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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

2012

Open to Public Inspection

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 2012, or tax year beginning 01-01-2012, and ending 12-31-2012

Name of foundation: JANE L KELLER CHARITABLE TRUST
A Employer identification number: 25-6719850
B Telephone number: (717) 735-8764
G Check all that apply: Initial return, Final return, Address change
H Check type of organization: Section 501(c)(3) exempt private foundation
I Fair market value of all assets at end of year: \$ 765,792
J Accounting method: Cash

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-26), leading to Total expenses and disbursements of 40,481 and Excess of revenue over expenses of 5,589.

Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)

Part II Balance Sheets		Beginning of year			End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing					
	2	Savings and temporary cash investments	20,526	94,030	94,030		
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____		0	0		
	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 ▶ _____ 0					
	8	Inventories for sale or use					
	9	Prepaid expenses and deferred charges					
	10a	Investments—U S and state government obligations (attach schedule)	287,638 <input checked="" type="checkbox"/>	236,842	239,717		
	b	Investments—corporate stock (attach schedule)	378,190 <input checked="" type="checkbox"/>	360,987	432,045		
	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)			0		
	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)	686,354	691,859	765,792			
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)		0			
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/>		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 <input checked="" type="checkbox"/>		and complete lines 27 through 31.				
	27	Capital stock, trust principal, or current funds	686,354	691,859			
	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)	686,354	691,859				
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	686,354	691,859				

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	686,354
2	Enter amount from Part I, line 27a	2	5,589
3	Other increases not included in line 2 (itemize) ▶ _____ <input checked="" type="checkbox"/>	3	3
4	Add lines 1, 2, and 3	4	691,946
5	Decreases not included in line 2 (itemize) ▶ _____ <input checked="" type="checkbox"/>	5	87
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	691,859

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 Additional Data Table			
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 See Additional Data Table			
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) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a See Additional Data Table			
b			
c			
d			
e			

2 Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	25,734
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8		3	

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))
2011	30,004	764,648	0.039239
2010	31,701	728,888	0.043492
2009			
2008			
2007			

2 Total of line 1, column (d).	2	0.082731
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	0.041366
4 Enter the net value of noncharitable-use assets for 2012 from Part X, line 5.	4	767,383
5 Multiply line 4 by line 3.	5	31,744
6 Enter 1% of net investment income (1% of Part I, line 27b).	6	365
7 Add lines 5 and 6.	7	32,109
8 Enter qualifying distributions from Part XII, line 4.	8	29,819

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

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part I, line 27b	1	730
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	2	0
3	Add lines 1 and 2.	3	730
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only Others enter -0-)	4	0
5	Tax based on investment income. Subtract line 4 from line 3 If zero or less, enter -0-	5	730
6	Credits/Payments		
a	2012 estimated tax payments and 2011 overpayment credited to 2012	6a	732
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	0
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments Add lines 6a through 6d.	7	732
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8	0
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	2
11	Enter the amount of line 10 to be Credited to 2013 estimated tax <input type="checkbox"/> 2 Refunded <input type="checkbox"/>	11	0

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		No
c Did the foundation file Form 1120-POL for this year?		No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ _____ (2) On foundation managers <input type="checkbox"/> \$ _____		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ _____		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>		No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		No
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either ● By language in the governing instrument, or ● By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	Yes	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	Yes	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> PA _____		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation .</i>	Yes	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		No

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 instructions).	11		No		
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No		
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ▶ _____	13	Yes			
14	The books are in care of ▶ <u>SUSQUEHANNA TR & INV CO</u> Telephone no ▶ <u>(717) 735-8764</u> Located at ▶ <u>1570 MANHEIM PIKE PO BOX 3300 LANCASTER PA</u> ZIP +4 ▶ <u>176043300</u>					
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 —Check here <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year ▶ <table border="1"><tr><td>15</td><td></td></tr></table>	15				
15						
16	At any time during calendar year 2012, 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		No		

See 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.		Yes	No
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> 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 20 of the instructions)? . . . Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	1b	
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 2012?	1c	No
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 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____		
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 instructions).	2b	No
c	If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here ▶ 20____, 20____, 20____, 20____		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b	If "Yes," did it have excess business holdings in 2012 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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2012.</i>)	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	No
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 2012?	4b	No

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

<p>5a During the year did the foundation pay or incur any amount to</p> <p>(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(2) Influence the outcome of any specific public election (see section 4955), or to carry on, directly or indirectly, any voter registration drive? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(3) Provide a grant to an individual for travel, study, or other similar purposes? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(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 instructions). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>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 instructions)? 5b</p> <p>Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/></p> <p>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? <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><i>If "Yes," attach the statement required by Regulations section 53.4945–5(d).</i></p> <p>6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? 6b No</p> <p><i>If "Yes" to 6b, file Form 8870.</i></p> <p>7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No</p> <p>b If yes, did the foundation receive any proceeds or have any net income attributable to the transaction? 7b</p>	
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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 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
SUSQUEHANNA TRUST AND INVESTMENT CO 1570 MANHEIM PIKE PO BOX 3300 LANCASTER, PA 176043300	TRUSTEE / PART-TIME 1	9,354		

2 Compensation of five highest-paid employees (other than those included on line 1—see 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				

Total number of other employees paid over \$50,000. 0

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 instructions). If none, enter "NONE".

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

Total number of others receiving over \$50,000 for professional services. **0**

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 _____	
2 _____	
3 _____	
4 _____	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 _____	
2 _____	
3 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 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	779,069
b	Average of monthly cash balances.	1b	0
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	779,069
e	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation).	1e	0
2	Acquisition indebtedness applicable to line 1 assets.	2	0
3	Subtract line 2 from line 1d.	3	779,069
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	11,686
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	767,383
6	Minimum investment return. Enter 5% of line 5.	6	38,369

Part XI Distributable Amount (see 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	38,369
2a	Tax on investment income for 2012 from Part VI, line 5.	2a	730
b	Income tax for 2012 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	730
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	37,639
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	37,639
6	Deduction from distributable amount (see instructions).	6	0
7	Distributable amount as adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	37,639

Part XII Qualifying Distributions (see 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	29,819
b	Program-related investments—total from Part IX-B.	1b	0
2	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc , purposes.	2	0
3	Amounts set aside for specific charitable projects that satisfy the		
a	Suitability test (prior IRS approval required).	3a	0
b	Cash distribution test (attach the required schedule).	3b	0
4	Qualifying distributions. Add lines 1a through 3b Enter here and on Part V, line 8, and Part XIII, line 4	4	29,819
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 instructions).	5	0
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	29,819

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 instructions)

	(a) Corpus	(b) Years prior to 2011	(c) 2011	(d) 2012
1 Distributable amount for 2012 from Part XI, line 7				37,639
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only.			11,894	
b Total for prior years 2010, 20__, 20__		0		
3 Excess distributions carryover, if any, to 2012				
a From 2007.				0
b From 2008.				0
c From 2009.				0
d From 2010.				0
e From 2011.				0
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2012 from Part XII, line 4 ▶ \$ <u>29,819</u>				
a Applied to 2011, but not more than line 2a			11,894	
b Applied to undistributed income of prior years (Election required—see instructions).		0		
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2012 distributable amount.				17,925
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2012 (If an amount appears in column (d), the same amount must be shown in column (a).)	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0			
b Prior years' undistributed income Subtract line 4b from line 2b.		0		
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.		0		
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2011 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2013				19,714
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions).	0			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a.	0			
10 Analysis of line 9				
a Excess from 2008.	0			
b Excess from 2009.	0			
c Excess from 2010.	0			
d Excess from 2011.	0			
e Excess from 2012.	0			

Part XIV Private Operating Foundations (see instructions and Part VII-A, question 9)

1a If the foundation has received a ruling or determination letter that it is a private operating foundation, and the ruling is effective for 2012, enter the date of the ruling.

b Check box to indicate whether the organization is a private operating foundation described in section 4942(j)(3) or 4942(j)(5)

Table with 5 columns: (a) 2012, (b) 2011, (c) 2010, (d) 2009, (e) Total. Rows include: 2a Enter the lesser of the adjusted net income...; b 85% of line 2a; c Qualifying distributions from Part XII...; d Amounts included in line 2c not used directly...; e Qualifying distributions made directly...; 3 Complete 3a, b, or c for the alternative test relied upon; a "Assets" alternative test; b "Endowment" alternative test; c "Support" alternative test.

Part XV Supplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see 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))
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

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 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 <i>Paid during the year</i> See Additional Data Table				
Total				3a 29,819
b <i>Approved for future payment</i>				
Total				3b

Part XVII Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations

1 Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code... a Transfers from the reporting foundation to a noncharitable exempt organization of (1) Cash (2) Other assets b Other transactions (1) Sales of assets to a noncharitable exempt organization (2) Purchases of assets from a noncharitable exempt organization (3) Rental of facilities, equipment, or other assets (4) Reimbursement arrangements (5) Loans or loan guarantees (6) Performance of services or membership or fundraising solicitations c Sharing of facilities, equipment, mailing lists, other assets, or paid employees d If the answer to any of the above is "Yes," complete the following schedule

Table with 4 columns: (a) Line No, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements

2a Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? Yes No

b If "Yes," complete the following schedule Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship

Sign Here 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 Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge Signature of officer or trustee Date Title

Paid Preparer Use Only Print/Type preparer's name Preparer's Signature Date Check if self-employed PTIN Firm's name THOMSON REUTERS (TAX & ACCOUNTING) Firm's EIN Firm's address EDISON, NJ 08837 Phone no (732) 767-9100

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
25 COCA COLA COMPANY		2005-05-05	2012-01-12
150 MICROSOFT CORP		2010-06-28	2012-02-13
683 371 BUFFALO SMALL CAP FUND INC		2010-08-18	2012-02-15
25 DEERE & CO		2011-06-29	2012-02-15
150 YAMANA GOLD INC		2011-10-21	2012-03-01
50 DUPONT DE NEMOURS EI CO COM		2011-08-10	2012-03-07
25 3M CO		2010-09-07	2012-03-22
25 3M CO		2011-12-06	2012-03-22
100 DISNEY WALT COMPANY		2011-09-19	2012-04-04
125 ARCHER DANIELS MIDLAND		2010-11-04	2012-04-09
100 EXELON CORP		2011-03-10	2012-04-09
50 DEERE & CO		2011-08-08	2012-04-10
75 TRANSCANADA CORP COM		2010-12-21	2012-04-10
75 KRAFT FOODS INC		2011-03-14	2012-05-03
25 PEPSICO INC		2010-06-28	2012-05-03
50 TRAVELERS COMPANIES INC		2011-08-10	2012-05-04
25 CHINA MOBILE LTD SPONS ADR		2010-11-04	2012-05-15
25 CHINA MOBILE LTD SPONS ADR		2011-06-23	2012-05-15
100 EXELON CORP		2011-03-24	2012-05-15
125 WISDOMTREE EMERG MKTS EQUITY FD ETF		2012-01-12	2012-05-16
50 COLGATE-PALMOLIVE COMPANY COM		2010-05-26	2012-05-18
25 WAL-MART STORES INC COM		2008-01-17	2012-05-18
75 WAL-MART STORES INC COM		2011-04-12	2012-05-18
25 ABBOTT LABORATORIES		2011-04-20	2012-05-23
75 CHINA MOBILE LTD SPONS ADR		2011-06-23	2012-05-24
150 A T & T INC		2010-03-11	2012-05-30
25 KIMBERLY CLARK CORP		2010-03-16	2012-05-30
50 EXXON MOBIL CORPORATION		2010-12-02	2012-05-31
50 PEPSICO INC		2009-12-09	2012-06-01
150 VERIZON COMMUNICATIONS		2010-03-11	2012-06-01

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
200 PENNEY J C CO INC COM		2012-05-04	2012-06-07
50000 FED HOME LOAN BKS 4 375% 06/08/12		2008-08-19	2012-06-08
75 GENERAL ELECTRIC COMPANY		2008-07-21	2012-06-20
25 DISNEY WALT COMPANY		2011-09-19	2012-06-22
650 FORD MTR CO DEL COM PAR \$0 01		2012-05-09	2012-07-02
175 MERCK & CO INC		2010-04-22	2012-07-17
100 VERIZON COMMUNICATIONS		2006-01-23	2012-07-23
75 A T & T INC		2009-01-28	2012-08-03
50 KRAFT FOODS INC		2011-03-14	2012-08-03
25 ABBOTT LABORATORIES		2010-11-18	2012-08-07
25 ABBOTT LABORATORIES		2011-04-20	2012-08-07
100 ELI LILLY & COMPANY		2011-09-02	2012-08-07
100 ARCHER DANIELS MIDLAND		2009-04-14	2012-08-16
25 CISCO SYS INC		2011-09-12	2012-08-17
175 CISCO SYS INC		2012-05-29	2012-08-17
25 WAL-MART STORES INC COM		2008-01-17	2012-08-17
50 EMERSON ELECTRIC COMPANY		2012-01-13	2012-08-22
125 CHECK POINT SOFTWARE TECH LTD		2012-08-07	2012-08-31
100 WALGREEN CO COM		2012-03-12	2012-09-06
125 MICROSOFT CORP		2010-07-07	2012-09-18
100 KRAFT FOODS INC		2011-03-14	2012-09-24
275 BANK AMER CORP		2012-09-06	2012-09-26
75 ELI LILLY & COMPANY		2011-09-02	2012-09-26
525 BANK AMER CORP		2012-09-06	2012-09-27
25 ABBOTT LABORATORIES		2010-11-18	2012-10-03
200 BROADCOM CORP CL A		2012-08-16	2012-10-10
100 JOHNSON & JOHNSON		2010-12-02	2012-11-05
50 MERCK & CO INC		2011-10-28	2012-11-07
25 3M CO		2011-08-08	2012-11-15
50 WAL-MART STORES INC COM		2007-05-16	2012-11-15

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns a - d

(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)
75 J P MORGAN CHASE & CO		2012-05-15	2012-11-19
75 DUPONT DE NEMOURS EI CO COM		2011-08-10	2012-11-26
175 ARCHER DANIELS MIDLAND		2009-04-14	2012-12-14
50 ABBOTT LABORATORIES		2010-11-18	2012-12-26

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
1,685		1,100	585
4,568		4,015	553
18,854		15,000	3,854
2,155		2,070	85
2,623		2,153	470
2,511		2,266	245
2,199		2,075	124
2,199		2,063	136
4,275		3,238	1,037
3,842		3,667	175
3,822		4,350	-528
3,857		3,470	387
3,152		2,814	338
2,972		2,368	604
1,673		1,552	121
3,207		2,480	727
1,390		1,328	62
1,390		1,157	233
3,858		4,232	-374
6,547		6,631	-84
5,003		3,951	1,052
1,560		1,184	376
4,681		4,005	676
1,530		1,261	269
3,821		3,472	349
5,087		3,821	1,266
1,981		1,511	470
3,934		3,568	366
3,345		3,056	289
6,201		4,472	1,729

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
4,985		6,790	-1,805
50,000		50,796	-796
1,495		2,087	-592
1,177		809	368
6,117		7,005	-888
7,740		5,941	1,799
4,407		2,775	1,632
2,819		1,893	926
2,028		1,578	450
1,652		1,194	458
1,652		1,261	391
4,257		3,660	597
2,627		2,669	-42
478		393	85
3,344		2,888	456
1,801		1,184	617
2,565		2,443	122
5,725		6,243	-518
3,495		3,371	124
3,895		2,724	1,171
4,149		3,157	992
2,398		2,290	108
3,534		2,745	789
4,680		4,372	308
1,745		1,194	551
6,541		7,185	-644
7,052		6,615	437
2,243		1,754	489
2,185		2,023	162
3,409		2,321	1,088

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns e - h

(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)
3,029		2,735	294
3,237		3,399	-162
4,747		4,436	311
3,251		2,387	864

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - I

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	
			585
			553
			3,854
			85
			470
			245
			124
			136
			1,037
			175
			-528
			387
			338
			604
			121
			727
			62
			233
			-374
			-84
			1,052
			376
			676
			269
			349
			1,266
			470
			366
			289
			1,729

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			-1,805
			-796
			-592
			368
			-888
			1,799
			1,632
			926
			450
			458
			391
			597
			-42
			85
			456
			617
			122
			-518
			124
			1,171
			992
			108
			789
			308
			551
			-644
			437
			489
			162
			1,088

Form 990PF Part IV - Capital Gains and Losses for Tax on Investment Income - Columns i - l

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	
			294
			-162
			311
			864

Form 990PF Part XV Line 3 - Grants and Contributions Paid During the Year or Approved for Future Payment

Recipient	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
Name and address (home or business)				
a <i>Paid during the year</i>				
BETHANY CHILDREN'S HOME ATTN DEVELOPMENT OFFICE 1863 BETHANY RD WOMELSDORF, PA 195679214	NONE	N/A	PROVIDE FINANCIAL SUPPORT	4,473
CHICHESTER SCHOOL DISTRICT ATTN BUSINESS ADMINISTRATOR PO BOX 2100 BOOTHWYN, PA 190612100	NONE	N/A	PROVIDE FINANCIAL SUPPORT	2,982
EPHRATA AREA SCHOOL DISTRICT ATTN BUSINESS MANAGER 803 OAK BLVD EPHRATA, PA 17522	NONE	N/A	PROVIDE FINANCIAL SUPPORT	2,982
BETHANY UNITED CHURCH OF CHRIST 140 E MAIN ST EPHRATA, PA 17522	NONE	N/A	PROVIDE FINANCIAL SUPPORT	11,927
MILLERSVILLE UNIVERSITY C/O FRANCIS SCHODOWSKI PO BOX 1002 MILLERSVILLE, PA 175510302	NONE	N/A	PROVIDE FINANCIAL SUPPORT	2,982
ZION REFORMED UNITED CHURCH OF CHRIST 1356 APPLE ST EPHRATA, PA 17522	NONE	N/A	PROVIDE FINANCIAL SUPPORT	4,473
Total			3a	29,819

TY 2012 Investments Corporate Stock Schedule

Name: JANE L KELLER CHARITABLE TRUST

EIN: 25-6719850

Name of Stock	End of Year Book Value	End of Year Fair Market Value
3M CO	4,086	4,642
AT&T INC	11,536	13,484
ABBOTT LABORATORIES	2,323	3,275
ARCHER DANIELS MIDLAND		
BARRICK GOLD CORP	7,961	9,628
BRISTOL-MYERS SQUIBB CO	12,893	17,110
BUFFALO SMALL CAP FUND INC		
CENTRAL FUND CANADA	7,671	18,927
CHEVRON CORP	7,464	8,110
CHINA MOBILE LTD SPONS ADR		
CISCO SYS INC	5,893	7,369
CLOROX	10,176	10,983
COCA COLA COMPANY	9,112	12,687
COLGATE-PALMOLIVE COMPANY	5,852	7,840
DEERE & CO COM	6,515	6,481
EXXON MOBIL CORPORATION	5,772	6,491
GENERAL ELECTRIC COMPANY	9,323	12,069
GLAXO SMITHKLINE PLC SPONS ADR	7,031	6,520
GOLDCORP INC NEW	5,398	12,845
INTEL CORP	10,881	10,825
ISHARES MSCI JAPAN INDEX	10,646	10,238
JOHNSON & JOHNSON	12,194	14,020
JPMORGAN CHASE & CO	4,559	5,496
KIMBERLY CLARK CORP	3,023	4,222
MERCK & CO INC	6,937	8,188
MICROSOFT CORP	6,814	7,345
NEWMONT MINING	9,584	11,610
PAYCHEX INC	8,061	9,330
PEPSICO INC	6,142	6,843
PFIZER INC	12,800	17,556

Name of Stock	End of Year Book Value	End of Year Fair Market Value
PROCTOR & GAMBLE	9,726	11,881
RYL DTCH SHELL PLC SPONS ADR B	5,401	7,089
TRANSCANADA CORP COM	4,690	5,915
TRAVELERS COMPANIES INC	3,719	5,387
VERIZON COMMUNICATIONS	8,436	10,818
VODAFONE GRP PLC NEW SPONS ADR	6,067	6,927
WAL MART STORES INC	2,286	3,412
WASTE MANAGEMENT INC	10,028	10,966
AUTOMATIC DATA PROCESSING INC	7,419	8,539
KRAFT FOODS INC		
DISNEY WALT COMPANY	3,238	4,979
DUPONT DE NEMOURS EI CO	7,340	6,747
ELI LILLY & COMPANY		
EXELON CORP		
YAMANA GOLD INC	4,664	5,593
SYSCO CORP	7,885	8,707
CA INC	6,680	6,594
EMC CORPORATION	7,003	6,957
EMERSON ELECTRIC COMPANY	7,360	7,944
ISHARES FTSE CHINA 25 INDEX FD	7,549	8,090
KINDER MORGAN INC	6,587	7,066
PEOPLE'S UNITED FINL INC	7,017	6,347
WELLS FARGO & CO	8,571	8,545
WALGREEN COMPANY	4,911	5,552
THOMSON REUTERS CORP	8,005	7,992
BECTON DICKINSON	5,758	5,864

**TY 2012 Investments Government
Obligations Schedule**

Name: JANE L KELLER CHARITABLE TRUST

EIN: 25-6719850

**US Government Securities - End of
Year Book Value:** 236,842

**US Government Securities - End of
Year Fair Market Value:** 239,717

**State & Local Government
Securities - End of Year Book
Value:**

**State & Local Government
Securities - End of Year Fair
Market Value:**

TY 2012 Other Decreases Schedule

Name: JANE L KELLER CHARITABLE TRUST

EIN: 25-6719850

Description	Amount
WSC OID YEAR END ADJUSTMENT	86
MUTUAL FUND FACTOR ADJUSTMENT	1

TY 2012 Other Expenses Schedule

Name: JANE L KELLER CHARITABLE TRUST

EIN: 25-6719850

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
OTHER ALLOCABLE EXPENSE-INCOME	8	8		0

TY 2012 Other Increases Schedule

Name: JANE L KELLER CHARITABLE TRUST

EIN: 25-6719850

Description	Amount
ADJUSTMENT FOR ROUNDING	3

TY 2012 Taxes Schedule

Name: JANE L KELLER CHARITABLE TRUST

EIN: 25-6719850

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FOREIGN TAXES	162	162		0
FEDERAL TAX PAYMENT - PRIOR YE	384	0		0
FEDERAL ESTIMATES - PRINCIPAL	732	0		0
FOREIGN TAXES ON QUALIFIED FOR	21	21		0
FOREIGN TAXES ON NONQUALIFIED	1	1		0