	0.00	8,803.64	-7,000.00	1,803.64
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	0.448000	12/12/2008	09/21/2012	1,379	0.00	21.17	-10.82	10.35
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	35.893000	12/17/2007	09/21/2012	1,740	0.00	1,696.30	-1,294.30	402.00

Chabot John Educational Foundation Trust

Account #: 1359

Tax Worksheet: From 1/1/2012 to 12/31/2012

Trust Category: Charitable Trust
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Admin Officer: Rod Cote, CTFA
 Invest Officer: Barry Kohler, JD, CFP®, CLU
 Tax State: Maine
 Tax ID: 01-6114884

Capital Gains and Losses

Individual Transactions

Long-Term

Description of Security	Cusip	Shares/Par	Acquired	Date Sold	Days Held	Income	Principal	Cost Basis	Gain/Loss
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	14 166000	12/12/2006	09/21/2012	2,110	0 00	669 49	-645 69	23.80
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	13 446000	12/30/2005	09/21/2012	2,457	0 00	635 46	-569 98	65.48
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	10 463000	12/10/2004	09/21/2012	2,842	0 00	494 48	-442 17	52 31
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	0 017000	12/11/2003	09/21/2012	3,207	0 00	0 80	-0 63	0 17
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	3 167000	12/11/2003	09/21/2012	3,207	0 00	149 67	-117 62	32 05
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	181 582000	11/28/2003	09/21/2012	3,220	0 00	8,581 57	-7,000 00	1,581 57
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	11 265000	12/17/2007	09/21/2012	1,740	532 38	0 00	-406 22	126 16
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	3 351000	12/12/2006	09/21/2012	2,110	158.37	0 00	-152 74	5 63
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	1 471000	12/30/2005	09/21/2012	2,457	69 52	0 00	-62 36	7 16
Goldman Sachs Small Cap Value Fd #651(Mstar *****)	38142V209	1 047000	12/10/2004	09/21/2012	2,842	49 48	0 00	-44 25	5 23
3M CO	88579Y101	50 000000	12/20/2007	09/21/2012	1,737	0 00	4,669 41	-4,211 74	457 67
3M CO	88579Y101	100 000000	12/04/2003	09/21/2012	3,214	0 00	9,338 80	-8,096 00	1,242 80
American Express Corp	025816109	50 000000	10/29/2010	09/21/2012	693	0 00	2,916 94	-2,056 50	860.44
American Express Corp	025816109	100 000000	05/15/2008	09/21/2012	1,590	0.00	5,833 88	-4,933 00	900 88
American Express Corp	025816109	110 000000	05/02/2007	09/21/2012	1,969	0 00	6,417 27	-6,886 00	-468 73
Bank of New York Mellon Corp	064058100	50 000000	10/29/2010	09/21/2012	693	0 00	1,174 98	-1,260 49	-85 51
Bank of New York Mellon Corp	064058100	150 000000	06/11/2010	09/21/2012	833	0 00	3,524 93	-3,894 83	-369.90
Bank of New York Mellon Corp	064058100	275 000000	05/15/2008	09/21/2012	1,590	0 00	6,462 39	-12,465 86	-6,003 47
C R Bard	067383109	150 000000	06/11/2010	09/21/2012	833	0 00	15,700.15	-11,947 49	3,752.66
Cisco Systems	17275R102	100 000000	05/15/2008	09/21/2012	1,590	0 00	1,894 96	-2,627 00	-732 04
Cisco Systems	17275R102	200 000000	05/02/2007	09/21/2012	1,969	0 00	3,789 91	-5,540 00	-1,750 09
Cisco Systems	17275R102	350 000000	11/15/2006	09/21/2012	2,137	0 00	6,632 35	-9,334 50	-2,702 15
Conocophillips Inc	20825C104	100 000000	10/29/2010	09/21/2012	693	0 00	5,729 88	-4,558 32	1,171 56
Conocophillips Inc	20825C104	80 000000	05/02/2007	09/21/2012	1,969	0 00	4,583 91	-4,273 87	310 04
Dentsply International Inc	249030107	75 000000	05/15/2008	09/21/2012	1,590	0 00	2,781 91	-3,115 05	-333.14
Dentsply International Inc	249030107	130 000000	12/20/2007	09/21/2012	1,737	0 00	4,821 97	-5,815 42	-993.45
Dentsply International Inc	249030107	150 000000	11/15/2006	09/21/2012	2,137	0 00	5,563 80	-4,764 00	799 80
Devon Energy Corp	25179M103	50.000000	05/02/2007	09/21/2012	1,969	0 00	3,052 43	-3,722 19	-669 76
Devon Energy Corp	25179M103	125 000000	11/15/2006	09/21/2012	2,137	0 00	7,631.08	-8,843 75	-1,212.67
Disney Walt Co	254687106	55 000000	05/15/2008	09/21/2012	1,590	0 00	2,928 14	-1,923 00	1,005 14
Disney Walt Co	254687106	150 000000	10/29/2010	09/21/2012	693	0 00	7,985 82	-5,426 99	2,558 83
Exelon Corp	30161N101	150 000000	06/11/2010	09/21/2012	833	0 00	5,306 90	-5,939 99	-633 09
Exelon Corp	30161N101	150 000000	02/02/2009	09/21/2012	1,327	0 00	5,306 89	-8,270 13	-2,963 24

Chabot John Educational Foundation Trust

Account #: 1359

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 Tax ID: 01-6114884

Capital Gains and Losses

Individual Transactions

Long-Term

Description of Security	Cusip	Shares/Par	Acquired	Date Sold	Days Held	Income	Principal	Cost Basis	Gain/Loss
Fiserv, Inc	337738108	100 000000	09/28/2007	09/21/2012	1,820	0 00	7,406 84	-5,066 52	2,340 32
Fiserv, Inc	337738108	120 000000	07/23/2007	09/21/2012	1,887	0 00	8,888 21	-6,783 62	2,104 59
Intel Corp	458140100	225 000000	05/02/2007	09/21/2012	1,969	0 00	5,204 13	-4,954 50	249 63
Intel Corp	458140100	275 000000	09/05/2002	09/21/2012	3,669	0 00	6,360 61	-4,193 75	2,166 86
Johnson & Johnson	478160104	75 000000	11/15/2006	09/21/2012	2,137	0 00	5,192 14	-5,004 00	188 14
Kinder Morgan Management	49455U100	203 000000	06/11/2010	09/21/2012	833	0 00	15,289 64	-9,759 46	5,530.18
Medtronic Inc	585055106	75 000000	12/20/2007	09/21/2012	1,737	0 00	3,251 18	-3,748 50	-497 32
Medtronic Inc	585055106	75 000000	11/26/2004	09/21/2012	2,856	0 00	3,251 18	-3,644 25	-393 07
Medtronic Inc	585055106	100 000000	04/29/2004	09/21/2012	3,067	0 00	4,334 90	-5,039 00	-704 10
Praxair Inc	74005P104	25 000000	12/20/2007	09/21/2012	1,737	0 00	2,706 94	-2,202 75	504 19
Praxair Inc	74005P104	75 000000	11/15/2006	09/21/2012	2,137	0 00	8,120 83	-4,722 00	3,398 83
Schlumberger LTD	806857108	70 000000	06/11/2010	09/21/2012	833	0 00	5,232 39	-4,112 15	1,120 24
Schlumberger LTD	806857108	100 000000	11/14/2008	09/21/2012	1,407	0 00	7,474 85	-5,220 54	2,254.31
Staples Inc	855030102	100 000000	10/29/2010	09/21/2012	693	0 00	1,229 98	-2,042 99	-813.01
Staples Inc	855030102	200 000000	12/20/2007	09/21/2012	1,737	0 00	2,459 96	-4,554 48	-2,094 52
Staples Inc	855030102	150 000000	05/02/2007	09/21/2012	1,969	0 00	1,844 98	-3,780 00	-1,935 02
Staples Inc	855030102	150 000000	11/15/2006	09/21/2012	2,137	0 00	1,844.97	-3,936 00	-2,091.03
Target Corp	87612E106	50 000000	10/29/2010	09/21/2012	693	0 00	3,284 44	-2,601 00	683.44
Target Corp	87612E106	200 000000	09/05/2002	09/21/2012	3,669	0 00	13,137 72	-6,604 00	6,533 72
Texas Instruments	882508104	100 000000	12/20/2007	09/21/2012	1,737	0 00	2,911 94	-3,339 81	-427 87
Texas Instruments	882508104	190 000000	05/02/2007	09/21/2012	1,969	0 00	5,532 70	-6,676 45	-1,143 75
Texas Instruments	882508104	125 000000	11/15/2006	09/21/2012	2,137	0 00	3,639 93	-3,783 75	-143 82
United Parcel Service	911312106	125 000000	05/02/2007	09/21/2012	1,969	0 00	9,001 06	-8,847 50	153 56
United Parcel Service	911312106	50 000000	11/15/2006	09/21/2012	2,137	0 00	3,600 43	-3,898 00	-297 57
Walgreen Co	931422109	50 000000	05/15/2008	09/21/2012	1,590	0 00	1,766 47	-1,824 35	-57 88
Walgreen Co	931422109	300 000000	05/02/2007	09/21/2012	1,969	0 00	10,598 79	-13,359 00	-2,760 21
Waters Corporation	941848103	150 000000	11/15/2006	09/21/2012	2,137	0 00	12,704 74	-7,644 00	5,060 74
Wells Fargo & Company New	949746101	100 000000	05/15/2008	09/21/2012	1,590	0 00	3,498 93	-2,933 00	565 93
Wells Fargo & Company New	949746101	300 000000	09/05/2002	09/21/2012	3,669	0 00	10,496 80	-7,642 50	2,854 30
Cenovus Energy Inc	15135U109	175 000000	11/15/2006	09/21/2012	2,137	0 00	6,203 61	-4,297 07	1,906 54
Cenovus Energy Inc	15135U109	75 000000	05/02/2007	09/21/2012	1,969	0 00	2,658 69	-1,964 70	693 99
Novo-Nordisk A/S	670100205	120 000000	03/16/2009	09/21/2012	1,285	0 00	19,158 78	-5,664 73	13,494 05
Unilever N V-NY Shares	904784709	380 000000	06/11/2010	09/21/2012	833	0 00	13,805 13	-10,639 96	3,165 17
Vanguard High-Yield Corp Bond Fd #29 (Mstar ***)	922031208	1,204 819000	01/10/2008	10/09/2012	1,734	0 00	7,289 15	-7,000 00	289 15
Vanguard High-Yield Corp Bond Fd #29 (Mstar ***)	922031208	1,628 664000	05/23/2005	10/09/2012	2,696	0 00	9,853 42	-10,000 00	-146 58
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	1 922000	03/23/2011	10/09/2012	566	23 41	0 00	-21 51	1.90
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	1 437000	04/01/2005	10/09/2012	2,748	17 50	0 00	-14 96	2 54

Chabot John Educational Foundation Trust

Account #: 1359

Tax Worksheet: From 1/1/2012 to 12/31/2012

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 Tax State: Maine
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Capital Gains and Losses

Individual Transactions

Long-Term

Description of Security	Cusip	Shares/Par	Acquired	Date Sold	Days Held	Income	Principal	Cost Basis	Gain/Loss
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	3,129 756000	11/22/2004	10/09/2012	2,878	0 00	38,120 43	-33,582 28	4,538 15
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	36 040000	12/28/2010	10/09/2012	651	0 00	438 97	-401 85	37 12
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	23 700000	03/23/2011	10/09/2012	566	0 00	288 66	-265 20	23.46
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ****)	921937850	2 485000	03/23/2011	10/09/2012	566	0 00	26 52	-26 19	0 33
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ****)	921937850	8 478000	12/28/2010	10/09/2012	651	0 00	90 46	-89 27	1 19
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ****)	921937850	3,731 343000	11/10/2010	10/09/2012	699	0 00	39,813 43	-40,000 00	-186 57
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ****)	921937850	0 355000	03/23/2011	10/09/2012	566	3 79	0 00	-3 74	0 05
Vanguard Short-Term Bond Index Fd - Sig Shs #1349 (Mstar ****)	921937850	4 565000	12/28/2010	10/09/2012	651	48 71	0 00	-48 07	0 64
FHLB DTD 11/22/02 4 5% Due 11/15/12	3133MTZL5	30,000 000000	12/08/2006	11/15/2012	2,169	0 00	30,000 00	-29,700 00	300 00
PIMCO Total Return Bond Fd #35(Mstar *****)	693390700	681 527000	01/10/2008	11/28/2012	1,784	0 00	7,905 71	-7,387 75	517 96
PIMCO Total Return Bond Fd #35(Mstar *****)	693390700	8 372000	12/09/2009	11/28/2012	1,085	0 00	97 12	-91 17	5 95
PIMCO Total Return Bond Fd #35(Mstar *****)	693390700	1,010 101000	05/15/2008	11/28/2012	1,658	0 00	11,717 17	-11,000 00	717 17
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	987 857000	10/25/2005	11/28/2012	2,591	0 00	12,071 61	-10,204 56	1,867.05
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	2 514000	04/01/2005	11/28/2012	2,798	0 00	30 72	-26 17	4 55
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	11 519000	12/31/2004	11/28/2012	2,889	0 00	140 76	-123 02	17 74
Vanguard Interm Bond Index Fd - Sig Shs #1350 (Mstar *****)	921937843	598 110000	11/22/2004	11/28/2012	2,928	0 00	7,308 91	-6,417 72	891 19
Long-Term Total						3,119.38	647,025.75	-586,154.96	63,990.17
Individual Transactions Total						3,258.39	712,577.91	-642,674.22	73,162.08

	Proceeds	Basis	Net Gain
Short-Term Transactions	65,691	56,519	9,172
Long-Term Transactions	650,145	586,155	63,990
Long-Term Capital Gain Dividends	1,253		1,253
Litigation Proceeds	8		8
Total Net Capital Gains	717,097	642,674	74,423