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Form 990-PF

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

OMB No 1545-0052

2012

Open to Public Inspection

Department of the Treasury Internal Revenue Service

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

For calendar year 2012, or tax year beginning 10-01-2012, and ending 09-30-2013

Name of foundation: GAMBER FOUNDATION. A Employer identification number: 23-2331958. B Telephone number: (717) 393-1716. G Check all that apply: Initial return, Final return, Address change. H Check type of organization: Section 501(c)(3) exempt private foundation. I Fair market value of all assets at end of year: \$ 2,885,479.

Table with 5 columns: (a) Revenue and expenses per books, (b) Net investment income, (c) Adjusted net income, (d) Disbursements for charitable purposes. Rows include Revenue (1-12) and Operating and Administrative Expenses (13-26). Total revenue: 230,423. Total expenses: 145,515. Net investment income: 105,198.

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

Part II Balance Sheets		Beginning of year			End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1	Cash—non-interest-bearing	276				
	2	Savings and temporary cash investments	1,484	1,784	1,784		1,784
	3	Accounts receivable ▶ _____ Less allowance for doubtful accounts ▶ _____					
	4	Pledges receivable ▶ _____ Less allowance for doubtful accounts ▶ _____					
	5	Grants receivable					
	6	Receivables due from officers, directors, trustees, and other disqualified persons (attach schedule) (see page 15 of the instructions)					
	7	Other notes and loans receivable (attach schedule) ▶ _____ Less allowance for doubtful accounts ▶ _____					
	8	Inventories for sale or use					
	9	Prepaid expenses and deferred charges					
	10a	Investments—U S and state government obligations (attach schedule)	151,007 <input checked="" type="checkbox"/>	122,025	127,729		
	b	Investments—corporate stock (attach schedule)	20,000 <input checked="" type="checkbox"/>	20,000	20,000		
	c	Investments—corporate bonds (attach schedule)	1,026,232 <input checked="" type="checkbox"/>	985,233	1,038,813		
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____					
	12	Investments—mortgage loans					
	13	Investments—other (attach schedule)	1,480,476 <input checked="" type="checkbox"/>	1,635,341	1,697,145		
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____					
15	Other assets (describe ▶ _____)						
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	2,679,475	2,764,383	2,885,479			
Liabilities	17	Accounts payable and accrued expenses					
	18	Grants payable					
	19	Deferred revenue					
	20	Loans from officers, directors, trustees, and other disqualified persons					
	21	Mortgages and other notes payable (attach schedule)					
	22	Other liabilities (describe ▶ _____)					
23	Total liabilities (add lines 17 through 22)	0	0				
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here <input type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.						
	24	Unrestricted					
	25	Temporarily restricted					
	26	Permanently restricted					
	Foundations that do not follow SFAS 117, check here <input checked="" type="checkbox"/> and complete lines 27 through 31.						
	27	Capital stock, trust principal, or current funds	2,679,475	2,764,383			
	28	Paid-in or capital surplus, or land, bldg, and equipment fund	0	0			
29	Retained earnings, accumulated income, endowment, or other funds	0	0				
30	Total net assets or fund balances (see page 17 of the instructions)	2,679,475	2,764,383				
31	Total liabilities and net assets/fund balances (see page 17 of the instructions)	2,679,475	2,764,383				

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	2,679,475
2	Enter amount from Part I, line 27a	2	84,908
3	Other increases not included in line 2 (itemize) ▶ _____	3	0
4	Add lines 1, 2, and 3	4	2,764,383
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	2,764,383

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e.g., real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)		(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo, day, yr)	(d) Date sold (mo, day, yr)
1a	See Additional Data Table			
b				
c				
d				
e				
(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)	
a	See Additional Data Table			
b				
c				
d				
e				
Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(i) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))	
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any		
a	See Additional Data Table			
b				
c				
d				
e				
2	Capital gain net income or (net capital loss)	{ If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	1,705
3	Net short-term capital gain or (loss) as defined in sections 1222(5) and (6) If gain, also enter in Part I, line 8, column (c) (see instructions) If (loss), enter -0- in Part I, line 8		3	

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

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

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

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

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

(a) Base period years Calendar year (or tax year beginning in)	(b) Adjusted qualifying distributions	(c) Net value of noncharitable-use assets	(d) Distribution ratio (col (b) divided by col (c))
2011	166,706	2,809,401	0.059339
2010	95,765	2,628,171	0.036438
2009	92,250	2,430,226	0.037959
2008	97,750	2,165,335	0.045143
2007	106,750	2,217,381	0.048142
2	Total of line 1, column (d).		2 0.227021
3	Average distribution ratio for the 5-year base period—divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years		3 0.045404
4	Enter the net value of noncharitable-use assets for 2012 from Part X, line 5.		4 2,922,830
5	Multiply line 4 by line 3.		5 132,708
6	Enter 1% of net investment income (1% of Part I, line 27b).		6 1,052
7	Add lines 5 and 6.		7 133,760
8	Enter qualifying distributions from Part XII, line 4.		8 144,750

If line 8 is equal to or greater than line 7, check the box in Part VI, line 1b, and complete that part using a 1% tax rate See the Part VI instructions

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

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	1,052
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	1,052
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	1,052
6	Credits/Payments		
a	2012 estimated tax payments and 2011 overpayment credited to 2012	6a	1,080
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	1,080
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	28
11	Enter the amount of line 10 to be Credited to 2013 estimated tax ▶ 28 Refunded ▶	11	0

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?		No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see page 19 of the instructions for definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities.</i>		No
c Did the foundation file Form 1120-POL for this year?		No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation ▶ \$ <u>0</u> (2) On foundation managers ▶ \$ <u>0</u>		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers ▶ \$ <u>0</u>		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities.</i>		No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>		No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		No
b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T.</i>		No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either ● By language in the governing instrument, or ● By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	Yes	
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	Yes	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ▶ PA _____		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation .</i>	Yes	
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2012 or the taxable year beginning in 2012 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>		No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>		No

Part VII-A Statements Regarding Activities (continued)

11 At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions). 11 No
12 Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions) 12 No
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? 13 Yes
Website address N/A
14 The books are in care of NANCY GAMBER Telephone no (717) 393-1716
Located at 2220 DUTCH GOLD DR LANCASTER PA ZIP+4 17601
15 Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 -Check here 15
and enter the amount of tax-exempt interest received or accrued during the year
16 At any time during calendar year 2012, did the foundation have an interest in or a signature or other authority over a bank, securities, or other financial account in a foreign country? 16 No
See instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.
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 page 20 of the instructions)? 1b
Organizations relying on a current notice regarding disaster assistance check here.
c Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2012? 1c No
2 Taxes on failure to distribute income (section 4942) (does not apply for years the foundation was a private operating foundation defined in section 4942(j)(3) or 4942(j)(5))
a At the end of tax year 2012, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2012? Yes No
If "Yes," list the years 20, 20, 20, 20
b Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement-see instructions). 2b
c If the provisions of section 4942(a)(2) are being applied to any of the years listed in 2a, list the years here 20, 20, 20, 20
3a Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? 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.). 3b
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes? 4a No
b Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2012? 4b No

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

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

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

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Additional Data Table				

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

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

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

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

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

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

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

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc	Expenses
1 NONE	0
2	
3	
4	

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

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2	Amount
1 NONE	0
2	
All other program-related investments. See page 24 of the 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	2,883,097
b	Average of monthly cash balances.	1b	84,243
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	2,967,340
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	2,967,340
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	44,510
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	2,922,830
6	Minimum investment return. Enter 5% of line 5.	6	146,142

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	146,142
2a	Tax on investment income for 2012 from Part VI, line 5.	2a	1,052
b	Income tax for 2012 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	1,052
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	145,090
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	145,090
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	145,090

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	144,750
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	144,750
5	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income Enter 1% of Part I, line 27b (see instructions).	5	1,052
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	143,698

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				145,090
2 Undistributed income, if any, as of the end of 2012				
a Enter amount for 2011 only.			37,821	
b Total for prior years 20__ , 20__ , 20__		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 ▶ \$ <u>144,750</u>				
a Applied to 2011, but not more than line 2a			37,821	
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.				106,929
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2012 <i>(If an amount appears in column (d), the same amount must be shown in column (a).)</i>	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0			
b Prior years' undistributed income Subtract line 4b from line 2b.		0		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed.		0		
d Subtract line 6c from line 6b Taxable amount—see instructions		0		
e Undistributed income for 2011 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2012 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2013				38,161
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (see instructions).	0			
8 Excess distributions carryover from 2007 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2013. Subtract lines 7 and 8 from line 6a	0			
10 Analysis of line 9				
a Excess from 2008.				
b Excess from 2009.				
c Excess from 2010.				
d Excess from 2011.				
e Excess from 2012.				

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

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

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

	Tax year	Prior 3 years			(e) Total
	(a) 2012	(b) 2011	(c) 2010	(d) 2009	
2a 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 organization had \$5,000 or more in assets at any time during the year—see instructions.)

1 Information Regarding Foundation Managers:

a List any managers of the foundation who have contributed more than 2% of the total contributions received by the foundation before the close of any tax year (but only if they have contributed more than \$5,000) (See section 507(d)(2))

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

2 Information Regarding Contribution, Grant, Gift, Loan, Scholarship, etc., Programs:

Check here if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d

a The name, address, and telephone number or e-mail of the person to whom applications should be addressed

MICHAEL T KANE PRESIDENT GAMBER FOU
2220 DUTCH GOLD DRIVE
LANCASTER, PA 17601
(717) 393-1716

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

NO STANDARD FORM USED APPLICANT SHOULD INCLUDE ANY PERTINENT INFORMATION APPLICANT DEEMS HELPFUL

c Any submission deadlines

NONE

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

NONE

Part XV **Supplementary Information** (continued)

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
<p>a <i>Paid during the year</i> See Additional Data Table See Additional Data Table</p>				
<p>Total 3a</p>				144,000
<p>b <i>Approved for future payment</i></p>				
<p>Total 3b</p>				0

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

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
WASHITA STATE BANK 4 5% 11/2/12	P		2012-11-02
WORLD FINANCIAL CAP JUMBO 1,900 4/5/13	P		2013-04-05
FRANKLIN CUST FDS INC- US GOVT SEC	P		2013-09-25
GOLDMAN SACHS GROUP INC 4 75 7/15/2013	P		2013-07-15
HSBC FINANCE CORP INTERNOTES 5 0% 2/15/13	P		2013-02-15
DWS US GOV SEC (FUND A)	P		2013-09-25
ISHARES MSCI EAFE INDEX FUND	P		2013-09-18
SPDR S&P DIVIDEN	P		2013-09-18
SPDR S&P 500 TRUST	P		2013-09-18
WASHINGTON MUTUAL INVESTMENT CLASS A	P		2013-09-18

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

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
25,000		25,000	0
100,000		100,000	0
21,020		25,000	-3,980
40,000		39,653	347
70,000		70,848	-848
19,305		25,002	-5,697
3,017		2,787	230
11,004		8,175	2,829
17,003		11,679	5,324
12,000		8,500	3,500

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

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) F M V as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
			0
			0
			-3,980
			347
			-848
			-5,697
			230
			2,829
			5,324
			3,500

Form 990PF Part VIII Line 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
LUELLA M GAMBER 2001 HARRISBUG PIKE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
WR GAMBER II 208 VINCA PLACE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
MARIANNE M GAMBER 1360 JASMINE LANE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
NANCY J GAMBER 606 RIVER DRIVE LANCASTER, PA 17601	TREASURER 1 00	0	0	0
TIMOTHY M ZIMMERMAN 1869 CHARTER LANE SUITE 301 LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
KITTY L GAMBER 208 VINCA PLACE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
JULIE A GOOD 1945 SHUMAKER ROAD MANHEIM, PA 17545	SECRETARY 1 00	0	0	0
MICHAEL T KANE 106 APPLE VALLEY CIRCLE CLARKS SUMMIT, PA 18411	PRESIDENT 1 00	0	0	0
STEVEN E KANE 4821 14TH STREET NW ALBUQUERQUE, NM 87122	DIRECTOR 1 00	0	0	0
CHRISTOPHER MARKLEY 1305 MEADOWBROOK ROAD LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
BENJAMIN M CLARK C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	4,500
BOYS AND GIRLS CLUBS OF LANCASTER PO BOX 104 LANCASTER, PA 17602	N/A	PUBLIC	HOMEWORK HELP PROGRAM	10,000
BRIDGES AT WORTHMORE 11570 STILL POND ROAD WORTON, MD 21678	N/A	PUBLIC	THERAPEUTIC RIDING PROGRAM	2,000
CRISPUS ATTUCKS CENTER PO BOX 894 LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	5,000
EVAN L MARTIN C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	3,000
EXCENTIA 1810 ROHRERSTOWN ROAD LANCASTER, PA 17601	N/A	PUBLIC	GENERAL FUND	2,000
FRIENDSHIP COMMUNITY MINISTRIES 1149 E OREGON ROAD LITIZ, PA 17543	N/A	PUBLIC	BUILDING FUND	2,000
KALEY M HESS C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	3,000
LANCASTER AREA HABITAT FOR HUMANITY 443 FAIRVIEW AVENUE LANCASTER, PA 17603	N/A	PUBLIC	BUILDING FUND	5,000
LANCASTER CLEFT PALATE CLINIC 223 NORTH LIME ST LANCASTER, PA 17603	N/A	PUBLIC	ENDOWMENT FUND	12,000
LANCASTER DAY CARE CENTER 150 S QUEEN STREET LANCASTER, PA 17602	N/A	PUBLIC	2 QUAD STROLLERS, PLAYGROUND EQUIP	10,000
MILAGRO HOUSE 320 S CHRISTIAN STREET LANCASTER, PA 17602	N/A	PUBLIC	MILAGRO HOUSE EDUCATION CENTER	5,000
MOM'S HOUSE INC OF LANCASTER PO BOX 787 LANCASTER, PA 17608	N/A	PUBLIC	GENERAL FUND	2,000
OCCUPATIONAL DEVELOPMENT CENTER 640 MARTHA AVENUE LANCASTER, PA 17601	N/A	PUBLIC	GENERAL FUND	2,000
SALVATION ARMY 131 S QUEEN ST LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	7,000

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

Recipient	If recipient is an individual, show any relationship to any foundation manager or substantial contributor	Foundation status of recipient	Purpose of grant or contribution	Amount
Name and address (home or business)				
a <i>Paid during the year</i>				
SCHREIBER PEDIATRIC REHAB CENTER 625 COMMUNITY WAY LANCASTER, PA 17602	N/A	PUBLIC	CAMP SHREIBER, GEN'L OPERATING FUND	10,000
SUSQUEHANNA ASSOCIATION FOR THE BLIND 244 N QUEEN ST LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	2,000
TABOR COMMUNITY SERVICES 308 EAST KING STREET LANCASTER, PA 17602	N/A	PUBLIC	TRANSITIONAL LIVING CENTER	7,000
THE MIX AT ARBOR PLACE YOUTH CENTER 507 LOCUST ST LANCASTER PA 17602 LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	2,000
THE S JUNE SMITH CENTER FOUNDATION 600 EDEN ROAD LANCASTER, PA 17601	N/A	PUBLIC	GENERAL FUND	5,000
TRI-COUNTY COMMUNITY TYLER BLAINE HOUSE 30 EXCHANGE STREET BERLIN, NH 03570	N/A	PUBLIC	GENERAL FUND	2,000
UNITED DISABILITY SERVICES PO BOX 10485 LANCASTER, PA 17601	N/A	PUBLIC	MATCH GRANT	25,000
UNIVERSITY OF VERMONT 601 MAIN ST BURLINGTON, VT 05401	N/A	PUBLIC	ENDOWMENT FUND	2,000
WATER STREET RESCUE MISSION 210 S PRINCE STREET LANCASTER, PA 17601	N/A	PUBLIC	WATER STREET HEALTH SERVICES	10,000
CHRISTINE KUTZ C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	1,500
NOEL BURGOS C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	1,500
NICOLE YOUNG C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	1,500
Total				144,000

Schedule B
(Form 990, 990-EZ,
or 990-PF)

Schedule of Contributors

OMB No 1545-0047

▶ Attach to Form 990, 990-EZ, or 990-PF.

2012

Department of the Treasury
Internal Revenue Service

Name of the organization

GAMBER FOUNDATION

Employer identification number

23-2331958

Organization type (check one)

Filers of:

Section:

Form 990 or 990-EZ

501(c)() (enter number) organization

4947(a)(1) nonexempt charitable trust **not** treated as a private foundation

527 political organization

Form 990-PF

501(c)(3) exempt private foundation

4947(a)(1) nonexempt charitable trust treated as a private foundation

501(c)(3) taxable private foundation

Check if your organization is covered by the **General Rule** or a **Special Rule**.

Note. Only a section 501(c)(7), (8), or (10) organization can check boxes for both the General Rule and a Special Rule. See instructions.

General Rule

For an organization filing Form 990, 990-EZ, or 990-PF that received, during the year, \$5,000 or more (in money or property) from any one contributor. Complete Parts I and II.

Special Rules

For a section 501(c)(3) organization filing Form 990 or 990-EZ that met the 33¹/₃% support test of the regulations under sections 509(a)(1) and 170(b)(1)(A)(vi) and received from any one contributor, during the year, a contribution of the greater of **(1)** \$5,000 or **(2)** 2% of the amount on (i) Form 990, Part VIII, line 1h, or (ii) Form 990-EZ, line 1. Complete Parts I and II.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 for use *exclusively* for religious, charitable, scientific, literary, or educational purposes, or the prevention of cruelty to children or animals. Complete Parts I, II, and III.

For a section 501(c)(7), (8), or (10) organization filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions for use *exclusively* for religious, charitable, etc., purposes, but these contributions did not total to more than \$1,000. If this box is checked, enter here the total contributions that were received during the year for an *exclusively* religious, charitable, etc., purpose. Do not complete any of the parts unless the **General Rule** applies to this organization because it received nonexclusively religious, charitable, etc., contributions of \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that is not covered by the General Rule and/or the Special Rules does not file Schedule B (Form 990, 990-EZ, or 990-PF), but it **must** answer "No" on Part IV, line 2 of its Form 990, or check the box on line H of its Form 990-EZ or on Part I, line 2 of its Form 990-PF, to certify that it does not meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization
 GAMBER FOUNDATION

Employer identification number
 23-2331958

Part I **Contributors** (see instructions) Use duplicate copies of Part I if additional space is needed

(a) No.	(b) Name, address, and ZIP + 4	(c) Total contributions	(d) Type of contribution
1	DUTCH GOLD HONEY INC 2220 DUTCH GOLD DRIVE LANCASTER, PA 176011997	\$ 100,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
2	GAMBER GLASS CONTAINER INC 2220 DUTCH GOLD DRIVE LANCASTER, PA 176011997	\$ 24,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II if there is a noncash contribution)

Name of organization
GAMBER FOUNDATION

Employer identification number
23-2331958

Part II Noncash Property (see instructions) Use duplicate copies of Part II if additional space is needed

(a) No. from Part I	(b) Description of noncash property given	(c) FMV (or estimate) (see instructions)	(d) Date received
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____
_____	_____ _____ _____ _____	\$ _____	_____

Name of organization
GAMBER FOUNDATION

Employer identification number
23-2331958

Part III Exclusively religious, charitable, etc., individual contributions to section 501(c)(7), (8), or (10) organizations that total more than \$1,000 for the year. Complete columns (a) through (e) and the following line entry
For organizations completing Part III, enter the total of exclusively religious, charitable, etc., contributions of \$1,000 or less for the year (Enter this information once. See instructions.) \$
Use duplicate copies of Part III if additional space is needed

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____
_____	_____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____
_____	_____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____
_____	_____

(a) No. from Part I	(b) Purpose of gift	(c) Use of gift	(d) Description of how gift is held
_____	_____	_____	_____
	_____	_____	_____
	_____	_____	_____

(e) Transfer of gift	
Transferee's name, address, and ZIP 4	Relationship of transferor to transferee
_____	_____
_____	_____
_____	_____

TY 2012 Accounting Fees Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	1,500	750		750

TY 2012 Investments Corporate Bonds Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GOLDMAN SACHS GROUP GLOBAL NOTE AT 4.75%	0	0
GENERAL ELEC CAP CORP 5.4% 2/15/17	100,987	112,224
HSBC FINANCE CORP INTERNOTES 5.0% 2/15/13	0	0
WELLS FARGO CO. GLOBAL 5.125% 9/15/16	40,207	44,192
BANK OF AMERICA MEDIUM TERM NOTE 5.35% 9/15/15	50,000	53,430
BARCLAYS BANK MEDIUM TERM NOTE 3.5% 6/9/16	100,000	104,110
BP CAP MARKETS AMERICA NOTES 4.2% 6/15/18	40,201	42,540
CISCO SYSTEMS INC SR NOTES AT 4.45% 1/15/20	25,130	27,622
CREDIT SUISSE SUB NOTES 5.4% 1/14/20	25,248	27,405
JP MORGAN CHASE & CO NOTE 4.40% 6/22/20	101,504	106,130
BANK OF NOVA SCOTIA TERM NOTE 4.375% 01/13/21	101,454	108,570
BERKSHIRE HATHAWAY TERM NOTE 3.50% 01/15/21	100,005	107,382
GOLDMAN SACHS GROUP GLOBAL TERM NOTE 4.30% 02/15/19	30,000	31,643
ROYAL BANK SCOTLAND MEDIUM TERM NOTE 3.75% 11/15/17	30,000	30,181
ROYAL BANK SCOTLAND MEDIUM TERM NOTE 4.5% 03/15/18	70,000	71,948
WESTPAC BANKING CORP TERM NOTE 3.0% 08/4/15	50,505	51,870
AFLAC INC 4.00 02/15/` 22	50,490	51,579
ALERIAN MLP AMLP	19,281	18,821
MORGAN STANLEY MED TERM 2.625% 12/20/18	25,000	24,490
WESTPAC BANKING CORP TERM NOTE 1.450% 9/15/17	25,221	24,676

**TY 2012 Investments Corporate
Stock Schedule**

Name: GAMBER FOUNDATION

EIN: 23-2331958

Name of Stock	End of Year Book Value	End of Year Fair Market Value
MERRILL LYNCH CAPITAL TRUST IV PFD	20,000	20,008

**TY 2012 Investments Government
Obligations Schedule**

Name: GAMBER FOUNDATION

EIN: 23-2331958

US Government Securities - End of Year Book Value:	21,020
US Government Securities - End of Year Fair Market Value:	20,892
State & Local Government Securities - End of Year Book Value:	101,005
State & Local Government Securities - End of Year Fair Market Value:	106,837

TY 2012 Investments - Other Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
PRUDENTIAL SHORT TERM CORP BOND FUND A	FMV	502,443	491,840
PRUDENTIAL HIGH YIELD FUND A	FMV	99,756	99,856
NUVEN MULTI STRATEGY INCOME FUND 2	FMV	30,000	18,700
FIRST TRUST SENIOR RATE INCOME FUND II	FMV	34,497	26,044
DISCOVER BANK, CD 4.7% 6/4/14	FMV	28,000	28,687
FRONTIER STATE BANK, CD 4.70% 11/7/14	FMV	60,000	62,327
WASHITA STATE BANK, CD 4.50% 11/2/12	FMV	0	0
GOLDMAN SACHS, CD 4.0% 3/4/19	FMV	100,000	106,454
MACHIAS SAVINGS BANK, CD 3.25% 8/28/15	FMV	100,000	104,030
WORLD'S FOREMOST BANK, CD 3.70% 6/4/14	FMV	100,000	102,003
WORLD FINANCIAL, CD 1.90% 4/5/13	FMV	0	0
FIRST INTERNET BANK, CD 3.30% 1/25/17	FMV	50,000	52,448
GE CAPTIAL, CD 4.0% 08/27/16	FMV	60,000	61,086
GE CAPITAL, CD 2.250% 08/27/18	FMV	40,000	40,354
ISHARES MSCI INDEX FUND	FMV	28,372	32,028
SPDR S&P DIVIDEND EFT	FMV	69,881	93,483
SPDR S&P 500 TRUST EFT	FMV	64,586	92,910
WASHINGTON MUTAL INVESTOTS FUND- CLASS A	FMV	67,806	93,485
DISCOVER BANK CD 3.000% 8/21/23	FMV	100,000	97,939
GE CAPITAL RETAIL BANK CD 2.100% 12/21/22	FMV	100,000	93,471

TY 2012 Other Expenses Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
PA PUBLIC CHARITY REGISTRATION	15	0		0

TY 2012 Other Income Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
EXCISE TAX REFUND	475		475