



See a Social Security Number? Say Something!  
Report Privacy Problems to <https://public.resource.org/privacy>  
Or call the IRS Identity Theft Hotline at 1-800-908-4490



**Return of Private Foundation**

**2013**

Department of the Treasury  
Internal Revenue Service

Do not enter Social Security numbers on this form as it may be made public.  
Information about Form 990-PF and its separate instructions is at [www.irs.gov/form990pf](http://www.irs.gov/form990pf).

Open to Public Inspection

For calendar year 2013 or tax year beginning , and ending

Name of foundation **W RALPH AND RUBY OBER SMITH CHARITABLE T**

Number and street (or P O box number if mail is not delivered to street address) **800 PHILADELPHIA STREET**

City or town, state or province, country, and ZIP or foreign postal code **INDIANA, PA 15701**

A Employer identification number **51-6537182**

B Telephone number **800-446-0246**

C If exemption application is pending, check here

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

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

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

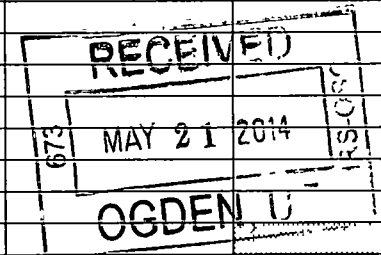
G Check all that apply  Initial return  Initial return of a former public charity  
 Final return  Amended return  
 Address change  Name change

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

I Fair market value of all assets at end of year (from Part II, col (c), line 16) **\$ 4,184,416.**

J Accounting method  Cash  Accrual  
 Other (specify)

Part I Analysis of Revenue and Expenses		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a).					
<b>Revenue</b>				<b>N/A</b>	
1	Contributions, gifts, grants, etc., received				
2	Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
3	Interest on savings and temporary cash investments	4,631.	3,099.		STATEMENT 1
4	Dividends and interest from securities	13,197.	13,197.		STATEMENT 2
5a	Gross rents				
b	Net rental income or (loss)				
6a	Net gain or (loss) from sale of assets not on line 10	50,822.			
b	Gross sales price for all assets on line 6a <b>242,650.</b>				
7	Capital gain net income (from Part IV, line 2)		50,822.		
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				
12	<b>Total. Add lines 1 through 11</b>	<b>68,650.</b>	<b>67,118.</b>		
13	Compensation of officers, directors, trustees, etc	14,935.	14,935.		0.
14	Other employee salaries and wages				
15	Pension plans, employee benefits				
16a	Legal fees				
b	Accounting fees				
c	Other professional fees				
17	Interest				
18	Taxes				
19	Depreciation and depletion				
20	Occupancy				
21	Travel, conferences, and meetings				
22	Printing and publications				
23	Other expenses				
24	<b>Total operating and administrative expenses. Add lines 13 through 23</b>	<b>14,935.</b>	<b>14,935.</b>		0.
25	Contributions, gifts, grants paid	95,677.			95,677.
26	<b>Total expenses and disbursements. Add lines 24 and 25</b>	<b>110,612.</b>	<b>14,935.</b>		<b>95,677.</b>
27	Subtract line 26 from line 12	<b>&lt;41,962.&gt;</b>			
a	Excess of revenue over expenses and disbursements				
b	<b>Net investment income</b> (if negative, enter -0-)		<b>52,183.</b>		
c	<b>Adjusted net income</b> (if negative, enter -0-)			<b>N/A</b>	



COPIES JUN 06 2014

915-17 Form 990-PF (2013) 22

Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		
		Beginning of year (a) Book Value	End of year (b) Book Value (c) Fair Market Value	
Assets	1 Cash - non-interest-bearing			
	2 Savings and temporary cash investments		660,640.	660,640.
	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 3	0.	235,375.	229,179.
	b Investments - corporate stock STMT 4	0.	2,912,878.	3,169,607.
	c Investments - corporate bonds STMT 5	0.	120,626.	124,990.
	11 Investments - land, buildings, and equipment basis			
Less accumulated depreciation				
12 Investments - mortgage loans				
13 Investments - other				
14 Land, buildings, and equipment basis				
Less accumulated depreciation				
15 Other assets (describe )				
16 Total assets (to be completed by all filers - see the instructions Also, see page 1, item 1)	0.	3,929,519.	4,184,416.	
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 <input checked="" type="checkbox"/> and complete lines 24 through 26 and lines 30 and 31.			
	24 Unrestricted	0.	3,929,519.	
	25 Temporarily restricted			
	26 Permanently restricted			
	Foundations that do not follow SFAS 117, check here <input type="checkbox"/> and complete lines 27 through 31.			
	27 Capital stock, trust principal, or current funds			
	28 Paid-in or capital surplus, or land, bldg, and equipment fund			
	29 Retained earnings, accumulated income, endowment, or other funds			
30 Total net assets or fund balances	0.	3,929,519.		
31 Total liabilities and net assets/fund balances	0.	3,929,519.		

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 0.
2 Enter amount from Part I, line 27a	2 <41,962.>
3 Other increases not included in line 2 (itemize) INITIAL CONTRIBUTION	3 3,971,481.
4 Add lines 1, 2, and 3	4 3,929,519.
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 3,929,519.

**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 ATTACHED - ST SALES	P	VARIOUS	12/31/13
b SEE ATTACHED - LT SALES	P	VARIOUS	12/31/13
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 114,758.		106,971.	7,787.
b 127,892.		84,857.	43,035.
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))
(j) FMV as of 12/31/69	(k) Adjusted basis as of 12/31/69	(l) Excess of col (i) over col (j), if any	
a			7,787.
b			43,035.
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	50,822.
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) N/A

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))
2012			
2011			
2010			
2009			
2008			

2 Total of line 1, column (d)	2	
3 Average distribution ratio for the 5-year base period - divide the total on line 2 by 5, or by the number of years the foundation has been in existence if less than 5 years	3	
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5	4	
5 Multiply line 4 by line 3	5	
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	
7 Add lines 5 and 6	7	
8 Enter qualifying distributions from Part XII, line 4 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	8	

**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 <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary-see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input type="checkbox"/> and enter 1% of Part 1, line 27b	1	1,044.
c	All other domestic foundations enter 2% of line 27b Exempt foreign organizations enter 4% of Part 1, 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	1,044.
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	1,044.
6	Credits/Payments		
a	2013 estimated tax payments and 2012 overpayment credited to 2013	6a	
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	0.
8	Enter any penalty for underpayment of estimated tax Check here <input type="checkbox"/> if Form 2220 is attached	8	24.
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	1,068.
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 2014 estimated tax <input type="checkbox"/> Refunded <input type="checkbox"/>	11	

**Part VII-A Statements Regarding Activities**

	Yes	No
1a		X
1b		X
1c		X
2		X
3		X
4a		X
4b		
5		X
6		X
7	X	
8a		
8b	X	
9		X
10		X

N/A

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)
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)
13 Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address WWW.STBANK.COM
14 The books are in care of S & T WEALTH MANAGEMENT Telephone no 724-465-1441 Located at 800 PHILADELPHIA STREET, INDIANA, PA ZIP+4 15701
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
16 At any time during calendar year 2013, 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? 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.

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?
(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person?
(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person?
(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person?
(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)?
(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 )
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)? 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 2013?
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 2013, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2013? 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 )
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?
b If "Yes," did it have excess business holdings in 2013 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 2013.)
4a Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?
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 2013?

**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 propoganda, 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)?  Yes  No  
 Organizations relying on a current notice regarding disaster assistance check here  N/A

c If the answer is "Yes" to question 5a(4), does the foundation claim exemption from the tax because it maintained expenditure responsibility for the grant?  Yes  No  
 If "Yes," attach the statement required by Regulations section 53.4945-5(d) N/A

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

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?  Yes  No  
 If "Yes" to 6b, file Form 8870.

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

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?  Yes  No

**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
S & T WEALTH MANAGEMENT 800 PHILADELPHIA STREET INDIANA, PA 15701	TRUSTEE 2.00	14,935.	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	
<b>Total.</b> Add lines 1 through 3 <span style="float: right;">0.</span>	

**Part X**

**Minimum Investment Return** (All domestic foundations must complete this part. Foreign foundations, see instructions.)

<b>1</b>	Fair market value of assets not used (or held for use) directly in carrying out charitable, etc., purposes		
<b>a</b>	Average monthly fair market value of securities	<b>1a</b>	4,077,949.
<b>b</b>	Average of monthly cash balances	<b>1b</b>	
<b>c</b>	Fair market value of all other assets	<b>1c</b>	
<b>d</b>	<b>Total</b> (add lines 1a, b, and c)	<b>1d</b>	4,077,949.
<b>e</b>	Reduction claimed for blockage or other factors reported on lines 1a and 1c (attach detailed explanation)	<b>1e</b>	0.
<b>2</b>	Acquisition indebtedness applicable to line 1 assets	<b>2</b>	0.
<b>3</b>	Subtract line 2 from line 1d	<b>3</b>	4,077,949.
<b>4</b>	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	<b>4</b>	61,169.
<b>5</b>	<b>Net value of noncharitable-use assets.</b> Subtract line 4 from line 3. Enter here and on Part V, line 4	<b>5</b>	4,016,780.
<b>6</b>	<b>Minimum investment return.</b> Enter 5% of line 5	<b>6</b>	200,839.

**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)

<b>1</b>	Minimum investment return from Part X, line 6		<b>1</b>	200,839.
<b>2a</b>	Tax on investment income for 2013 from Part VI, line 5	<b>2a</b>	1,044.	
<b>b</b>	Income tax for 2013 (This does not include the tax from Part VI)	<b>2b</b>		
<b>c</b>	Add lines 2a and 2b	<b>2c</b>	1,044.	
<b>3</b>	Distributable amount before adjustments. Subtract line 2c from line 1	<b>3</b>	199,795.	
<b>4</b>	Recoveries of amounts treated as qualifying distributions	<b>4</b>	0.	
<b>5</b>	Add lines 3 and 4	<b>5</b>	199,795.	
<b>6</b>	Deduction from distributable amount (see instructions)	<b>6</b>	0.	
<b>7</b>	<b>Distributable amount as adjusted.</b> Subtract line 6 from line 5. Enter here and on Part XIII, line 1	<b>7</b>	199,795.	

**Part XII**

**Qualifying Distributions** (see instructions)

<b>1</b>	Amounts paid (including administrative expenses) to accomplish charitable, etc., purposes		
<b>a</b>	Expenses, contributions, gifts, etc. - total from Part I, column (d), line 26	<b>1a</b>	95,677.
<b>b</b>	Program-related investments - total from Part IX-B	<b>1b</b>	0.
<b>2</b>	Amounts paid to acquire assets used (or held for use) directly in carrying out charitable, etc., purposes	<b>2</b>	
<b>3</b>	Amounts set aside for specific charitable projects that satisfy the		
<b>a</b>	Suitability test (prior IRS approval required)	<b>3a</b>	
<b>b</b>	Cash distribution test (attach the required schedule)	<b>3b</b>	
<b>4</b>	<b>Qualifying distributions.</b> Add lines 1a through 3b. Enter here and on Part V, line 8, and Part XIII, line 4	<b>4</b>	95,677.
<b>5</b>	Foundations that qualify under section 4940(e) for the reduced rate of tax on net investment income. Enter 1% of Part I, line 27b	<b>5</b>	0.
<b>6</b>	<b>Adjusted qualifying distributions.</b> Subtract line 5 from line 4	<b>6</b>	95,677.

**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 2012	(c) 2012	(d) 2013
<b>1</b> Distributable amount for 2013 from Part XI, line 7				199,795.
<b>2</b> Undistributed income, if any, as of the end of 2013				
<b>a</b> Enter amount for 2012 only			0.	
<b>b</b> Total for prior years		0.		
<b>3</b> Excess distributions carryover, if any, to 2013				
<b>a</b> From 2008				
<b>b</b> From 2009				
<b>c</b> From 2010				
<b>d</b> From 2011				
<b>e</b> From 2012				
<b>f</b> Total of lines 3a through e	0.			
<b>4</b> Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ 95,677.				
<b>a</b> Applied to 2012, but not more than line 2a			0.	
<b>b</b> Applied to undistributed income of prior years (Election required - see instructions)		0.		
<b>c</b> Treated as distributions out of corpus (Election required - see instructions)	0.			
<b>d</b> Applied to 2013 distributable amount				95,677.
<b>e</b> Remaining amount distributed out of corpus	0.			
<b>5</b> Excess distributions carryover applied to 2013 (If an amount appears in column (d), the same amount must be shown in column (a))	0.			0.
<b>6</b> Enter the net total of each column as indicated below:				
<b>a</b> Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
<b>b</b> Prior years' undistributed income Subtract line 4b from line 2b		0.		
<b>c</b> 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.		
<b>d</b> Subtract line 6c from line 6b Taxable amount - see instructions		0.		
<b>e</b> Undistributed income for 2012 Subtract line 4a from line 2a Taxable amount - see instr			0.	
<b>f</b> Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				104,118.
<b>7</b> Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
<b>8</b> Excess distributions carryover from 2008 not applied on line 5 or line 7	0.			
<b>9</b> Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	0.			
<b>10</b> Analysis of line 9				
<b>a</b> Excess from 2009				
<b>b</b> Excess from 2010				
<b>c</b> Excess from 2011				
<b>d</b> Excess from 2012				
<b>e</b> Excess from 2013				



**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
<b>a Paid during the year</b>				
AMERICAN CANCER SOCIETY	NONE	NON-PROFIT ORGANIZATION	FINANCIAL SUPPORT	9,568.
ACCESSABILITIES FOUNDATION	NONE	NON-PROFIT ORGANIZATION	FINANCIAL SUPPORT	9,568.
FIRST CHRISTIAN CHURCH ENDOWMENT	NONE	NON-PROFIT ORGANIZATION	FINANCIAL SUPPORT	19,136.
AMERICAN RED CROSS	NONE	NON-PROFIT ORGANIZATION	FINANCIAL SUPPORT	9,568.
INDIANA COUNTY YMCA	NONE	NON-PROFIT ORGANIZATION	FINANCIAL SUPPORT	9,567.
<b>Total</b>	<b>SEE CONTINUATION SHEET(S)</b>			<b>95,677.</b>
<b>b Approved for future payment</b>				
NONE				
<b>Total</b>				<b>0.</b>



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

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

Table with columns Yes and No. Rows 1a(1) through 1c. All 'No' boxes are checked (X).

Table with 4 columns: (a) Line no, (b) Amount involved, (c) Name of noncharitable exempt organization, (d) Description of transfers, transactions, and sharing arrangements. Row 1 contains '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... [ ] Yes [X] No

Table with 3 columns: (a) Name of organization, (b) Type of organization, (c) Description of relationship. Row 1 contains '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.
S+T BANK, TRUSTEE
By: Thomas R. Seitz 5/13/14 Vice President

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

Paid Preparer Use Only Print/Type preparer's name THOMAS R. SEITZ, Preparer's signature, Date 05/08/14, Check self-employed, PTIN P00924538, Firm's name WESSEL & COMPANY, CPAS, Firm's EIN 25-1390233, Firm's address 215 MAIN STREET JOHNSTOWN, PA 15901, Phone no (814) 536-7864



## FORM 990-PF INTEREST ON SAVINGS AND TEMPORARY CASH INVESTMENTS STATEMENT 1

SOURCE	(A) REVENUE PER BOOKS	(B) NET INVESTMENT INCOME	(C) ADJUSTED NET INCOME
ALLEGHENY CNTY PA 2.375	117.	0.	
BLACKHAWK PA SCH DIST	174.	0.	
EAST PENNSBORO TWP PA 3.92	153.	0.	
EXPRESS SCRIPTS	180.	180.	
GOLDMAN SACHS	354.	354.	
MARS PA AREA SCH DIST 2.404	212.	0.	
MONTGOMERY CNTY PA 3.2	89.	0.	
MORGAN STANLEY 4.75	594.	594.	
PA HSG FIN AGY 2.55	552.	0.	
PA ST COPS 3.6	165.	0.	
PIT PA URBAN DEV 4.05	70.	0.	
PNC FUNDING	221.	221.	
S&T MONEY MARKET	1,750.	1,750.	
TOTAL TO PART I, LINE 3	4,631.	3,099.	

## FORM 990-PF DIVIDENDS AND INTEREST FROM SECURITIES STATEMENT 2

SOURCE	GROSS AMOUNT	CAPITAL GAINS DIVIDENDS	(A) REVENUE PER BOOKS	(B) NET INVEST- MENT INCOME	(C) ADJUSTED NET INCOME
3M CO	583.	0.	583.	583.	
AGL RESOURCES	845.	0.	845.	845.	
AMERICAN EAGLE OUTFITTERS	654.	0.	654.	654.	
AMERISOURCEBERGEN	373.	0.	373.	373.	
BABCOCK & WILCOX	144.	0.	144.	144.	
BARD C.R. INC	22.	0.	22.	22.	
CF INDUSTRIES HOLDINGS INC	461.	0.	461.	461.	
CUMMINS INC	422.	0.	422.	422.	
DEVON ENERGY CORP	507.	0.	507.	507.	
EMCOR GROUP	139.	0.	139.	139.	
EXXON MOBILE	511.	0.	511.	511.	
FEDERATED INVS INC PA CL B	528.	0.	528.	528.	
FMC CORPORATION	192.	0.	192.	192.	
GAMESTOP	610.	0.	610.	610.	
GENERAL ELECTRIC CO	577.	0.	577.	577.	
GLAXOSMITHKLINE	446.	0.	446.	446.	
INTEL CORP	706.	0.	706.	706.	

J2 GLOBAL	584.	0.	584.	584.
JM SMUCKER CO	417.	0.	417.	417.
MEREDITH CORP	711.	0.	711.	711.
MICROSOFT	665.	0.	665.	665.
MOSAIC CO	450.	0.	450.	450.
OCCIDENTIAL PETROLEUM CORP	325.	0.	325.	325.
PEPSICO INC	332.	0.	332.	332.
PERRIGO INC	21.	0.	21.	21.
POLARIS IND	318.	0.	318.	318.
PROCTOR & GAMBLE CO	435.	0.	435.	435.
SOUTHERN COPPER CORP	538.	0.	538.	538.
TRIUMPH GROUP	59.	0.	59.	59.
UNILEVER NV NY SHARE F NEW	622.	0.	622.	622.
<b>TO PART I, LINE 4</b>	<b>13,197.</b>	<b>0.</b>	<b>13,197.</b>	<b>13,197.</b>

FORM 990-PF U.S. AND STATE/CITY GOVERNMENT OBLIGATIONS STATEMENT 3

DESCRIPTION	U.S. GOV'T	OTHER GOV'T	BOOK VALUE	FAIR MARKET VALUE
MUNICIPLE BONDS		X	235,375.	229,179.
TOTAL U.S. GOVERNMENT OBLIGATIONS				
TOTAL STATE AND MUNICIPAL GOVERNMENT OBLIGATIONS			235,375.	229,179.
TOTAL TO FORM 990-PF, PART II, LINE 10A			235,375.	229,179.

FORM 990-PF CORPORATE STOCK STATEMENT 4

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE EQUITY	2,912,878.	3,169,607.
TOTAL TO FORM 990-PF, PART II, LINE 10B	2,912,878.	3,169,607.

FORM 990-PF

CORPORATE BONDS

STATEMENT 5

DESCRIPTION	BOOK VALUE	FAIR MARKET VALUE
CORPORATE BONDS	120,626.	124,990.
TOTAL TO FORM 990-PF, PART II, LINE 10C	120,626.	124,990.

ACCT 960M 450014014  
 FROM 01/01/2013  
 TO 12/31/2013

S&T BANK  
 STATEMENT OF CAPITAL GAINS AND LOSSES  
 RALPH & RUBY SMITH CHARITABLE TRUST

PAGE 47  
 RUN 02/20/2014  
 09.17:19 AM

TRUST YEAR ENDING 12/31/2013

TAX PREPARER 1  
 TRUST ADMINISTRATOR JRR  
 INVESTMENT OFFICER CGF

LEGEND. F - FEDERAL S - STATE I - INHERITED  
 E - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	TERM	NC	8949
118.0000 AMERISOURCEBERGEN - 03073E105 - MINOR = 420								
SOLD		05/03/2013	6431.21					
ACQ	118.0000	01/20/2011	6431.21	4184.65	2246.56	LT		F
56.0000 BARD C.R INC - 067383109 - MINOR = 420								
SOLD		05/14/2013	5972.80					
ACQ	56.0000	12/11/2007	5972.80	4778.62	1194.18	LT	Y	F
80.0000 CF INDUSTRIES HOLDINGS INC - 125269100 - MINOR = 435								
SOLD		12/20/2013	18200.38					
ACQ	10.0000	12/17/2013	2275.05	2303.03	-27.98	ST-W		C
	30.0000	12/17/2013	6825.14	6909.08	-83.94	ST		C
	40.0000	11/08/2013	9100.19	8746.00	354.19	ST		C
122.0000 CUMMINS INC - 231021106 - MINOR = 425								
SOLD		03/14/2013	14296.88					
ACQ	84.0000	01/18/2008	9843.75	3718.46	6125.29	LT	Y	F
	10.0000	02/22/2007	1171.88	360.78	811.10	LT	Y	F
	28.0000	11/06/2006	3281.25	855.96	2425.29	LT	Y	F
33.0000 DISNEY WALT COMPANY HLDG CO - 254687106 - MINOR = 400								
SOLD		05/14/2013	2221.62					
ACQ	33.0000	03/03/2008	2221.62	1064.30	1157.32	LT	Y	F
83.0000 DISNEY WALT COMPANY HLDG CO - 254687106 - MINOR = 400								
SOLD		05/24/2013	5374.96					
ACQ	83.0000	03/03/2008	5374.96	2676.87	2698.09	LT	Y	F
654.0000 BXXON MOBIL CORP - 30231G102 - MINOR = 410								
SOLD		09/03/2013	56910.08					
ACQ	173.0000	08/01/2013	15054.19	16032.70	-978.50	ST-W		C
	47.0000	08/01/2013	4089.87	4355.70	-265.84	ST		C
	434.0000	01/16/1984	37766.02	34355.44	3410.58	LT	Y	F
213.0000 GAMESTOP CORP - 36467W109 - MINOR = 400								
SOLD		08/05/2013	10706.04					
ACQ	10.0000	08/01/2013	502.63	512.10	-9.47	ST-W		C
	74.0000	09/04/2012	3719.47	1494.80	2224.67	ST		C
	90.0000	08/31/2012	4523.68	1718.77	2804.91	ST		C
	10.0000	08/30/2012	502.63	190.94	311.69	ST		C
	29.0000	08/29/2012	1457.63	535.90	921.73	ST		C
44.0000 GLAXOSMITHKLINE PLC SPONSORED ADR - 37733W105 - MINOR = 420								
SOLD		04/12/2013	2122.24					
ACQ	44.0000	08/10/2012	2122.24	2058.68	63.56	ST		C
126.0000 KIRBY CORP - 497266106 - MINOR = 425								
SOLD		03/25/2013	9476.90					
ACQ	126.0000	03/03/2008	9476.90	5822.43	3654.47	LT	Y	F
13.0000 LABORATORY CORP AMER HLDGS COM NEW - 50540R409 - MINOR = 420								
SOLD		04/26/2013	1218.65					
ACQ	13.0000	09/01/2010	1218.65	961.97	256.68	LT	Y	F
190.0000 MCDERMOTT INTL INC - 580037109 - MINOR = 410								
SOLD		05/17/2013	1681.31					
ACQ	100.0000	11/27/2007	884.90	2432.66	-1547.76	LT	Y	F
	80.0000	06/29/2007	707.92	1666.38	-958.46	LT	Y	F
	10.0000	08/27/2008	88.49	176.31	-87.82	LT	Y	F
80.0000 MEREDITH CORP - 589433101 - MINOR = 400								
SOLD		03/01/2013	3298.43					
ACQ	52.0000	07/14/2008	2143.98	1253.68	890.30	LT	Y	F
	28.0000	07/14/2008	1154.45	675.06	479.39	LT	Y	F
30.0000 MEREDITH CORP - 589433101 - MINOR = 400								
SOLD		03/04/2013	1239.84					
ACQ	30.0000	07/14/2008	1239.84	723.27	516.57	LT	Y	F
21.0000 MEREDITH CORP - 589433101 - MINOR = 400								
SOLD		07/12/2013	1013.13					
ACQ	6.0000	07/14/2008	289.47	144.66	144.81	LT	Y	F
	15.0000	07/11/2008	723.66	360.84	362.82	LT	Y	F
24.0000 MEREDITH CORP - 589433101 - MINOR = 400								
SOLD		07/15/2013	1158.31					
ACQ	24.0000	07/11/2008	1158.31	577.34	580.97	LT	Y	F
20.0000 MEREDITH CORP - 589433101 - MINOR = 400								
SOLD		07/16/2013	953.54					
ACQ	20.0000	07/11/2008	953.54	481.12	472.42	LT	Y	F
9.0000 MEREDITH CORP - 589433101 - MINOR = 400								
SOLD		07/17/2013	426.13					
ACQ	5.0000	07/11/2008	236.74	120.28	116.46	LT	Y	F
	4.0000	07/11/2008	189.39	96.22	93.17	LT	Y	F
30.0000 MYRIAD GENETICS INC - 62855J104 - MINOR = 420								
SOLD		07/22/2013	945.78					
ACQ	17.0000	05/07/2013	535.94	476.85	59.09	ST	Y	C
	13.0000	05/06/2013	409.84	364.59	45.25	ST	Y	C
106.0000 PERRIGO INC - 714290103 - MINOR = 420								
SOLD		10/22/2013	13892.74					
ACQ	76.0000	08/01/2013	9960.83	9563.68	397.15	ST		C
	30.0000	10/02/2013	3931.91	3745.83	186.08	ST		C
191.0000 PERRIGO INC - 714290103 - MINOR = 420								
SOLD		11/01/2013	26642.06					
ACQ	50.0000	10/02/2013	6974.36	6243.05	731.31	ST		C
	90.0000	09/03/2013	12553.85	11001.90	1551.95	ST		C
	2.0000	11/13/2009	278.97	79.77	199.20	LT	Y	F
	49.0000	04/03/2009	6834.88	1160.44	5674.44	LT	Y	F

ACCT 960M 450014014  
 FROM 01/01/2013  
 TO 12/31/2013

S&T BANK  
 STATEMENT OF CAPITAL GAINS AND LOSSES  
 RALPH & RUBY SMITH CHARITABLE TRUST

PAGE 48  
 RUN 02/20/2014  
 09 17 19 AM

TRUST YEAR ENDING 12/31/2013

TAX PREPARER 1  
 TRUST ADMINISTRATOR JRR  
 INVESTMENT OFFICER. CGP

LEGEND F - FEDERAL S - STATE I - INHERITED  
 B - EXEMPT FROM STATE U - ACQ COST UNKNOWN

PROPERTY DESCRIPTION	SHARES	DATE	SALES PRICE	COST BASIS	GAIN/LOSS	TERM	NC
37 0000 SKECHERS USA INC - CL A - 830566105 - MINOR = 400							
SOLD		08/27/2013	1115.54				
ACQ	37.0000	08/01/2013	1115.54	1011.95	103.59	ST	C
375 0000 SKECHERS USA INC - CL A - 830566105 - MINOR = 400							
SOLD		10/04/2013	10921.65				
ACQ	314.0000	09/03/2013	9145.06	9661.75	-516.69	ST-W	C
	61.0000	10/02/2013	1776.59	1837.31	-60.72	ST	C
445.0000 SKECHERS USA INC - CL A - 830566105 - MINOR = 400							
SOLD		10/07/2013	12815.20				
ACQ	289.0000	10/02/2013	8322.68	8704.65	-381.97	ST	C
	156.0000	08/01/2013	4492.52	4266.58	225.94	ST	C
387.0000 SKECHERS USA INC - CL A - 830566105 - MINOR = 400							
SOLD		10/08/2013	10597.42				
ACQ	97.0000	08/01/2013	2656.20	2652.94	3.26	ST	C
	28.0000	06/28/2011	766.74	402.42	364.32	LT	F
	262.0000	06/27/2011	7174.48	3622.52	3551.96	LT	F
86 0000 3M CO - 88579Y101 - MINOR = 425							
SOLD		03/14/2013	9059.91				
ACQ	86.0000	03/03/2008	9059.91	6708.86	2351.05	LT	Y F
142 0000 TRIUMPH GROUP INC - 896818101 - MINOR = 425							
SOLD		04/29/2013	11247.45				
ACQ	73.0000	04/26/2010	5782.14	2790.61	2991.53	LT	Y F
	69.0000	04/28/2010	5465.31	2605.13	2860.18	LT	Y F
42.0000 WHITING PETE CORP NEW COMMON - 966387102 - MINOR = 410							
SOLD		10/04/2013	2709.86				
ACQ	42.0000	10/02/2013	2709.86	2582.26	127.60	ST	C
TOTALS			242650.06	191828.09			

SUMMARY OF CAPITAL GAINS/LOSSES

FEDERAL	SHORT TERM	LONG TERM 28%	LONG TERM	ST WASH SALE	LT WASH SALE	1250 GAIN
NONCOVERED FROM ABOVE	104.34	0.00	36872.27	0.00	0.00	0.00*
COVERED FROM ABOVE	9215.16	0.00	6162.84	-1532.64	0.00	
COMMON TRUST FUND	0.00	0.00	0.00			0.00
CAPITAL GAIN DIV/DIST	0.00	0.00	0.00			0.00
	9319.50	0.00	43035.11	-1532.64	0.00	0.00
STATE						
NONCOVERED FROM ABOVE	104.34	0.00	36872.27	0.00	0.00	0.00*
COVERED FROM ABOVE	9215.16	0.00	6162.84	-1532.64	0.00	
COMMON TRUST FUND	0.00	0.00	0.00			0.00
CAPITAL GAIN DIV/DIST	0.00	0.00	0.00			0.00
	9319.50	0.00	43035.11	-1532.64	0.00	0.00

\* - 1250 GAIN DETAILED ON TRANS PAGES, NOT ABOVE

CAPITAL LOSS CARRYOVER

FEDERAL	0.00	0.00
PENNSYLVANIA	N/A	N/A