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Form **990-PF**

Department of the Treasury
Internal Revenue Service

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

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▶ Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.

OMB No 1545-0052

2013

Open to Public Inspection

For calendar year 2013, or tax year beginning 10-01-2013, and ending 09-30-2014

Name of foundation GAMBER FOUNDATION		A Employer identification number 23-2331958
Number and street (or P O box number if mail is not delivered to street address) Room/suite 2220 DUTCH GOLD DRIVE		B Telephone number (see instructions) (717) 393-1716
City or town, state or province, country, and ZIP or foreign postal code LANCASTER, PA 17601		C If exemption application is pending, check here <input type="checkbox"/>
G Check all that apply: <input type="checkbox"/> Initial return <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Final return <input type="checkbox"/> Amended return <input type="checkbox"/> Address change <input type="checkbox"/> Name change		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>
H Check type of organization: <input checked="" type="checkbox"/> Section 501(c)(3) exempt private foundation <input type="checkbox"/> Section 4947(a)(1) nonexempt charitable trust <input type="checkbox"/> Other taxable private foundation		E If private foundation status was terminated under section 507(b)(1)(A), check here <input type="checkbox"/>
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) ▶ \$ 3,050,161	J Accounting method: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> 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 <input type="checkbox"/>

	Part I Analysis of Revenue and Expenses <small>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</small>	(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 (attach schedule)	198,000				
	2 Check <input type="checkbox"/> if the foundation is not required to attach Sch B					
	3 Interest on savings and temporary cash investments					
	4 Dividends and interest from securities.	107,666	107,666			
	5a Gross rents					
	b Net rental income or (loss) _____					
	6a Net gain or (loss) from sale of assets not on line 10	0				
	b Gross sales price for all assets on line 6a 128,000					
	7 Capital gain net income (from Part IV, line 2) . . .			0		
	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) (attach schedule)						
11 Other income (attach schedule)						
12 Total. Add lines 1 through 11		305,666	107,666			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0	0		0	
	14 Other employee salaries and wages					
	15 Pension plans, employee benefits					
	16a Legal fees (attach schedule)					
	b Accounting fees (attach schedule)	1,500	750		750	
	c Other professional fees (attach schedule)					
	17 Interest					
	18 Taxes (attach schedule) (see instructions)	1,052	0		0	
	19 Depreciation (attach schedule) and depletion . . .					
	20 Occupancy					
	21 Travel, conferences, and meetings					
	22 Printing and publications					
	23 Other expenses (attach schedule)	15	0		0	
	24 Total operating and administrative expenses. Add lines 13 through 23		2,567	750		750
	25 Contributions, gifts, grants paid		168,000			168,000
26 Total expenses and disbursements. Add lines 24 and 25		170,567	750		168,750	
27 Subtract line 26 from line 12						
a Excess of revenue over expenses and disbursements		135,099				
b Net investment income (if negative, enter -0-)			106,916			
c Adjusted net income (if negative, enter -0-)						

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

Part II Balance Sheets		Beginning of year			End of year		
		(a) Book Value	(b) Book Value	(c) Fair Market Value	(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing						
	2 Savings and temporary cash investments	1,784	14,551	14,551			
	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 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)	122,025 <input checked="" type="checkbox"/>	122,025	132,510			
	b Investments—corporate stock (attach schedule)	20,000 <input checked="" type="checkbox"/>	20,000	20,560			
	c Investments—corporate bonds (attach schedule)	985,233 <input checked="" type="checkbox"/>	1,085,432	1,145,222			
	11 Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____						
	12 Investments—mortgage loans						
	13 Investments—other (attach schedule)	1,635,341 <input checked="" type="checkbox"/>	1,657,474	1,737,318			
	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)	2,764,383	2,899,482	3,050,161				
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	2,764,383	2,899,482				
	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)	2,764,383	2,899,482					
31 Total liabilities and net assets/fund balances (see page 17 of the instructions)	2,764,383	2,899,482					

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	2,764,383
2	Enter amount from Part I, line 27a	2	135,099
3	Other increases not included in line 2 (itemize) ▶ _____	3	0
4	Add lines 1, 2, and 3	4	2,899,482
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	2,899,482

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)
1 a CD DISCOVER BANK 4 7% 6/4/14	P		
b CD WORLD'S FOREMOST 3 7% 6/4/14	P		
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 28,000		28,000	0
b 100,000		100,000	0
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			(l) Gains (Col (h) gain minus col (k), but not less than -0-) or Losses (from col (h))
(i) FMV as of 12/31/69	(j) Adjusted basis as of 12/31/69	(k) Excess of col (i) over col (j), if any	
a			0
b			0
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	0
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))
2012	143,698	2,922,830	0 049164
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

2 Total of line 1, column (d).	2	0 228043
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 045609
4 Enter the net value of noncharitable-use assets for 2013 from Part X, line 5.	4	3,025,008
5 Multiply line 4 by line 3.	5	137,968
6 Enter 1% of net investment income (1% of Part I, line 27b).	6	1,069
7 Add lines 5 and 6.	7	139,037
8 Enter qualifying distributions from Part XII, line 4.	8	168,750

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)

Table with 11 rows for excise tax calculations. Includes categories like Exempt operating foundations, Domestic foundations, Tax under section 511, Credits/Payments, and Tax due. Values range from 0 to 1,069.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Includes questions about influencing legislation, political purposes, Form 1120-POL, political expenditures, and substantial contributors. Columns for Yes/No.

Part VII-A Statements Regarding Activities (continued)

11	At any time during the year, did the foundation, directly or indirectly, own a controlled entity within the meaning of section 512(b)(13)? If "Yes," attach schedule (see instructions).	11		No
12	Did the foundation make a distribution to a donor advised fund over which the foundation or a disqualified person had advisory privileges? If "Yes," attach statement (see instructions)	12		No
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address N/A	13	Yes	
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 <input type="checkbox"/> and enter the amount of tax-exempt interest received or accrued during the year.	15		
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 instructions for exceptions and filing requirements for Form TD F 90-22.1 If "Yes", enter the name of the foreign country	16	Yes	No

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 20 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/>	1b		
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2013?	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 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 20 ____, 20 ____, 20 ____, 20 ____ <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
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? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2013.</i>)	3b		
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a		No
b	Did the foundation make any investment in a prior year (but after December 31, 1969) that could jeopardize its charitable purpose that had not been removed from jeopardy before the first day of the tax year beginning in 2013?	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	2,986,135
b	Average of monthly cash balances.	1b	84,939
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	3,071,074
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	3,071,074
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	46,066
5	Net value of noncharitable-use assets. Subtract line 4 from line 3 Enter here and on Part V, line 4	5	3,025,008
6	Minimum investment return. Enter 5% of line 5.	6	151,250

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	151,250
2a	Tax on investment income for 2013 from Part VI, line 5.	2a	1,069
b	Income tax for 2013 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	1,069
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	150,181
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	150,181
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	150,181

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	168,750
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	168,750
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	1,069
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	167,681

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
1 Distributable amount for 2013 from Part XI, line 7				150,181
2 Undistributed income, if any, as of the end of 2013				
a Enter amount for 2012 only.			38,161	
b Total for prior years 20__ , 20__ , 20__		0		
3 Excess distributions carryover, if any, to 2013				
a From 2008.				
b From 2009.				
c From 2010.				
d From 2011.				
e From 2012.				
f Total of lines 3a through e.	0			
4 Qualifying distributions for 2013 from Part XII, line 4 ▶ \$ <u>168,750</u>				
a Applied to 2012, but not more than line 2a			38,161	
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 2013 distributable amount.				130,589
e Remaining amount distributed out of corpus	0			
5 Excess distributions carryover applied to 2013 <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 2012 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2013 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2014				19,592
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 2008 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2014. Subtract lines 7 and 8 from line 6a	0			
10 Analysis of line 9				
a Excess from 2009.				
b Excess from 2010.				
c Excess from 2011.				
d Excess from 2012.				
e Excess from 2013.				

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 2013, enter the date of the ruling.

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

Table with 5 columns: Tax year, Prior 3 years (2013, 2012, 2011, 2010), and (e) Total. Rows include 2a-e (Qualifying distributions) and 3a-c (Alternative tests).

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 address 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 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 See Additional Data Table See Additional Data Table				
Total				▶ 3a 168,000
b Approved for future payment				
Total				▶ 3b 0

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	3,000
BOYS AND GIRLS CLUBS OF LANCASTER PO BOX 104 LANCASTER, PA 17602	N/A	PUBLIC	HOMEWORK HELP PROGRAM	15,000
BRIDGES AT WORTHMORE 11570 STILL POND ROAD WORTON, MD 21678	N/A	PUBLIC	THERAPEUTIC RIDING PROGRAM	2,000
CHRISTINE KUTZ C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	3,000
CRISPUS ATTUCKS CENTER PO BOX 894 LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	10,000
EVAN L MARTIN C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	1,500
EXCENTIA 1810 ROHRERSTOWN ROAD LANCASTER, PA 17601	N/A	PUBLIC	GENERAL FUND	7,000
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	1,500
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 STREET LANCASTER, PA 17603	N/A	PUBLIC	ENDOWMENT FUND	12,000
LANCASTER DAY CARE CENTER 150 SOUTH QUEEN STREET LANCASTER, PA 17602	N/A	PUBLIC	2 QUAD STROLLERS, PLAYGROUND EQUIP	15,000
MILAGRO HOUSE 320 SOUTH CHRISTIAN STREET LANCASTER, PA 17602	N/A	PUBLIC	MILAGRO HOUSE EDUCATION CENTER	6,000
MOM'S HOUSE INC OF LANCASTER PO BOX 787 LANCASTER, PA 17608	N/A	PUBLIC	GENERAL FUND	2,000
NICOLE YOUNG C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	3,000
Total				168,000

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>				
KARA HESS C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	3,000
OCCUPATIONAL DEVELOPMENT CENTER 640 MARTHA AVENUE LANCASTER, PA 17601	N/A	PUBLIC	GENERAL FUND	2,000
SALVATION ARMY 131 SOUTH QUEEN STREET LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	10,000
SCHREIBER PEDIATRIC REHAB CENTER 625 COMMUNITY WAY LANCASTER, PA 17602	N/A	PUBLIC	CAMP SHREIBER, GEN'L OPERATING FUND	10,000
TABOR COMMUNITY SERVICES 308 EAST KING STREET LANCASTER, PA 17602	N/A	PUBLIC	TRANSITIONAL LIVING CENTER	10,000
THE MIX AT ARBOR PLACE YOUTH CENTER 507 LOCUST STREET LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	2,000
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	15,000
UNIVERSITY OF VERMONT 601 MAIN STREET BURLINGTON, VT 05401	N/A	PUBLIC	ENDOWMENT FUND	2,000
WATER STREET RESCUE MISSION 210 SOUTH PRINCE STREET LANCASTER, PA 17601	N/A	PUBLIC	WATER STREET HEALTH SERVICES	15,000
VISION CORPS 244 NORTH QUEEN STREET LANCASTER, PA 17603	N/A	PUBLIC	GENERAL FUND	2,000
CHILDREN DESERVE A CHANCE 16 WEST KING STREET LANCASTER, PA 17603	N/A	PUBLIC	GENERAL FUND	2,000
ANCHORAGE MINISTRY 109 NORTH DUKE STREET LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	2,000
BRIANNA HARTFORD C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	1,500
BRANDON JACK C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	1,500
Total				168,000

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

Schedule of Contributors

OMB No 1545-0047

Department of the Treasury
Internal Revenue Service

▶ **Attach to Form 990, 990-EZ, or 990-PF.**
▶ **Information about Schedule B (Form 990, 990-EZ, or 990-PF) and its instructions is at www.irs.gov/form990.**

2013

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 for 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 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 its Form 990-PF, Part I, line 2, 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	\$ 150,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
2	GAMBER GLASS CONTAINER INC 2220 DUTCH GOLD DRIVE LANCASTER, PA 176011997	\$ 48,000	Person <input checked="" type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)
		\$	Person <input type="checkbox"/> Payroll <input type="checkbox"/> Noncash <input type="checkbox"/> (Complete Part II for noncash contributions)

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 2013 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 2013 Investments Corporate Bonds Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Name of Bond	End of Year Book Value	End of Year Fair Market Value
GENERAL ELEC CAP CORP 5.4% 2/15/17	100,987	109,433
WELLS FARGO CO. GLOBAL 5.125% 9/15/16	40,207	43,038
BANK OF AMERICA MEDIUM TERM NOTE 5.35% 9/15/15	50,000	52,158
BARCLAYS BANK MEDIUM TERM NOTE 3.5% 6/9/16	100,000	102,513
BP CAP MARKETS AMERICA NOTES 4.2% 6/15/18	40,201	42,842
CISCO SYSTEMS INC SR NOTES AT 4.45% 1/15/20	25,130	27,493
CREDIT SUISSE SUB NOTES 5.4% 1/14/20	25,248	27,909
JP MORGAN CHASE & CO NOTE 4.40% 6/22/20	101,504	108,132
BANK OF NOVA SCOTIA TERM NOTE 4.375% 01/13/21	101,454	109,621
BERKSHIRE HATHAWAY TERM NOTE 3.50% 01/15/21	100,005	109,213
GOLDMAN SACHS GROUP GLOBAL TERM NOTE 4.30% 02/15/19	30,000	31,635
ROYAL BANK SCOTLAND MEDIUM TERM NOTE 3.75% 11/15/17	30,000	31,037
ROYAL BANK SCOTLAND MEDIUM TERM NOTE 4.5% 03/15/18	70,000	74,514
WESTPAC BANKING CORP TERM NOTE 3.0% 08/4/15	50,505	50,988
AFLAC INC 4.00 02/15/` 22	50,490	53,114
ALERIAN MLP AMLP	19,281	20,512
MORGAN STANLEY MED TERM 2.625% 12/20/18	25,000	25,104
WESTPAC BANKING CORP TERM NOTE 1.450% 9/15/17	25,221	25,000
BLACKROCK INC. SR NOTE 3.5% 3/18/24	50,199	50,401
NATIONAL RURAL UTILITY MED TERM NOTE 3.15% 4/15/23	50,000	50,565

**TY 2013 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	20,560

**TY 2013 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:	23,693
State & Local Government Securities - End of Year Book Value:	101,005
State & Local Government Securities - End of Year Fair Market Value:	108,817

TY 2013 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	487,936
PRUDENTIAL HIGH YIELD FUND A	FMV	99,756	100,211
NUVEN MULTI STRATEGY INCOME FUND 2	FMV	30,000	17,860
FIRST TRUST SENIOR RATE INCOME FUND II	FMV	34,497	24,679
DISCOVER BANK, CD 4.7% 6/4/14	FMV	0	0
FRONTIER STATE BANK, CD 4.70% 11/7/14	FMV	60,000	60,248
GOLDMAN SACHS, CD 4.0% 3/4/19	FMV	100,000	103,428
MACHIAS SAVINGS BANK, CD 3.25% 8/28/15	FMV	100,000	102,228
WORLD'S FOREMOST BANK, CD 3.70% 6/4/14	FMV	0	0
FIRST INTERNET BANK, CD 3.30% 1/25/17	FMV	50,000	51,277
GE CAPTIAL, CD 4.0% 08/27/16	FMV	60,000	60,369
GE CAPITAL, CD 2.250% 08/27/18	FMV	40,000	39,389
ISHARES MSCI INDEX FUND	FMV	28,372	32,188
SPDR S&P DIVIDEND EFT	FMV	69,881	101,619
SPDR S&P 500 TRUST EFT	FMV	64,586	108,952
WASHINGTON MUTAL INVESTOTS FUND- CLASS A	FMV	67,806	105,482
DISCOVER BANK CD 3.000% 8/21/23	FMV	100,000	99,288
GE CAPITAL RETAIL BANK CD 2.100% 12/21/22	FMV	100,000	95,051
GOLDMAN SACHS CD 2.35% 6/18/20	FMV	50,000	48,692
GOLDMAN SACHS CD 3.3% 6/18/24	FMV	50,000	49,180
GE CAPITAL BANK 3.3% 3/28/24	FMV	50,133	49,241

TY 2013 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 2013 Taxes Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAX	1,052	0		0