Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0052

2012

Open to public Inspection

For calendar year 2012 or tax year beginning , **and ending**

Name of foundation
THE WILLIAM B ANDERSON & JULIET J ANDERSON ROSCH CHARITABLE FOUNDATION

A Employer identification number
81-6117173

Number and street (or P O box number if mail is not delivered to street address) | Room/suite
PO BOX 116

B Telephone number
716-450-3151

City or town, state, and ZIP code
JAMESTOWN, NY 14702

C If exemption application is pending, check here ▶ ☐

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

D 1. Foreign organizations, check here ▶ ☐
2. Foreign organizations meeting the 85% test, check here and attach computation ▶ ☐

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

E If private foundation status was terminated under section 507(b)(1)(A), check here ▶ ☐

I Fair market value of all assets at end of year *(from Part II, col. (c), line 16)* ▶$ 7,182,440.

J Accounting method: [X] Cash ☐ Accrual ☐ Other (specify) *(Part I, column (d) must be on cash basis.)*

F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here ▶ ☐

Part I	**Analysis of Revenue and Expenses** (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).)	**(a)** Revenue and expenses per books	**(b)** Net investment income	**(c)** Adjusted net income	**(d)** Disbursements for charitable purposes (cash basis only)
Revenue 1	Contributions, gifts, grants, etc., received			N/A	
2	Check ▶ [X] if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments				
4	Dividends and interest from securities	217,205.	217,205.		Statement 1
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	1,837,887.			
b	Gross sales price for all assets on line 6a 9,327,772.				
7	Capital gain net income (from Part IV, line 2)		1,837,887.		
8	Net short-term capital gain				
9	Income modifications				
10a	Gross sales less returns and allowances				
b	Less Cost of goods sold				
c	Gross profit or (loss)				
11	Other income	78.	78.		Statement 2
12	**Total.** Add lines 1 through 11	2,055,170.	2,055,170.		
Operating and Administrative Expenses 13	Compensation of officers, directors, trustees, etc	17,023.	13,538.		3,485.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees				
b	Accounting fees Stmt 3	1,130.	1,130.		0.
c	Other professional fees Stmt 4	46,244.	46,244.		0.
17	Interest				
18	Taxes Stmt 5	7,351.	7,351.		0.
19	Depreciation and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses Stmt 6	2,088.	1,828.		260.
24	**Total operating and administrative expenses.** Add lines 13 through 23	73,836.	70,091.		3,745.
25	Contributions, gifts, grants paid	333,335.			333,335.
26	**Total expenses and disbursements.** Add lines 24 and 25	407,171.	70,091.		337,080.
27	Subtract line 26 from line 12:				
a	Excess of revenue over expenses and disbursements	1,647,999.			
b	**Net investment income** (if negative, enter -0-)		1,985,079.		
c	**Adjusted net income** (if negative, enter -0-)			N/A	

RECEIVED
MAY 14 2013
OGDEN, UT
IRS-OSC

SCANNED MAY 16 2013

223501
12-05-12 LHA **For Paperwork Reduction Act Notice, see instructions.** Form **990-PF** (2012)

6-14
22

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only

		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash - non-interest-bearing	365,879.		
	2 Savings and temporary cash investments	152,954.	275,632.	275,632.
	3 Accounts receivable ▶			
	Less: allowance for doubtful accounts ▶			
	4 Pledges receivable ▶			
	Less: allowance for doubtful accounts ▶			
	5 Grants receivable			
	6 Receivables due from officers, directors, trustees, and other disqualified persons			
	7 Other notes and loans receivable ▶			
	Less: allowance for doubtful accounts ▶			
	8 Inventories for sale or use			
	9 Prepaid expenses and deferred charges			
	10a Investments - U.S. and state government obligations Stmt 7	0.	1,468,492.	1,467,124.
	b Investments - corporate stock Stmt 8	3,231,815.	2,328,567.	2,641,285.
	c Investments - corporate bonds			
	11 Investments - land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	12 Investments - mortgage loans			
	13 Investments - other Stmt 9	1,773,796.	2,734,752.	2,798,399.
	14 Land, buildings, and equipment: basis ▶			
	Less accumulated depreciation ▶			
	15 Other assets (describe ▶)			
	16 **Total assets** (to be completed by all filers)	5,524,444.	6,807,443.	7,182,440.
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			
	22 Other liabilities (describe ▶)			
	23 **Total liabilities** (add lines 17 through 22)	0.	0.	
Net Assets or Fund Balances	**Foundations that follow SFAS 117, check here ▶ ☐ and complete lines 24 through 26 and lines 30 and 31.**			
	24 Unrestricted			
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here ▶ [X] and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds	5,232,077.	5,232,077.	
	28 Paid-in or capital surplus, or land, bldg., and equipment fund	0.	0.	
	29 Retained earnings, accumulated income, endowment, or other funds	-72,633.	1,575,366.	
	30 **Total net assets or fund balances**	5,159,444.	6,807,443.	
	31 **Total liabilities and net assets/fund balances**	5,159,444.	6,807,443.	

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	5,159,444.
2	Enter amount from Part I, line 27a	2	1,647,999.
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	6,807,443.
5	Decreases not included in line 2 (itemize) ▶	5	0.
6	Total net assets or fund balances at end of year (line 4 minus line 5) - Part II, column (b), line 30	6	6,807,443.

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 SCHWAB SCHEDULE ATTACHED	P		
b	SEE SCHWAB SCHEDULE ATTACHED	P		
c	SEE SCHWAB SCHEDULE ATTACHED	P		
d	SEE SCHWAB SCHEDULE ATTACHED	P		
e	Capital Gains Dividends			

	(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	644,423.		615,909.	28,514.
b	1,955,495.		1,948,601.	6,894.
c	6,696,600.		4,925,372.	1,771,228.
d	15.		3.	12.
e	31,239.			31,239.

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

	(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a				28,514.
b				6,894.
c				1,771,228.
d				12.
e				31,239.

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 1,837,887.

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). If (loss), enter -0- in Part I, line 8 } 3 N/A

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 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	327,895.	6,659,091.	.049240
2010	253,057.	6,114,188.	.041388
2009	307,963.	5,557,093.	.055418
2008	374,477.	6,312,040.	.059327
2007	299,992.	6,963,776.	.043079

2	**Total** of line 1, column (d)	2	.248452
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	.049690
4	Enter the net value of noncharitable-use assets for 2012 from Part X, line 5	4	6,860,518.
5	Multiply line 4 by line 3	5	340,899.
6	Enter 1% of net investment income (1% of Part I, line 27b)	6	19,851.
7	Add lines 5 and 6	7	360,750.
8	Enter qualifying distributions from Part XII, line 4	8	337,080.

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 instructions)**

1a Exempt operating foundations described in section 4940(d)(2), check here ▶ ☐ 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 ▶ ☐ and enter 1% of Part I, line 27b			1	39,702.
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	39,702.
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	39,702.
6 Credits/Payments:				
a 2012 estimated tax payments and 2011 overpayment credited to 2012	6a	5,440.		
b Exempt foreign organizations - tax withheld at source	6b			
c Tax paid with application for extension of time to file (Form 8868)	6c			
d Backup withholding erroneously withheld	6d			
7 Total credits and payments. Add lines 6a through 6d			7	5,440.
8 Enter any **penalty** for underpayment of estimated tax. Check here ☐ if Form 2220 is attached			8	121.
9 **Tax due.** If the total of lines 5 and 8 is more than line 7, enter **amount owed** ▶			9	34,383.
10 **Overpayment.** If line 7 is more than the total of lines 5 and 8, enter the **amount overpaid** ▶			10	
11 Enter the amount of line 10 to be: **Credited to 2013 estimated tax** ▶ **Refunded** ▶			11	

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?	1a		X
b Did it spend more than $100 during the year (either directly or indirectly) for political purposes (see instructions for definition)?	1b		X
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.			
c Did the foundation file **Form 1120-POL** for this year?	1c		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: **(1)** On the foundation. ▶ $ 0. **(2)** On foundation managers. ▶ $ 0.			
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ▶ $ 0.			
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? *If "Yes," attach a detailed description of the activities.*	2		X
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? *If "Yes," attach a conformed copy of the changes*	3		X
4a Did the foundation have unrelated business gross income of $1,000 or more during the year?	4a		X
b If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	4b		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? *If "Yes," attach the statement required by General Instruction T.*	5		X
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?	6	X	
7 Did the foundation have at least $5,000 in assets at any time during the year? *If "Yes," complete Part II, col. (c), and Part XV.*	7	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ NY			
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? If "No," attach explanation*	8b	X	
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)? *If "Yes," complete Part XIV*	9		X
10 Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses	10		X

Part VII-A Statements Regarding Activities *(continued)*

		Line	Yes	No
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		X
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		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application?	13	X	

Website address ▶ N/A

14 The books are in care of ▶ WILLIAMS TAX SERVICES INC Telephone no. ▶585-388-0094

Located at ▶481 PENBROOKE DRIVE, SUITE 1, PENFIELD, NY ZIP+4 ▶14526

15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of **Form 1041** - Check here ▶ ☐

and enter the amount of tax-exempt interest received or accrued during the year ▶ 15 N/A

		Line	Yes	No
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		X
	See the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ▶			

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

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

			Line	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?	☐ Yes ☒ No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?	☐ Yes ☒ No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?	☐ Yes ☒ No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?	☐ Yes ☒ No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)?	☐ Yes ☒ No			
	(6) Agree to pay money or property to a government official? (**Exception.** Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days.)	☐ Yes ☒ 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 instructions)?	N/A	1b		
	Organizations relying on a current notice regarding disaster assistance check here	▶ ☐			
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2012?		1c		X
2	Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5)):				
a	At the end of tax year 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012?	☐ Yes ☒ No			
	If "Yes," list the years ▶ ______, ______, ______, ______				
b	Are there any years listed in 2a for which the foundation is **not** applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to **all** years listed, answer "No" and attach statement - see instructions.)	N/A	2b		
c	If the provisions of section 4942(a)(2) are being applied to **any** of the years listed in 2a, list the years here. ▶ ______, ______, ______, ______				
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year?	☐ Yes ☒ 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? *(Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2012.)*	N/A	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?		4a		X
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2012?		4b		X

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

5a During the year did the foundation pay or incur any amount to:

(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))? ☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive? ☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes? ☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)? ☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals? ☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)? N/A | 5b |

Organizations relying on a current notice regarding disaster assistance check here ▶ ☐

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant? N/A ☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d).

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? | 6b | | X

If "Yes" to 6b, file Form 8870.

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction? ☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction? N/A | 7b |

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

1 List all officers, directors, trustees, foundation managers and their compensation.

(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
EDITH T BENSINK PO BOX 116 JAMESTOWN, NY 14702	TRUSTEE/MBR ADV GRANT COMM 5.00	15,365.	0.	0.
PATRICIA BERG PO BOX 116 JAMESTOWN, NY 14702	MBR ADV GRANT CMM 5.00	1,658.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). 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. 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 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.	Amount
1 N/A	
2	
All other program-related investments. See instructions. 3	
Total. Add lines 1 through 3 ▶	0.

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	6,677,280.
b	Average of monthly cash balances	1b	287,713.
c	Fair market value of all other assets	1c	
d	**Total** (add lines 1a, b, and c)	1d	6,964,993.
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	6,964,993.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	104,475.
5	**Net value of noncharitable-use assets.** Subtract line 4 from line 3. Enter here and on Part V, line 4	5	6,860,518.
6	**Minimum investment return.** Enter 5% of line 5	6	343,026.

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	343,026.
2a	Tax on investment income for 2012 from Part VI, line 5	2a: 39,702.		
b	Income tax for 2012. (This does not include the tax from Part VI.)	2b:		
c	Add lines 2a and 2b		2c	39,702.
3	Distributable amount before adjustments. Subtract line 2c from line 1		3	303,324.
4	Recoveries of amounts treated as qualifying distributions		4	0.
5	Add lines 3 and 4		5	303,324.
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	303,324.

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	337,080.
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	
3	Amounts set aside for specific charitable projects that satisfy the:		
a	Suitability test (prior IRS approval required)	3a	
b	Cash distribution test (attach the required schedule)	3b	
4	**Qualifying distributions.** Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	4	337,080.
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	5	0.
6	**Adjusted qualifying distributions.** Subtract line 5 from line 4	6	337,080.

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				303,324.
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only			7,855.	
b Total for prior years: ______ , ______ , ______		0.		
3 Excess distributions carryover, if any, to 2012:				
a From 2007				
b From 2008				
c From 2009				
d From 2010				
e From 2011				
f **Total** of lines 3a through e	0.			
4 Qualifying distributions for 2012 from Part XII, line 4: ▶ $ 337,080.				
a Applied to 2011, but not more than line 2a			7,855.	
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				303,324.
e Remaining amount distributed out of corpus	25,901.			
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	25,901.			
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 instr.			0.	
f Undistributed income for 2012. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2013				0.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7	0.			
9 **Excess distributions carryover to 2013.** Subtract lines 7 and 8 from line 6a	25,901.			
10 Analysis of line 9:				
a Excess from 2008				
b Excess from 2009				
c Excess from 2010				
d Excess from 2011				
e Excess from 2012 25,901.				

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

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

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

	Tax year	Prior 3 years			
	(a) 2012	(b) 2011	(c) 2010	(d) 2009	(e) Total
2 a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed					
b 85% of line 2a					
c Qualifying distributions from Part XII, line 4 for each year listed					
d Amounts included in line 2c not used directly for active conduct of exempt activities					
e Qualifying distributions made directly for active conduct of exempt activities. Subtract line 2d from line 2c					
3 Complete 3a, b, or c for the alternative test relied upon: a "Assets" alternative test - enter: (1) Value of all assets					
(2) Value of assets qualifying under section 4942(j)(3)(B)(i)					
b "Endowment" alternative test - enter 2/3 of minimum investment return shown in Part X, line 6 for each year listed					
c "Support" alternative test - enter: (1) Total support other than gross investment income (interest, dividends, rents, payments on securities loans (section 512(a)(5)), or royalties)					
(2) Support from general public and 5 or more exempt organizations as provided in section 4942(j)(3)(B)(iii)					
(3) Largest amount of support from an exempt organization					
(4) Gross investment income					

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

None

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.

None

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 or e-mail of the person to whom applications should be addressed:

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

c Any submission deadlines:

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

Part XV Supplementary Information (continued)

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

Recipient Name and address (home or business)	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
a Paid during the year				
AMERICAN RED CROSS	NONE			15,000.
CHAUTAUQUA COUNTY BLIND ASSOCIATION	NONE			20,000.
CHAUTAUQUA REGION COMM FOUNDATION FOR FALCONER LIBRARY	NONE			15,000.
FIRST COVENANT CHURCH	NONE			15,000.
LUTHERAN SOCIAL SERVICES	NONE			233,335.
Total See continuation sheet(s)			▶ 3a	333,335.
b Approved for future payment				
None				
Total			▶ 3b	0.

Part XVI-A Analysis of Income-Producing Activities

Enter gross amounts unless otherwise indicated.	Unrelated business income (a) Business code	Unrelated business income (b) Amount	Excluded by section 512, 513, or 514 (c) Exclusion code	Excluded by section 512, 513, or 514 (d) Amount	(e) Related or exempt function income
1 Program service revenue:					
a					
b					
c					
d					
e					
f					
g Fees and contracts from government agencies					
2 Membership dues and assessments					
3 Interest on savings and temporary cash investments					
4 Dividends and interest from securities					217,205.
5 Net rental income or (loss) from real estate:					
a Debt-financed property					
b Not debt-financed property					
6 Net rental income or (loss) from personal property					
7 Other investment income					78.
8 Gain or (loss) from sales of assets other than inventory					1,837,887.
9 Net income or (loss) from special events					
10 Gross profit or (loss) from sales of inventory					
11 Other revenue:					
a					
b					
c					
d					
e					
12 Subtotal. Add columns (b), (d), and (e)		0.		0.	2,055,170.

13 Total. Add line 12, columns (b), (d), and (e) 13 2,055,170.

(See worksheet in line 13 instructions to verify calculations.)

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes).
4,7	DIVIDEND AND INTEREST INCOME IS EARNED FOR SOLE PURPOSE OF MAKING
	DISTRIBUTIONS TO OR FOR THE USE OF THOSE EXEMPT ORGANIZATIONS
	U/P IRC SECTION 501(C)(3).
8	SECURITY SALES AND CAPITAL GAIN DIVIDEND AS PER ABOVE

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

			Yes	No
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 (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?			
a	Transfers from the reporting foundation to a noncharitable exempt organization of:			
	(1) Cash	1a(1)		X
	(2) Other assets	1a(2)		X
b	Other transactions:			
	(1) Sales of assets to a noncharitable exempt organization	1b(1)		X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)		X
	(3) Rental of facilities, equipment, or other assets	1b(3)		X
	(4) Reimbursement arrangements	1b(4)		X
	(5) Loans or loan guarantees	1b(5)		X
	(6) Performance of services or membership or fundraising solicitations	1b(6)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column **(b)** should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column **(d)** the value of the goods, other assets, or services received.

(a) Line no	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements
		N/A	

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.

(a) Name of organization	(b) Type of organization	(c) Description of relationship
N/A		

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) is based on all information of which preparer has any knowledge

Edward J. Bensink | 5/7/13 | TRUSTEE

Signature of officer or trustee | Date | Title

May the IRS discuss this return with the preparer shown below (see instr)? ☒ Yes ☐ No

Paid Preparer Use Only

Print/Type preparer's name	Preparer's signature	Date	Check ☐ if self-employed	PTIN
CHARLES WILLIAMS, EA, ATP		4.30.13		P00071878
Firm's name ▶ WILLIAMS TAX SERVICES INC			Firm's EIN ▶ 16-1387216	
Firm's address ▶ 481 PENBROOKE DR PENFIELD, NY 14526			Phone no. 585-388-0094	

AFFIDAVIT OF PUBLICATION

State of New York

County of Chautauqua

City of Jamestown

LEGAL NOTICE

THE ANNUAL RETURN OF THE William B. Anderson & Juliet J. Anderson Rosch Charitable Foundation, for the taxable year ended December 31, 2012, is Available for inspection during regular business hours by a citizen who requests it within 180 days hereof at it's principal office, located at Williams Tax Services, Inc. 481 Penbrooke Drive, Suite 1, Penfield, NY 14526; Telephone: (585) 388-0094
Principal Manager(s):
Edith T. Bensink, Trustee.
Dated: April 30,2013
156917 5/2/2013

I, Shirley Dillon, being duly sworn, deposes and says that

She is the Principal Clerk for Ogden Newspapers of New York, Inc.

The publisher of The Post-Journal, a daily newspaper published

in the City of Jamestown, Chautauqua County, State of New York,

and that a notice of which the annexed is a printed copy, was

Inserted and published in said newspaper on the following

Date: 05/02/2013

Signed: Shirley Dillon

Shirley Dillon, Accounting Clerk
Signed before me this 02nd day of May , 2013

__________ Notary Public

SEAN M SPRING, #01SP6214631
Notary Public, State of New York
Qualified in Chautauqua County
My Commission Expires Dec. 14, 2013

Part XV Supplementary Information

3 Grants and Contributions Paid During the Year (Continuation)

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
SALVATION ARMY	NONE			10,000.
UNION GOSPEL MISSION INC	NONE			10,000.
WESTERN NY CANCER COALITION	NONE			15,000.
Total from continuation sheets				35,000.

Form 990-PF Dividends and Interest from Securities Statement 1

Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
CHARLES SCHWAB & CO	248,420.	31,239.	217,181.
NORTHWEST SAVINGS BANK	24.	0.	24.
Total to Fm 990-PF, Part I, ln 4	248,444.	31,239.	217,205.

Form 990-PF Other Income Statement 2

Description	(a) Revenue Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income
PROCEEDS QWEST CLASS ACTION SETTLEMENT	78.	78.	
Total to Form 990-PF, Part I, line 11	78.	78.	

Form 990-PF Accounting Fees Statement 3

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ACCOUNTING SVCS	1,130.	1,130.		0.
	0.	0.		0.
To Form 990-PF, Pg 1, ln 16b	1,130.	1,130.		0.

Form 990-PF Other Professional Fees Statement 4

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
INVESTMNT MGMT FEES	46,244.	46,244.		0.
To Form 990-PF, Pg 1, ln 16c	46,244.	46,244.		0.

Form 990-PF Taxes Statement 5

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
FOREIGN TAX WITHHELD	992.	992.		0.
FEDERAL EXCISE TAX	919.	919.		0.
FEDERAL ESTIMATED TAX	5,440.	5,440.		0.
To Form 990-PF, Pg 1, ln 18	7,351.	7,351.		0.

Form 990-PF Other Expenses Statement 6

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ADR MGMT FEES	2.	2.		0.
NYS FILING FEE	250.	0.		250.
NOTICE PUBLICATION	10.	0.		10.
POSTAGE	49.	49.		0.
OFFICE FURNITURE	285.	285.		0.
RENT	1,375.	1,375.		0.
CHECK ORDER	117.	117.		0.
To Form 990-PF, Pg 1, ln 23	2,088.	1,828.		260.

Form 990-PF U.S. and State/City Government Obligations Statement 7

Description	U.S. Gov't	Other Gov't	Book Value	Fair Market Value
FIXED INCOME	X		1,468,492.	1,467,124.
Total U.S. Government Obligations			1,468,492.	1,467,124.
Total State and Municipal Government Obligations				
Total to Form 990-PF, Part II, line 10a			1,468,492.	1,467,124.

Form 990-PF	Corporate Stock	Statement 8

Description	Book Value	Fair Market Value
CORPORATE STOCK	2,328,567.	2,641,285.
Total to Form 990-PF, Part II, line 10b	2,328,567.	2,641,285.

Form 990-PF	Other Investments	Statement 9

Description	Valuation Method	Book Value	Fair Market Value
OTHER	COST	2,734,752.	2,798,399.
Total to Form 990-PF, Part II, line 13		2,734,752.	2,798,399.

Date Prepared: March 8, 2013

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.
The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return

REALIZED GAIN OR (LOSS)

The information in the following sections include all your realized gain or (loss) transactions during the tax year. They may be helpful for, but not limited to, Schedule D. Please consult with your tax advisor or financial advisor regarding specific questions.

Short-Term Realized Gain or (Loss)

This section is for covered securities and corresponds to transactions reported on your 1099-B as **"cost basis is reported to the IRS."** Report on Form 8949, Part I, with Box A checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
ALLSCRIPTS HEALTHCARE	01988P108	2,780.00	04/09/12	10/09/12	$ 37,954.71	$ 44,569.57	$ 0.00	$ (6,614.86)
Security Subtotal					**$ 37,954.71**	**$ 44,569.57**	**$ 0.00**	**$ (6,614.86)**
AMAZON COM INC	023135106	80.00	06/05/12	07/18/12	$ 17,389.92	$ 17,058.78	$ 0.00	$ 331.14
Security Subtotal					**$ 17,389.92**	**$ 17,058.78**	**$ 0.00**	**$ 331.14**
AMC NETWORKS INC CL A	00164V103	310.00	04/09/12	06/25/12	$ 11,345.29	$ 13,481.49	$ 0.00	$ (2,136.20)
AMC NETWORKS INC CL A	00164V103	350.00	04/09/12	07/06/12	$ 13,364.29	$ 15,221.04	$ 0.00	$ (1,856.75)
AMC NETWORKS INC CL A	00164V103	370.00	04/09/12	07/23/12	$ 15,720.81	$ 16,090.82	$ 0.00	$ (370.01)
Security Subtotal					**$ 40,430.39**	**$ 44,793.35**	**$ 0.00**	**$ (4,362.96)**

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return.

Short-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099-B as **"cost basis is reported to the IRS."** Report on Form 8949, Part I, with Box A checked.

Description		CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale		Total Proceeds		Cost Basis		Wash Sale Loss Disallowed		Realized Gain or (Loss)
AUTODESK INC		052769106	240.00	05/30/12	08/09/12	$	8,494.32	$	7,716.40	$	0.00	$	777.92
AUTODESK INC		052769106	380.00	05/30/12	12/04/12	$	12,479.70	$	12,217.64	$	0.00	$	262.06
Security Subtotal						$	**20,974.02**	$	**19,934.04**	$	**0.00**	$	**1,039.98**
CISCO SYSTEMS INC		17275R102	3,560.00	04/09/12	05/17/12	$	59,369.10	$	71,273.39	$	0.00	$	(11,904.29)
Security Subtotal						$	**59,369.10**	$	**71,273.39**	$	**0.00**	$	**(11,904.29)**
CORNING INC		219350105	870.00	06/05/12	08/10/12	$	10,019.54	$	10,831.05	$	0.00	$	(811.51)
Security Subtotal						$	**10,019.54**	$	**10,831.05**	$	**0.00**	$	**(811.51)**
GOOGLE INC CLASS A		38259P508	110.00	04/09/12	10/25/12	$	74,409.49	$	69,682.07	$	0.00	$	4,727.42
GOOGLE INC CLASS A		38259P508	20.00	06/05/12	10/25/12	$	13,529.00	$	11,369.67	$	0.00	$	2,159.33
Security Subtotal						$	**87,938.49**	$	**81,051.74**	$	**0.00**	$	**6,886.75**
KROGER COMPANY		501044101	2,310.00	05/14/12	06/14/12	$	50,885.45	$	52,177.30	$	0.00	$	(1,291.85)
Security Subtotal						$	**50,885.45**	$	**52,177.30**	$	**0.00**	$	**(1,291.85)**
MASTERCARD INC		57636Q104	160.00	05/23/12	12/18/12	$	78,846.26	$	65,493.65	$	0.00	$	13,352.61
Security Subtotal						$	**78,846.26**	$	**65,493.65**	$	**0.00**	$	**13,352.61**
QIAGEN N V	F	N72482107	680.00	04/09/12	08/07/12	$	11,751.25	$	10,351.36	$	0.00	$	1,399.89
QIAGEN N V	F	N72482107	1,270.00	04/09/12	12/19/12	$	23,570.93	$	19,332.69	$	0.00	$	4,238.24
QIAGEN N V	F	N72482107	330.00	04/12/12	12/19/12	$	6,124.73	$	4,961.44	$	0.00	$	1,163.29
Security Subtotal						$	**41,446.91**	$	**34,645.49**	$	**0.00**	$	**6,801.42**

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

SIPC

DST 00085566W STP67399W

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return

Short-Term Realized Gain or (Loss) (continued)

This section is for covered securities and corresponds to transactions reported on your 1099-B as **"cost basis is reported to the IRS."** Report on Form 8949, Part I, with Box A checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
SIEMENS A G NEW ORD	FR D69671218	290.00	06/26/12	08/09/12	$ 26,416.78	$ 22,793.99	$ 0.00	$ 3,622.79
SIEMENS A G NEW ORD	FR D69671218	380.00	06/26/12	08/22/12	$ 35,304.07	$ 29,867.98	$ 0.00	$ 5,436.09
Security Subtotal					**$ 61,720.85**	**$ 52,661.97**	**$ 0.00**	**$ 9,058.88**
TIME WARNER INC NEW	887317303	1,340.00	05/23/12	08/30/12	$ 55,578.76	$ 45,921.36	$ 0.00	$ 9,657.40
Security Subtotal					**$ 55,578.76**	**$ 45,921.36**	**$ 0.00**	**$ 9,657.40**
UNILEVER PLC ADR NEW F	904767704	1,190.00	06/05/12	09/05/12	$ 42,930.53	$ 37,046.95	$ 0.00	$ 5,883.58
Security Subtotal					**$ 42,930.53**	**$ 37,046.95**	**$ 0.00**	**$ 5,883.58**
VANGUARD TOTAL BD MKT	921937868	229.55	01/31/12	04/05/12	$ 2,513.42	$ 2,541.15	$ 0.00	$ (27.73)
VANGUARD TOTAL BD MKT	921937868	220.45	02/29/12	04/05/12	$ 2,413.85	$ 2,433.87	$ 0.00	$ (20.02)
VANGUARD TOTAL BD MKT	921937868	42.92	03/30/12	04/05/12	$ 469.98	$ 469.59	$ 0.00	$ 0.39
VANGUARD TOTAL BD MKT	921937868	42.92	03/30/12	04/05/12	$ 469.98	$ 469.59	$ 0.00	$ 0.39
VANGUARD TOTAL BD MKT	921937868	229.23	03/30/12	04/05/12	$ 2,509.96	$ 2,507.85	$ 0.00	$ 2.11
Security Subtotal					**$ 8,377.19**	**$ 8,422.05**	**$ 0.00**	**$ (44.86)**
WATERS CORP	941848103	390.00	06/05/12	08/15/12	$ 30,560.44	$ 30,027.64	$ 0.00	$ 532.80
Security Subtotal					**$ 30,560.44**	**$ 30,027.64**	**$ 0.00**	**$ 532.80**
Total Short-Term *(Cost basis is reported to the IRS)*					**$ 644,422.56**	**$ 615,908.33**	**$ 0.00**	**$ 28,514.23**

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

013162 18/26

SIPC

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return.

Short-Term Realized Gain or (Loss)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part I, with Box B checked

Description		CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale		Total Proceeds		Cost Basis		Wash Sale Loss Disallowed		Realized Gain or (Loss)
FED HM LN MTG	0.875%13N	3137EACL1	174,000.00	04/11/12	05/11/12	$	175,517.75	$	175,593.84	$	0.00	$	(76.09)
FED HM LN MTG	0.875%13N	3137EACL1	215,000.00	04/11/12	05/17/12	$	216,595.30	$	216,969.40	$	0.00	$	(374.10)
FED HM LN MTG	0.875%13N	3137EACL1	21,000.00	04/11/12	05/21/12	$	21,156.82	$	21,192.36	$	0.00	$	(35.54)
Security Subtotal						**$**	**413,269.87**	**$**	**413,755.60**	**$**	**0.00**	**$**	**(485.73)**
FED NATL MTG	5%17NOT	31359M4D2	130,000.00	04/11/12	05/21/12	$	154,033.10	$	154,005.67	$	0.00	$	27.43
Security Subtotal						**$**	**154,033.10**	**$**	**154,005.67**	**$**	**0.00**	**$**	**27.43**
US TREAS NT	3%01/17UST	912828MS6	794,000.00	04/11/12	05/31/12	$	880,229.43	$	874,950.78	$	0.00	$	5,278.65
US TREAS NT	3%01/17UST	912828MS6	208,000.00	04/11/12	07/23/12	$	231,342.22	$	229,206.25	$	0.00	$	2,135.97
US TREAS NT	3%01/17UST	912828MS6	225,000.00	04/11/12	10/24/12	$	247,717.73	$	247,939.45	$	0.00	$	(221.72)
Security Subtotal						**$**	**1,359,289.38**	**$**	**1,352,096.48**	**$**	**0.00**	**$**	**7,192.90**
VANGUARD TOTAL BD MKT		921937868	253.16	04/29/11	04/05/12	$	2,771.92	$	2,696.17	$	0.00	$	75.75
VANGUARD TOTAL BD MKT		921937868	253.61	05/31/11	04/05/12	$	2,776.85	$	2,728.86	$	0.00	$	47.99
VANGUARD TOTAL BD MKT		921937868	249.64	06/30/11	04/05/12	$	2,733.41	$	2,668.70	$	0.00	$	64.71
VANGUARD TOTAL BD MKT		921937868	248.55	07/29/11	04/05/12	$	2,721.49	$	2,691.86	$	0.00	$	29.63
VANGUARD TOTAL BD MKT		921937868	247.57	08/31/11	04/05/12	$	2,710.71	$	2,713.38	$	0.00	$	(2.67)
VANGUARD TOTAL BD MKT		921937868	240.56	09/30/11	04/05/12	$	2,634.01	$	2,653.44	$	0.00	$	(19.43)
VANGUARD TOTAL BD MKT		921937868	240.08	10/31/11	04/05/12	$	2,628.78	$	2,645.78	$	0.00	$	(17.00)
VANGUARD TOTAL BD MKT		921937868	236.48	11/30/11	04/05/12	$	2,589.36	$	2,591.91	$	0.00	$	(2.55)
VANGUARD TOTAL BD MKT		921937868	169.33	12/22/11	04/05/12	$	1,854.13	$	1,855.96	$	0.00	$	(1.83)

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return

Short-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part I, with Box B checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
VANGUARD TOTAL BD MKT	921937868	262.47	12/22/11	04/05/12	$ 2,873.90	$ 2,876.74	$ 0.00	$ (2.84)
VANGUARD TOTAL BD MKT	921937868	238.18	12/30/11	04/05/12	$ 2,607.95	$ 2,620.05	$ 0.00	$ (12.10)
Security Subtotal					**$ 28,902.51**	**$ 28,742.85**	**$ 0.00**	**$ 159.66**
Total Short-Term *(Cost basis is available but not reported to the IRS)*					**$ 1,955,494.86**	**$ 1,948,600.60**	**$ 0.00**	**$ 6,894.26**
Total Short-Term					**$ 2,599,917.42**	**$ 2,564,508.93**	**$ 0.00**	**$ 35,408.49**

Long-Term Realized Gain or (Loss)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
A T & T INC NEW	00206R102	318.00	04/29/03	04/09/12	$ 9,755.76	$ 6,942.05[a]	$ 0.00	$ 2,813.71
A T & T INC NEW	00206R102	3,201.00	04/29/03	04/09/12	$ 98,201.86	$ 59,441.97[a]	$ 0.00	$ 38,759.89
A T & T INC NEW	00206R102	6,426.00	04/29/03	04/09/12	$ 197,140.01	$ 147,380.31[a]	$ 0.00	$ 49,759.70
A T & T INC NEW	00206R102	1,000.00	05/13/04	04/09/12	$ 30,678.50	$ 25,010.00[a]	$ 0.00	$ 5,668.50
Security Subtotal					**$ 335,776.13**	**$ 238,774.33**	**$ 0.00**	**$ 97,001.80**
AIR PROD & CHEMICALS INC	009158106	19.00	02/16/10	04/09/12	$ 1,691.42	$ 1,322.13	$ 0.00	$ 369.29
AIR PROD & CHEMICALS INC	009158106	100.00	02/16/10	04/09/12	$ 8,902.22	$ 6,960.90	$ 0.00	$ 1,941.32

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

SIPC

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. **Date Prepared: March 8, 2013**

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
AIR PROD & CHEMICALS INC	009158106	100.00	02/16/10	04/09/12	$ 8,902.22	$ 6,961.60	$ 0.00	$ 1,940.62
AIR PROD & CHEMICALS INC	009158106	200.00	02/16/10	04/09/12	$ 17,804.43	$ 13,923.18	$ 0.00	$ 3,881.25
AIR PROD & CHEMICALS INC	009158106	200.00	02/16/10	04/09/12	$ 17,804.43	$ 13,923.19	$ 0.00	$ 3,881.24
AIR PROD & CHEMICALS INC	009158106	381.00	02/16/10	04/09/12	$ 33,917.44	$ 26,520.63	$ 0.00	$ 7,396.81
Security Subtotal					**$ 89,022.16**	**$ 69,611.63**	**$ 0.00**	**$ 19,410.53**
ALTRIA GROUP INC	02209S103	7,320.00	04/29/03	04/09/12	$ 228,309.92	$ 52,523.75[a]	$ 0.00	$ 175,786.17
Security Subtotal					**$ 228,309.92**	**$ 52,523.75**	**$ 0.00**	**$ 175,786.17**
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.80	$ 2,584.24	$ 0.00	$ 1,194.56
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.25	$ 0.00	$ 1,194.57
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.30	$ 0.00	$ 1,194.52
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.30	$ 0.00	$ 1,194.52
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.30	$ 0.00	$ 1,194.52
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.30	$ 0.00	$ 1,194.52
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.30	$ 0.00	$ 1,194.52
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.30	$ 0.00	$ 1,194.52
AMER ELECTRIC PWR CO IN	025537101	100.00	04/15/09	04/09/12	$ 3,778.82	$ 2,584.30	$ 0.00	$ 1,194.52
AMER ELECTRIC PWR CO IN	025537101	200.00	04/15/09	04/09/12	$ 7,557.63	$ 5,168.60	$ 0.00	$ 2,389.03
AMER ELECTRIC PWR CO IN	025537101	300.00	04/15/09	04/09/12	$ 11,336.45	$ 7,752.90	$ 0.00	$ 3,583.55
AMER ELECTRIC PWR CO IN	025537101	600.00	04/15/09	04/09/12	$ 22,672.90	$ 15,505.79	$ 0.00	$ 7,167.11

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
AMER ELECTRIC PWR CO IN	025537101	1,000.00	04/15/09	04/09/12	$ 37,788.17	$ 25,852.96	$ 0.00	$ 11,935.21
Security Subtotal					**$ 113,364.51**	**$ 77,538.84**	**$ 0.00**	**$ 35,825.67**
ARES CAPITAL CORP	04010L103	50.00	04/29/03	04/09/12	$ 801.03	$ 3,777.09[a]	$ 0.00	$ (2,976.06)
Security Subtotal					**$ 801.03**	**$ 3,777.09**	**$ 0.00**	**$ (2,976.06)**
AUTO DATA PROCESSING	053015103	500.00	04/29/03	04/09/12	$ 27,301.94	$ 15,247.70[a]	$ 0.00	$ 12,054.24
Security Subtotal					**$ 27,301.94**	**$ 15,247.70**	**$ 0.00**	**$ 12,054.24**
BANK OF AMERICA CORP	060505104	2,220.00	04/29/03	04/09/12	$ 19,886.24	$ 54,010.00[a]	$ 0.00	$ (34,123.76)
Security Subtotal					**$ 19,886.24**	**$ 54,010.00**	**$ 0.00**	**$ (34,123.76)**
BAXTER INTERNATIONAL IN	071813109	1,000.00	05/13/04	04/09/12	$ 58,602.74	$ 38,755.76[a]	$ 0.00	$ 19,846.98
Security Subtotal					**$ 58,602.74**	**$ 38,755.76**	**$ 0.00**	**$ 19,846.98**
BHP BILLITON LTD ADR FSP	088606108	1,000.00	04/15/09	04/09/12	$ 69,920.98	$ 47,636.95	$ 0.00	$ 22,284.03
Security Subtotal					**$ 69,920.98**	**$ 47,636.95**	**$ 0.00**	**$ 22,284.03**
BP PLC ADR FSPONS	055622104	984.00	04/29/03	04/09/12	$ 42,638.62	$ 37,943.04[a]	$ 0.00	$ 4,695.58
Security Subtotal					**$ 42,638.62**	**$ 37,943.04**	**$ 0.00**	**$ 4,695.58**
BRISTOL-MYERS SQUIBB CO	110122108	3,025.00	04/29/03	04/09/12	$ 100,122.36	$ 75,625.00[a]	$ 0.00	$ 24,497.36
Security Subtotal					**$ 100,122.36**	**$ 75,625.00**	**$ 0.00**	**$ 24,497.36**
CENTURYLINK INC	156700106	600.00	04/22/10	04/09/12	$ 23,014.00	$ 21,224.69	$ 0.00	$ 1,789.31

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
CENTURYLINK INC	156700106	700.00	04/22/10	04/09/12	$ 26,849.66	$ 24,761.99	$ 0.00	$ 2,087.67
CENTURYLINK INC	156700106	700.00	04/22/10	04/09/12	$ 26,849.67	$ 24,762.13	$ 0.00	$ 2,087.54
Security Subtotal					**$ 76,713.33**	**$ 70,748.81**	**$ 0.00**	**$ 5,964.52**
CHEVRON CORPORATION	166764100	2,000.00	04/29/03	04/09/12	$ 207,452.20	$ 63,395.00[a]	$ 0.00	$ 144,057.20
Security Subtotal					**$ 207,452.20**	**$ 63,395.00**	**$ 0.00**	**$ 144,057.20**
CORNING INC	219350105	700.00	04/29/03	04/09/12	$ 9,435.94	$ 3,790.50[a]	$ 0.00	$ 5,645.44
CORNING INC	219350105	4,300.00	04/29/03	08/10/12	$ 49,521.86	$ 23,284.50[a]	$ 0.00	$ 26,237.36
Security Subtotal					**$ 58,957.80**	**$ 27,075.00**	**$ 0.00**	**$ 31,882.80**
DOW CHEMICAL COMPANY	260543103	2,900.00	04/29/03	04/09/12	$ 94,135.99	$ 94,200.00[a]	$ 0.00	$ (64.01)
Security Subtotal					**$ 94,135.99**	**$ 94,200.00**	**$ 0.00**	**$ (64.01)**
DU PONT E I DE NEMOUR&C	263534109	1,000.00	04/15/09	04/09/12	$ 51,981.79	$ 26,788.95	$ 0.00	$ 25,192.84
Security Subtotal					**$ 51,981.79**	**$ 26,788.95**	**$ 0.00**	**$ 25,192.84**
EXELON CORPORATION	30161N101	100.00	02/16/10	04/09/12	$ 3,826.13	$ 4,399.74	$ 0.00	$ (573.61)
EXELON CORPORATION	30161N101	100.00	02/16/10	04/09/12	$ 3,826.14	$ 4,399.75	$ 0.00	$ (573.61)
EXELON CORPORATION	30161N101	100.00	02/16/10	04/09/12	$ 3,826.14	$ 4,399.77	$ 0.00	$ (573.63)
EXELON CORPORATION	30161N101	100.00	02/16/10	04/09/12	$ 3,826.14	$ 4,399.80	$ 0.00	$ (573.66)
EXELON CORPORATION	30161N101	100.00	02/16/10	04/09/12	$ 3,826.14	$ 4,399.80	$ 0.00	$ (573.66)
EXELON CORPORATION	30161N101	100.00	02/16/10	04/09/12	$ 3,826.14	$ 4,399.80	$ 0.00	$ (573.66)

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

SIPC

DST 00085566W STP67399W

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. **Date Prepared: March 8, 2013**

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale		Total Proceeds		Cost Basis		Wash Sale Loss Disallowed		Realized Gain or (Loss)
EXELON CORPORATION	30161N101	400.00	02/16/10	04/09/12	$	15,304.56	$	17,599.18	$	0.00	$	(2,294.62)
Security Subtotal					**$**	**38,261.39**	**$**	**43,997.84**	**$**	**0.00**	**$**	**(5,736.45)**
EXXON MOBIL CORPORATIO	30231G102	4,000.00	04/29/03	04/09/12	$	336,109.52	$	140,200.00[a]	$	0.00	$	195,909.52
Security Subtotal					**$**	**336,109.52**	**$**	**140,200.00**	**$**	**0.00**	**$**	**195,909.52**
GENERAL ELECTRIC COMPA	369604103	1,000.00	04/29/03	04/09/12	$	19,218.59	$	29,435.00[a]	$	0.00	$	(10,216.41)
GENERAL ELECTRIC COMPA	369604103	200.00	04/15/09	04/09/12	$	3,843.72	$	2,318.90	$	0.00	$	1,524.82
GENERAL ELECTRIC COMPA	369604103	800.00	04/15/09	04/09/12	$	15,374.86	$	9,275.57	$	0.00	$	6,099.29
GENERAL ELECTRIC COMPA	369604103	1,000.00	04/15/09	04/09/12	$	19,218.59	$	11,594.48	$	0.00	$	7,624.11
Security Subtotal					**$**	**57,655.76**	**$**	**52,623.95**	**$**	**0.00**	**$**	**5,031.81**
GENERAL MILLS INC	370334104	2,000.00	06/13/07	04/09/12	$	77,493.31	$	59,207.95	$	0.00	$	18,285.36
Security Subtotal					**$**	**77,493.31**	**$**	**59,207.95**	**$**	**0.00**	**$**	**18,285.36**
GLAXOSMITHKLINE PLC ADR	37733W105	2,200.00	04/29/03	04/09/12	$	99,255.03	$	86,779.00[a]	$	0.00	$	12,476.03
Security Subtotal					**$**	**99,255.03**	**$**	**86,779.00**	**$**	**0.00**	**$**	**12,476.03**
HEINZ H J CO	423074103	1,650.00	04/29/03	04/09/12	$	87,609.04	$	49,500.00[a]	$	0.00	$	38,109.04
Security Subtotal					**$**	**87,609.04**	**$**	**49,500.00**	**$**	**0.00**	**$**	**38,109.04**
JOHNSON & JOHNSON	478160104	1,204.00	04/29/03	04/09/12	$	78,299.87	$	68,543.42[a]	$	0.00	$	9,756.45
Security Subtotal					**$**	**78,299.87**	**$**	**68,543.42**	**$**	**0.00**	**$**	**9,756.45**
JP MORGAN CHASE CAP 8XX	48124G104	100.00	09/10/10	04/09/12	$	2,583.98	$	2,716.24	$	0.00	$	(132.26)

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
JP MORGAN CHASE CAP 8XX	48124G104	100.00	09/10/10	04/09/12	$ 2,583.99	$ 2,717.22	$ 0.00	$ (133.23)
JP MORGAN CHASE CAP 8XX	48124G104	100.00	09/10/10	04/09/12	$ 2,583.99	$ 2,717.24	$ 0.00	$ (133.25)
JP MORGAN CHASE CAP 8XX	48124G104	500.00	09/10/10	04/09/12	$ 12,919.93	$ 13,586.18	$ 0.00	$ (666.25)
JP MORGAN CHASE CAP 8XX	48124G104	1,400.00	09/10/10	04/09/12	$ 36,175.81	$ 38,041.30	$ 0.00	$ (1,865.49)
JP MORGAN CHASE CAP 8XX	48124G104	1,600.00	09/10/10	04/09/12	$ 41,343.79	$ 43,475.77	$ 0.00	$ (2,131.98)
Security Subtotal					**$ 98,191.49**	**$ 103,253.95**	**$ 0.00**	**$ (5,062.46)**
JPMORGAN CHASE & CO	46625H100	2,395.00	04/29/03	04/09/12	$ 105,403.07	$ 65,349.08[a]	$ 0.00	$ 40,053.99
JPMORGAN CHASE & CO	46625H100	4,090.00	04/29/03	04/09/12	$ 179,999.41	$ 118,364.60[a]	$ 0.00	$ 61,634.81
Security Subtotal					**$ 285,402.48**	**$ 183,713.68**	**$ 0.00**	**$ 101,688.80**
KRAFT FOODS INC XXXN/	50075N104	3,180.00	04/29/03	04/09/12	$ 119,658.13	$ 33,839.98[a]	$ 0.00	$ 85,818.15
Security Subtotal					**$ 119,658.13**	**$ 33,839.98**	**$ 0.00**	**$ 85,818.15**
MC DONALDS CORP	580135101	100.00	02/16/10	04/09/12	$ 9,898.12	$ 6,388.59	$ 0.00	$ 3,509.53
MC DONALDS CORP	580135101	100.00	02/16/10	04/09/12	$ 9,898.12	$ 6,388.72	$ 0.00	$ 3,509.40
MC DONALDS CORP	580135101	200.00	02/16/10	04/09/12	$ 19,796.25	$ 12,777.59	$ 0.00	$ 7,018.66
MC DONALDS CORP	580135101	300.00	02/16/10	04/09/12	$ 29,694.37	$ 19,166.09	$ 0.00	$ 10,528.28
MC DONALDS CORP	580135101	300.00	02/16/10	04/09/12	$ 29,694.37	$ 19,166.37	$ 0.00	$ 10,528.00
Security Subtotal					**$ 98,981.23**	**$ 63,887.36**	**$ 0.00**	**$ 35,093.87**
MERCK & CO INC NEW	58933Y105	576.30	04/29/03	04/09/12	$ 22,364.46	$ 10,065.08[a]	$ 0.00	$ 12,299.38
MERCK & CO INC NEW	58933Y105	576.70	04/29/03	04/09/12	$ 22,379.98	$ 9,596.29[a]	$ 0.00	$ 12,783.69

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

SIPC

DST 00085566W STP67399W

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. **Date Prepared: March 8, 2013**

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
MERCK & CO INC NEW	58933Y105	1,000.00	04/29/03	04/09/12	$ 38,806.98	$ 57,233.50[a]	$ 0.00	$ (18,426.52)
Security Subtotal					**$ 83,551.42**	**$ 76,894.87**	**$ 0.00**	**$ 6,656.55**
MYLAN INC	628530107	3,525.00	04/29/03	04/09/12	$ 77,650.35	$ 65,741.25[a]	$ 0.00	$ 11,909.10
Security Subtotal					**$ 77,650.35**	**$ 65,741.25**	**$ 0.00**	**$ 11,909.10**
NATIONAL AUST BK ADR FS	632525408	3,270.00	05/13/04	04/09/12	$ 82,864.40	$ 68,633.03[a]	$ 0.00	$ 14,231.37
Security Subtotal					**$ 82,864.40**	**$ 68,633.03**	**$ 0.00**	**$ 14,231.37**
NEXTERA ENERGY INC	65339F101	1,000.00	04/15/09	04/09/12	$ 62,581.95	$ 50,216.95	$ 0.00	$ 12,365.00
Security Subtotal					**$ 62,581.95**	**$ 50,216.95**	**$ 0.00**	**$ 12,365.00**
NORFOLK SOUTHERN CORP	655844108	360.00	02/17/10	04/09/12	$ 24,064.79	$ 17,682.46	$ 0.00	$ 6,382.33
Security Subtotal					**$ 24,064.79**	**$ 17,682.46**	**$ 0.00**	**$ 6,382.33**
PAYCHEX INC	704326107	1,000.00	04/29/03	04/09/12	$ 31,092.15	$ 30,825.00[a]	$ 0.00	$ 267.15
Security Subtotal					**$ 31,092.15**	**$ 30,825.00**	**$ 0.00**	**$ 267.15**
PEPSICO INCORPORATED	713448108	200.00	06/13/07	04/09/12	$ 13,096.52	$ 13,171.99	$ 0.00	$ (75.47)
PEPSICO INCORPORATED	713448108	800.00	06/13/07	04/09/12	$ 52,386.06	$ 52,687.96	$ 0.00	$ (301.90)
Security Subtotal					**$ 65,482.58**	**$ 65,859.95**	**$ 0.00**	**$ (377.37)**
PFIZER INCORPORATED	717081103	5,000.00	04/29/03	04/09/12	$ 110,396.78	$ 154,875.00[a]	$ 0.00	$ (44,478.22)

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. **Date Prepared: March 8, 2013**

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
PFIZER INCORPORATED	717081103	2,167.00	10/16/09	04/09/12	$ 47,845.97	$ 38,269.22	$ 0.00	$ 9,576.75
Security Subtotal					**$ 158,242.75**	**$ 193,144.22**	**$ 0.00**	**$ (34,901.47)**
PHILIP MORRIS INTL INC	718172109	5,620.00	04/29/03	04/09/12	$ 497,652.82	$ 91,889.52[a]	$ 0.00	$ 405,763.30
Security Subtotal					**$ 497,652.82**	**$ 91,889.52**	**$ 0.00**	**$ 405,763.30**
PROCTER & GAMBLE	742718109	1,000.00	04/29/03	04/09/12	$ 66,862.55	$ 45,175.00[a]	$ 0.00	$ 21,687.55
Security Subtotal					**$ 66,862.55**	**$ 45,175.00**	**$ 0.00**	**$ 21,687.55**
ROYAL DUTCH SHELL A ADR	780259206	1,000.00	05/13/04	04/30/12	$ 71,461.95	$ 48,903.00[a]	$ 0.00	$ 22,558.95
Security Subtotal					**$ 71,461.95**	**$ 48,903.00**	**$ 0.00**	**$ 22,558.95**
SARA LEE CORP XXX1-5	803111103	3,000.00	04/29/03	04/09/12	$ 63,654.72	$ 42,636.00[a]	$ 0.00	$ 21,018.72
Security Subtotal					**$ 63,654.72**	**$ 42,636.00**	**$ 0.00**	**$ 21,018.72**
STRYKER CORP	863667101	1,000.00	02/16/10	04/09/12	$ 54,140.94	$ 52,554.95	$ 0.00	$ 1,585.99
Security Subtotal					**$ 54,140.94**	**$ 52,554.95**	**$ 0.00**	**$ 1,585.99**
TARGET CORPORATION	87612E106	2,000.00	06/17/09	04/09/12	$ 115,051.67	$ 78,326.95	$ 0.00	$ 36,724.72
Security Subtotal					**$ 115,051.67**	**$ 78,326.95**	**$ 0.00**	**$ 36,724.72**
VANGUARD FTSE EMERGIN	922042858	1,000.00	08/27/10	04/09/12	$ 42,582.10	$ 41,007.95	$ 0.00	$ 1,574.15
Security Subtotal					**$ 42,582.10**	**$ 41,007.95**	**$ 0.00**	**$ 1,574.15**

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS. **Date Prepared: March 8, 2013**

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked

Description		CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale		Total Proceeds		Cost Basis		Wash Sale Loss Disallowed		Realized Gain or (Loss)
VANGUARD INFLATION	P	922031737	10,034.12	01/27/10	04/05/12	$	279,576.11	$	250,000.00	$	0.00	$	29,576.11
Security Subtotal						**$**	**279,576.11**	**$**	**250,000.00**	**$**	**0.00**	**$**	**29,576.11**
VANGUARD INTERM TERM		922031810	51,862.03	10/27/09	04/05/12	$	522,694.44	$	500,000.00[a]	$	0.00	$	22,694.44
VANGUARD INTERM TERM		922031810	28.92	10/30/09	04/05/12	$	291.47	$	279.95[a]	$	0.00	$	11.52
Security Subtotal						**$**	**522,985.91**	**$**	**500,279.95**	**$**	**0.00**	**$**	**22,705.96**
VANGUARD TOTAL BD MKT		921937868	90,471.43	02/17/11	04/05/12	$	990,590.25	$	950,000.00	$	0.00	$	40,590.25
VANGUARD TOTAL BD MKT		921937868	95.36	02/28/11	04/05/12	$	1,044.19	$	1,008.03	$	0.00	$	36.16
VANGUARD TOTAL BD MKT		921937868	261.55	03/31/11	04/05/12	$	2,863.76	$	2,756.74	$	0.00	$	107.02
Security Subtotal						**$**	**994,498.20**	**$**	**953,764.77**	**$**	**0.00**	**$**	**40,733.43**
VERIZON COMMUNICATIONS		92343V104	3,378.00	04/29/03	04/09/12	$	126,791.91	$	111,652.59[a]	$	0.00	$	15,139.32
Security Subtotal						**$**	**126,791.91**	**$**	**111,652.59**	**$**	**0.00**	**$**	**15,139.32**
WAL-MART STORES INC		931142103	1,000.00	02/16/10	04/09/12	$	60,252.20	$	53,336.95	$	0.00	$	6,915.25
Security Subtotal						**$**	**60,252.20**	**$**	**53,336.95**	**$**	**0.00**	**$**	**6,915.25**
WALGREEN COMPANY		931422109	2,000.00	06/17/09	04/09/12	$	65,252.99	$	62,226.95	$	0.00	$	3,026.04
Security Subtotal						**$**	**65,252.99**	**$**	**62,226.95**	**$**	**0.00**	**$**	**3,026.04**
WINDSTREAM CORPORATIO		97381W104	723.00	04/29/03	04/09/12	$	8,220.06	$	5,914.03[a]	$	0.00	$	2,306.03
Security Subtotal						**$**	**8,220.06**	**$**	**5,914.03**	**$**	**0.00**	**$**	**2,306.03**

Please see the "Endnotes for Your Realized Gain or (Loss)" for an explanation of the codes and symbols in this Realized Gain or (Loss) section.

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab. It is provided to you as additional tax reporting information you may need to complete your tax return.

Long-Term Realized Gain or (Loss) (continued)

This section is for noncovered securities and corresponds to transactions reported on your 1099-B as **"cost basis is available but not reported to the IRS."** Report on Form 8949, Part II, with Box B checked.

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
3M COMPANY	88579Y101	2,200.00	04/29/03	04/09/12	$ 190,181.19	$ 139,507.50[a]	$ 0.00	$ 50,673.69
Security Subtotal					**$ 190,181.19**	**$ 139,507.50**	**$ 0.00**	**$ 50,673.69**
Total Long-Term *(Cost basis is available but not reported to the IRS)*					**$ 6,696,600.70**	**$ 4,925,372.82**	**$ 0.00**	**$ 1,771,227.88**

Long-Term Realized Gain or (Loss)

The transactions in this section are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II, with Box C checked

Description	CUSIP Number	Quantity/Par	Date of Acquisition	Date of Sale	Total Proceeds	Cost Basis	Wash Sale Loss Disallowed	Realized Gain or (Loss)
KRAFT FOODS GROUP	50076Q106	0.33	04/29/03	10/02/12	$ 15.29	$ 3.73[a]	$ 0.00	$ 11.56
Security Subtotal					**$ 15.29**	**$ 3.73**	**$ 0.00**	**$ 11.56**
Total Long-Term *(Transactions are not reported on Form 1099-B or to the IRS)*					**$ 15.29**	**$ 3.73**	**$ 0.00**	**$ 11.56**
Total Long-Term					**$ 6,696,615.99**	**$ 4,925,376.55**	**$ 0.00**	**$ 1,771,239.44**

SIPC

DST 00085566W STP67399W

YEAR-END SUMMARY INFORMATION IS NOT PROVIDED TO THE IRS.

Date Prepared: March 8, 2013

The information in this and all subsequent sections is not provided to the IRS by Charles Schwab It is provided to you as additional tax reporting information you may need to complete your tax return

Realized Gain or (Loss) Summary

Total Realized Gain or (Loss)

Description		Total Proceeds		Cost Basis		Wash Sale Loss Disallowed		Realized Gain or (Loss)
Total Short-Term Realized Gain or (Loss) *(Cost basis is reported to the IRS Report on Form 8949, Part I, with Box A checked)*	$	644,422.56	$	615,908.33	$	0.00	$	28,514.23
Total Short-Term Realized Gain or (Loss) *(Cost basis is available but not reported to the IRS Report on Form 8949, Part I, with Box B checked.)*	$	1,955,494.86	$	1,948,600.60	$	0.00	$	6,894.26
Total Short-Term Realized Gain or (Loss)	$	2,599,917.42	$	2,564,508.93	$	0.00	$	35,408.49
Total Long-Term Realized Gain or (Loss) *(Cost basis is available but not reported to the IRS. Report on Form 8949, Part II, with Box B checked.)*	$	6,696,600.70	$	4,925,372.82	$	0.00	$	1,771,227.88
Total Long-Term Realized Gain or (Loss) *(Transactions are not reported on Form 1099-B or to the IRS Report on Form 8949, Part II with Box C checked)*	$	15.29	$	3.73	$	0.00	$	11.56
Total Long-Term Realized Gain or (Loss)	$	6,696,615.99	$	4,925,376.55	$	0.00	$	1,771,239.44
TOTAL REALIZED GAIN OR (LOSS)	$	9,296,533.41	$	7,489,885.48	$	0.00	$	1,806,647.93

SIPC

013162 24/26

DUPLICATE STATEMENT

charles SCHWAB INSTITUTIONAL

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number 8112-7431

Statement Period December 1-31, 2012

Investment Detail - Fixed Income

U.S. Treasuries	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
US TREAS NT 3%01/17	**773,000.0000**	**109.9688**	**850,058.82**		**(1,750.95)**	**23,190.00**
UST NOTE DUE 02/28/17	773,000.0000	110.1953	851,809.77	04/11/12	(1,750.95)	0.86%
CUSIP: 912828MS6						***Accrued Interest: 7,879.48***
US TREAS NT 2.375%17	**346,000.0000**	**107.8125**	**373,031.25**		**(1,919.22)**	**8,217.50**
UST NOTE DUE 07/31/17	346,000.0000	108.3671	374,950.47	09/11/12	(1,919.22)	0.63%
CUSIP: 912828NR7						***Accrued Interest: 3,438.85***
Total U.S. Treasuries	**1,119,000.0000**		**1,223,090.07**		**(3,670.17)**	**31,407.50**
		Total Cost Basis:	***1,226,760.24***			

Total Accrued Interest for U.S. Treasuries: 11,318.33

Agency Securities	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
FED HM LN MTG 3.75%19	**130,000.0000**	**115.5950**	**150,273.50**		**2,442.70**	**4,875.00**
NOTES DUE 03/27/19	130,000.0000	113.7160	147,830.80	04/11/12	2,442.70	1.65%
CUSIP: 3137EACA5						
MOODY'S: Aaa S&P: AA+						***Accrued Interest: 1,272.92***

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

SIPC

DST 00085567W STP67400W

Investment Detail - Fixed Income (continued)

Agency Securities (continued)	Par / Units Purchased	Market Price / Cost Per Unit	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Annual Income / Yield to Maturity
FED NATL MTG 5.375%17	**78,000.0000**	**120.2059**	**93,760.60**		**(140.48)**	**4,192.50**
NOTES DUE 06/12/17	78,000.0000	120.3860	93,901.08	12/28/12	(140.48)	0.71%
CUSIP: 31398ADM1						
MOODY'S: Aaa S&P: AA+						***Accrued Interest: 221.27***
Total Agency Securities	**208,000.0000**		**244,034.10**		**2,302.22**	**9,067.50**
		Total Cost Basis:	***241,731.88***			
						Total Accrued Interest for Agency Securities: 1,494.19
Total Fixed Income	**1,327,000.0000**		**1,467,124.17**		**(1,367.95)**	**40,475.00**
		Total Cost Basis:	***1,468,492.12***			

Accrued Interest represents the interest that would be received if the fixed income investment was sold prior to the coupon payment
Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only The actual income and yield might be lower or higher than the estimated amounts EY is based upon EAI and the current price of the security and will fluctuate For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Investment Detail - Equities

Equities		Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
ACCOR SA ORD	**F**	**1,080.0000**	**35.1949**	**38,010.49**		**3,135.68**	**0.00%**	**0.00**
SYMBOL: ACRFF		1,080.0000	32.2914	34,874.81	08/29/12	3,135.68	124	Short-Term

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
ADECCO SA CHESEREX ORD F	**680.0000**	**52.6062**	**35,772.22**		**4,791.45**	**0.00%**	**0.00**
REGISTERED SHARES	680.0000	45.5599	30,980.77	08/27/12	4,791.45	126	Short-Term
SYMBOL: AHEXF							
ALCOA INC	**5,480.0000**	**8.6800**	**47,566.40**		**(5,203.99)**	**1.38%**	**657.60**
SYMBOL: AA	5,480.0000	9.6296	52,770.39	04/09/12	(5,203.99)	266	Short-Term
AMAZON COM INC	**280.0000**	**250.8700**	**70,243.60**		**8,559.00**	**0.00%**	**0.00**
SYMBOL: AMZN	150.0000	213.2346	31,985.20	06/05/12	5,645.30	209	Short-Term
	130.0000	228.4569	29,699.40	11/08/12	2,913.70	53	Short-Term
Cost Basis			*61,684.60*				
APACHE CORP	**250.0000**	**78.5000**	**19,625.00**		**(4,102.68)**	**0.86%**	**170.00**
SYMBOL: APA	250.0000	94.9107	23,727.68	04/27/12	(4,102.68)	248	Short-Term
AUTODESK INC	**1,630.0000**	**35.3500**	**57,620.50**		**5,213.26**	**0.00%**	**0.00**
SYMBOL: ADSK	1,630.0000	32.1516	52,407.24	05/30/12	5,213.26	215	Short-Term
BAKER HUGHES INC	**1,750.0000**	**40.8477**	**71,483.48**		**394.25**	**1.46%**	**1,050.00**
SYMBOL: BHI	1,750.0000	40.6224	71,089.23	04/09/12	394.25	266	Short-Term
CARNIVAL CORP NEW F	**2,310.0000**	**36.7700**	**84,938.70**		**13,208.41**	**2.71%**	**2,310.00**
PAIRED STK	2,310.0000	31.0520	71,730.29	04/09/12	13,208.41	266	Short-Term
SPECIAL VTG TR							
SYMBOL: CCL							
DIRECTV	**1,380.0000**	**50.1600**	**69,220.80**		**8,218.61**	**0.00%**	**0.00**
SYMBOL: DTV	1,380.0000	44.2044	61,002.19	06/05/12	8,218.61	209	Short-Term

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

charles SCHWAB
INSTITUTIONAL

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2012

Investment Detail - Equities (continued)

Equities (continued)	**Quantity** Units Purchased	**Market Price** Cost Per Share	**Market Value** Cost Basis	Acquired	**Unrealized Gain or (Loss)**	**Estimated Yield** Holding Days	**Estimated Annual Income** Holding Period
DISCOVER FINANCIAL SVCS	**1,970.0000**	**38.5500**	**75,943.50**		**15,534.74**	**1.03%**	**788.00**
SYMBOL: DFS	1,770.0000	30.6158	54,190.07	06/04/12	14,043.43	210	Short-Term
	200.0000	31.0934	6,218.69	06/05/12	1,491.31	209	Short-Term
Cost Basis			*60,408.76*				
DISNEY WALT CO	**1,550.0000**	**49.7900**	**77,174.50**		**6,928.23**	**1.50%**	**1,162.50**
SYMBOL: DIS	1,550.0000	45.3201	70,246.27	05/14/12	6,928.23	231	Short-Term
E M C CORP MASS	**5,350.0000**	**25.3000**	**135,355.00**		**6,221.67**	**0.00%**	**0.00**
SYMBOL: EMC	2,080.0000	23.2723	48,406.39	06/05/12	4,217.61	209	Short-Term
	3,270.0000	24.6871	80,726.94	06/11/12	2,004.06	203	Short-Term
Cost Basis			*129,133.33*				
E O G RESOURCES INC	**220.0000**	**120.7900**	**26,573.80**		**3,172.18**	**0.56%**	**149.60**
SYMBOL: EOG	220.0000	106.3710	23,401.62	05/10/12	3,172.18	235	Short-Term
ELECTRONIC ARTS INC	**5,930.0000**	**14.5200**	**86,103.60**		**(4,348.19)**	**0.00%**	**0.00**
SYMBOL: EA	4,430.0000	15.9407	70,617.39	04/09/12	(6,293.79)	266	Short-Term
	540.0000	13.0947	7,071.18	06/05/12	769.62	209	Short-Term
	960.0000	13.2950	12,763.22	10/19/12	1,175.98	73	Short-Term
Cost Basis			*90,451.79*				
GOOGLE INC CLASS A	**100.0000**	**707.3800**	**70,738.00**		**13,889.64**	**0.00%**	**0.00**
SYMBOL: GOOG	100.0000	568.4836	56,848.36	06/05/12	13,889.64	209	Short-Term
HESS CORPORATION	**3,680.0000**	**52.9600**	**194,892.80**		**6,160.34**	**0.75%**	**1,472.00**
SYMBOL: HES	1,850.0000	56.8637	105,197.92	04/09/12	(7,221.92)	266	Short-Term
	1,830.0000	45.6472	83,534.54	05/30/12	13,382.26	215	Short-Term
Cost Basis			*188,732.46*				
JOHNSON & JOHNSON	**1,000.0000**	**70.1000**	**70,100.00**		**751.15**	**3.48%**	**2,440.00**
SYMBOL: JNJ	1,000.0000	69.3488	69,348.85	11/23/12	751.15	38	Short-Term

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
JUNIPER NETWORKS INC	**6,380.0000**	**19.6700**	**125,494.60**		**4,356.27**	**0.00%**	**0.00**
SYMBOL: JNPR	3,400.0000	20.9406	71,198.15	04/09/12	(4,320.15)	266	Short-Term
	420.0000	16.9983	7,139.29	06/05/12	1,122.11	209	Short-Term
	2,560.0000	16.7190	42,800.89	10/03/12	7,554.31	89	Short-Term
Cost Basis			*121,138.33*				
KRAFT FOODS GROUP	**628.0000**	**45.4700**	**28,555.16**		**21,520.10**	**1.09%**	**314.00**
SYMBOL: KRFT	628.0000	11.2023	7,035.06 [a]	04/29/03	21,520.10	3534	Long-Term
MANPOWERGROUP	**610.0000**	**42.4400**	**25,888.40**		**3,856.07**	**2.02%**	**524.60**
SYMBOL: MAN	610.0000	36.1185	22,032.33	10/11/12	3,856.07	81	Short-Term
MONDELEZ INTL INC CL A	**1,885.0000**	**25.4532**	**47,979.28**		**34,958.83**	**2.04%**	**980.20**
SYMBOL: MDLZ	1,885.0000	6.9074	13,020.45 [a]	04/29/03	34,958.83	3534	Long-Term
MOODYS CORP	**1,130.0000**	**50.3200**	**56,861.60**		**16,177.28**	**1.27%**	**723.20**
SYMBOL: MCO	1,130.0000	36.0038	40,684.32	06/05/12	16,177.28	209	Short-Term
NORFOLK SOUTHERN CORP	**640.0000**	**61.8400**	**39,577.60**		**8,142.11**	**3.23%**	**1,280.00**
SYMBOL: NSC	640.0000	49.1179	31,435.49	02/17/10	8,142.11	1048	Long-Term
NOVO-NORDISK B NEW ORD F	**570.0000**	**162.7500**	**92,767.50**		**3,664.41**	**0.00%**	**0.00**
SHS B	570.0000	156.3212	89,103.09	11/21/12	3,664.41	40	Short-Term
SYMBOL: NONOF							
PALL CORP	**750.0000**	**60.2600**	**45,195.00**		**4,410.80**	**1.65%**	**750.00**
SYMBOL: PLL	750.0000	54.3789	40,784.20	06/05/12	4,410.80	209	Short-Term
PETROLEO BRASILEIRO ADRF	**1,710.0000**	**19.3100**	**33,020.10**		**(120.44)**	**0.00%**	**0.00**
SA PETROBRAS SPON ADR	1,710.0000	19.3804	33,140.54	07/27/12	(120.44)	157	Short-Term
1 ADR REP 2 PREF SH							
SYMBOL: PBRA							

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings.
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
QIAGEN N V F	**1,590.0000**	**18.1498**	**28,858.18**		**4,953.07**	**0.00%**	**0.00**
SYMBOL: QGEN	1,590.0000	15.0346	23,905.11	04/12/12	4,953.07	263	Short-Term
QUALCOMM INC	**1,150.0000**	**61.8596**	**71,138.54**		**4,866.33**	**1.61%**	**1,150.00**
SYMBOL: QCOM	590.0000	53.6701	31,665.40	06/25/12	4,831.76	189	Short-Term
	560.0000	61.7978	34,606.81	08/09/12	34.57	144	Short-Term
Cost Basis			*66,272.21*				
RANGE RESOURCES CORP	**560.0000**	**62.8300**	**35,184.80**		**2,281.28**	**0.25%**	**89.60**
SYMBOL: RRC	560.0000	58.7562	32,903.52	05/30/12	2,281.28	215	Short-Term
SCHLUMBERGER LTD F	**1,050.0000**	**69.2986**	**72,763.53**		**1,630.73**	**1.58%**	**1,155.00**
SYMBOL: SLB	1,050.0000	67.7455	71,132.80	04/09/12	1,630.73	266	Short-Term
SOUTHWEST AIRLINES CO	**10,870.0000**	**10.2400**	**111,308.80**		**22,022.89**	**0.39%**	**434.80**
SYMBOL: LUV	8,650.0000	8.2091	71,009.02	04/09/12	17,566.98	266	Short-Term
	2,220.0000	8.2328	18,276.89	05/21/12	4,455.91	224	Short-Term
Cost Basis			*89,285.91*				
TELENOR ASA ORD F	**4,440.0000**	**20.1400**	**89,421.60**		**24,336.01**	**0.00%**	**0.00**
SYMBOL: TELNF	4,440.0000	14.6589	65,085.59	06/06/12	24,336.01	208	Short-Term
TIME WARNER INC NEW	**1,670.0000**	**47.8300**	**79,876.10**		**22,645.74**	**2.17%**	**1,736.80**
SYMBOL: TWX	1,670.0000	34.2696	57,230.36	05/23/12	22,645.74	222	Short-Term
TOYOTA MOTOR CP ADR NEWF	**430.0000**	**93.2500**	**40,097.50**		**4,924.01**	**0.00%**	**0.00**
SPONSORED ADR	430.0000	81.7988	35,173.49	04/09/12	4,924.01	266	Short-Term
1 ADR REP 2 ORD							
SYMBOL: TM							

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

Investment Detail - Equities (continued)

Equities (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Estimated Yield / Holding Days	Estimated Annual Income / Holding Period
UNILEVER PLC ADR NEW F	**1,910.0000**	**38.7200**	**73,955.20**		**14,493.30**	**3.26%**	**2,414.24**
SPONSORED ADR 1 ADR REP 1 ORD SYMBOL: UL	1,910.0000	31.1318	59,461.90	06/05/12	14,493.30	209	Short-Term
VERIFONE SYSTEMS INC	**1,570.0000**	**29.6800**	**46,597.60**		**(745.12)**	**0.00%**	**0.00**
SYMBOL: PAY	1,570.0000	30.1545	47,342.72	10/25/12	(745.12)	67	Short-Term
VIACOM INC CL B NEW	**800.0000**	**52.7400**	**42,192.00**		**(1,303.91)**	**2.08%**	**880.00**
SYMBOL: VIAB	800.0000	54.3698	43,495.91	10/11/12	(1,303.91)	81	Short-Term
VIRGIN MEDIA INC	**3,060.0000**	**36.7500**	**112,455.00**		**42,992.01**	**0.43%**	**489.60**
SYMBOL: VMED	3,060.0000	22.7003	69,462.99	05/04/12	42,992.01	241	Short-Term
WEATHERFORD INTL LTD F	**4,970.0000**	**11.1900**	**55,614.30**		**(14,218.18)**	**0.00%**	**0.00**
SYMBOL: WFT	4,970.0000	14.0508	69,832.48	04/09/12	(14,218.18)	266	Short-Term
WESTERN UNION COMPANY	**4,050.0000**	**13.6100**	**55,120.50**		**4,350.87**	**3.67%**	**2,025.00**
SYMBOL: WU	4,050.0000	12.5357	50,769.63	11/21/12	4,350.87	40	Short-Term
Total Equities	**87,063.0000**		**2,641,285.28**		**312,718.21**		**25,146.74**
		Total Cost Basis:	***2,328,567.07***				

Estimated Annual Income ("EAI") and Estimated Yield ("EY") calculations are for informational purposes only The actual income and yield might be lower or higher than the estimated amounts EY is based upon EAI and the current price of the security and will fluctuate For certain types of securities, the calculations could include a return of principal or capital gains in which case EAI and EY would be overstated. EY and EAI are not promptly updated to reflect when an issuer has missed a regular payment or announced changes to future payments, in which case EAI and EY will continue to display at a prior rate.

Schwab has provided accurate gain and loss information wherever possible for most Investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

charles SCHWAB
INSTITUTIONAL

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2012

Investment Detail - Mutual Funds

Bond Funds	Quantity	Market Price	Market Value	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
MANNING & NAPIER CORE PLUS BD SERIES SYMBOL: EXCPX	111,052.5870	11.2700	1,251,562.66	11.12	1,234,904.77	16,657.89
MANNING & NAPIER HIGH YIELD BD SERIES CL S SYMBOL: MNHYX	19,548.0000	10.7500	210,141.00	10.85	212,095.80	(1,954.80)
Total Bond Funds	130,600.5870		1,461,703.66		1,447,000.57	14,703.09

Equity Funds	Quantity	Market Price	Market Value	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
MANNING & NAPIER FINANCIAL SERVICES SERIES SYMBOL: EXFSX	23,258.9160	6.4600	150,252.60	6.09	141,646.80	8,605.80
MANNING & NAPIER EMRG MKTS SERIES SYMBOL: MNEMX	7,203.6930	11.6400	83,850.99	11.21	80,753.40	3,097.59
MANNING & NAPIER INFL FOCUS EQTY SERIES SYMBOL: MNIFX	6,439.7350	11.0500	71,159.07	10.86	69,935.52	1,223.55
MANNING & NAPIER INTL SERIES CL S SYMBOL: EXITX	30,472.1390	8.7000	265,107.61	8.05	245,300.72	19,806.89
MANNING & NAPIER LIFE SCIENCES SYMBOL: EXLSX	13,734.4840	12.8700	176,762.81	12.47	171,269.02	5,493.79

Schwab has provided accurate gain and loss information wherever possible for most investments. Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement.

charles SCHWAB
INSTITUTIONAL

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2012

Investment Detail - Mutual Funds (continued)

Equity Funds (continued)	Quantity	Market Price	Market Value	Average Cost Basis	Cost Basis	Unrealized Gain or (Loss)
MANNING & NAPIER REAL ESTATE SERIES SYMBOL: MNREX	10,113.6450	14.5700	147,355.81	13.91	140,680.80	6,675.01
MANNING & NAPIER SMALL CAP SERIES SYMBOL: MNSSZ	14,682.6960	9.9200	145,652.34	9.48	139,191.96	6,460.38
MANNING & NAPIER TECH SERIES SYMBOL: EXTSZ	11,434.9390	10.9000	124,640.84	12.02	137,447.97	(12,807.13)
MANNING & NAPIER WORLD OPPTY A SYMBOL: EXW1Z	14,120.7100	7.7500	109,435.50	7.44	105,058.08	4,377.42
Total Equity Funds	**131,460.9570**		**1,274,217.57**		**1,231,284.27**	**42,933.30**
Total Mutual Funds	**262,061.5440**		**2,735,921.23**		**2,678,284.84**	**57,636.39**

Investment Detail - Other Assets

Other Assets	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Holding Days	Holding Period
BIOMED REALTY TRUST INC	**770.0000**	**19.3300**	**14,884.10**		**554.69**		
SYMBOL: BMR	770.0000	18.6096	14,329.41	04/09/12	554.69	266	Short-Term
CORP OFFICE PPTYS SBI	**640.0000**	**24.9800**	**15,987.20**		**1,950.73**		
REIT SYMBOL: OFC	640.0000	21.9319	14,036.47	04/09/12	1,950.73	266	Short-Term

Schwab has provided accurate gain and loss information wherever possible for most investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

SIPC

charles SCHWAB
INSTITUTIONAL

Schwab One® Trust Account of
EDITH T BENSINK TTEE
W.B.ANDERSON & J.J. ANDERSON
ROSCH CHARITABLE 4/29/03.

Account Number
8112-7431

Statement Period
December 1-31, 2012

Investment Detail - Other Assets (continued)

Other Assets (continued)	Quantity / Units Purchased	Market Price / Cost Per Share	Market Value / Cost Basis	Acquired	Unrealized Gain or (Loss)	Holding Days	Holding Period
DIGITAL REALTY TRUST INC	**220.0000**	**67.8900**	**14,935.80**		**1,433.70**		
REIT	220.0000	61.3731	13,502.10	11/01/12	1,433.70	60	Short-Term
SYMBOL: DLR							
DUPONT FABROS TECHNOLOGY	**690.0000**	**24.1600**	**16,670.40**		**2,071.68**		
SYMBOL: DFT	690.0000	21.1575	14,598.72	11/06/12	2,071.68	55	Short-Term
Total Other Assets	**2,320.0000**		**62,477.50**		**6,010.80**		
		Total Cost Basis:	***56,466.70***				

Schwab has provided accurate gain and loss information wherever possible for most Investments Cost basis data may be incomplete or unavailable for some of your holdings
Please see "Endnotes for Your Account" section for an explanation of the endnote codes and symbols on this statement

SIPC

018072 8/11