

Form **990-PF**
 Department of the Treasury
 Internal Revenue Service

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

▶ **Do not enter social security numbers on this form as it may be made public.**
 ▶ **Information about Form 990-PF and its instructions is at www.irs.gov/form990pf.**

OMB No 1545-0052
2017
Open to Public Inspection

For calendar year 2017, or tax year beginning 10-01-2017, and ending 09-30-2018

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) 2220 DUTCH GOLD DRIVE		Room/suite	
City or town, state or province, country, and ZIP or foreign postal code LANCASTER, PA 17601		B Telephone number (see instructions) (717) 393-1716	
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) ▶ \$ 4,643,811		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 (The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))		(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)	124,000			
	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	186,896	186,896		
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10	-11,961			
	b Gross sales price for all assets on line 6a 246,779				
	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)	699		0		
12 Total. Add lines 1 through 11	299,634	186,896			
Operating and Administrative Expenses	13 Compensation of officers, directors, trustees, etc	0		0	
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule)	922		461	461
	b Accounting fees (attach schedule)	1,500		750	750
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	3,400		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	15
	24 Total operating and administrative expenses. Add lines 13 through 23	5,837		1,211	1,226
	25 Contributions, gifts, grants paid	247,000			247,000
26 Total expenses and disbursements. Add lines 24 and 25	252,837		1,211	248,226	
27 Subtract line 26 from line 12					
a Excess of revenue over expenses and disbursements	46,797				
b Net investment income (if negative, enter -0-)			185,685		
c Adjusted net income (if negative, enter -0-)					

Part II Balance Sheets Attached schedules and amounts in the description column should be for end-of-year amounts only (See instructions)		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value
Assets	1 Cash—non-interest-bearing			
	2 Savings and temporary cash investments	6,576	6,282	6,282
	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)	156,040	156,040	162,799
	b Investments—corporate stock (attach schedule)			
	c Investments—corporate bonds (attach schedule)	2,088,824	2,158,957	2,092,771
	11 Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____			
	12 Investments—mortgage loans			
	13 Investments—other (attach schedule)	2,159,088	2,136,046	2,381,959
	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)	4,410,528	4,457,325	4,643,811	
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	4,410,528	4,457,325	
	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 instructions)	4,410,528	4,457,325		
31 Total liabilities and net assets/fund balances (see instructions) .	4,410,528	4,457,325		

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	4,410,528
2 Enter amount from Part I, line 27a	2	46,797
3 Other increases not included in line 2 (itemize) ▶ _____	3	0
4 Add lines 1, 2, and 3	4	4,457,325
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	4,457,325

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 GE CAPITAL FIN INC 2 25%		P		
b BP CAP MARKETS AMERICA NOTES 4 20%		P		
c FIRST TRUST/FOUR CORNERS		P		
d NUVEEN MULTI STRATEGY		P		
e GOLDMAN SACHS		P		
(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 40,000		40,000	0	
b 40,000		40,201	-201	
c 23,660		34,497	-10,837	
d 18,126		19,028	-902	
e 124,993		125,014	-21	
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		
a			0	
b			-201	
c			-10,837	
d			-902	
e			-21	
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	-11,961
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 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))
2016	243,031	4,657,730	0 052178
2015	228,165	4,527,882	0 050391
2014	183,362	3,665,540	0 050023
2013	167,681	3,025,008	0 055432
2012	143,698	2,922,830	0 049164
2 Total of line 1, column (d)			2 0 257188
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 051438
4 Enter the net value of noncharitable-use assets for 2017 from Part X, line 5			4 4,744,604
5 Multiply line 4 by line 3			5 244,053
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 1,857
7 Add lines 5 and 6			7 245,910
8 Enter qualifying distributions from Part XII, line 4			8 248,226

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

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

Table with 11 rows for excise tax calculation. Includes categories like 'Exempt operating foundations', 'Domestic foundations that meet the section 4940(e) requirements', and 'Tax based on investment income'. Total amount owed is 1,554.

Part VII-A Statements Regarding Activities

Table with 10 rows for activity statements. Questions include '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?' and 'Did the foundation have at least \$5,000 in assets at any time during the year?'. Includes 'Yes' and 'No' columns.

Part VII-A Statements Regarding Activities (continued)

Table with 3 columns: Question, Yes, No. Rows 11-13 regarding controlled entities, donor advised funds, and public inspection requirements.

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 and enter the amount of tax-exempt interest received or accrued during the year 15

Table with 3 columns: Question, Yes, No. Row 16 regarding interest in foreign countries.

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.

Main table with 3 columns: Question, Yes, No. Rows 1a-4b regarding Form 4720 exceptions and requirements.

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

5a	During the year did the foundation pay or incur any amount to			
	(1) Carry on propaganda, or otherwise attempt to influence legislation (section 4945(e))?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	
	(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	
	(3) Provide a grant to an individual for travel, study, or other similar purposes?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	
	(4) Provide a grant to an organization other than a charitable, etc., organization described in section 4945(d)(4)(A)? (see instructions).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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)?			5b
	Organizations relying on a current notice regarding disaster assistance check here.			No
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	
	<i>If "Yes," attach the statement required by Regulations section 53.4945–5(d)</i>			
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	
b	Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract? <i>If "Yes" to 6b, file Form 8870</i>			6b
				No
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	
b	If yes, did the foundation receive any proceeds or have any net income attributable to the transaction?			7b

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

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

(a) Name and address	Title, and average hours per week (b) 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	Title, and average hours per week (b) 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**

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 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	4,765,040
b	Average of monthly cash balances.	1b	51,817
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	4,816,857
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	4,816,857
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	72,253
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	4,744,604
6	Minimum investment return. Enter 5% of line 5.	6	237,230

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	237,230
2a	Tax on investment income for 2017 from Part VI, line 5.	2a	1,857
b	Income tax for 2017 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	1,857
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	235,373
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	235,373
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	235,373

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	248,226
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	248,226
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	1,857
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	246,369

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 2016	(c) 2016	(d) 2017
1 Distributable amount for 2017 from Part XI, line 7				235,373
2 Undistributed income, if any, as of the end of 2017				
a Enter amount for 2016 only.			0	
b Total for prior years 20___, 20___, 20___		0		
3 Excess distributions carryover, if any, to 2017				
a From 2012.				
b From 2013.				
c From 2014.				
d From 2015.				
e From 2016.				1,470
f Total of lines 3a through e.	1,470			
4 Qualifying distributions for 2017 from Part XII, line 4 ▶ \$ <u>248,226</u>				
a Applied to 2016, but not more than line 2a			0	
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 2017 distributable amount.				235,373
e Remaining amount distributed out of corpus	12,853			
5 Excess distributions carryover applied to 2017 (If an amount appears in column (d), the same amount must be shown in column (a))	0			0
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	14,323			
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 2016 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2017 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2018				0
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3) (Election may be required - see instructions).	0			
8 Excess distributions carryover from 2012 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2018. Subtract lines 7 and 8 from line 6a	14,323			
10 Analysis of line 9				
a Excess from 2013.				
b Excess from 2014.				
c Excess from 2015.				
d Excess from 2016.				1,470
e Excess from 2017.				12,853

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 2017, 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) 2017	(b) 2016	(c) 2015	(d) 2014	
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 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	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> See Additional Data Table				
Total ▶ 3a				247,000
b <i>Approved for future payment</i>				
Total ▶ 3b				0

Form 990FP Part VIII Line 1 - List all officers, directors, trustees, foundation managers and their compensation

(a) Name and address	Title, and average hours per week (b) devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	Expense account, (e) other allowances
WR GAMBER II C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
MARIANNE M GAMBER C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
NANCY J GAMBER C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	TREASURER 1 00	0	0	0
TIMOTHY M ZIMMERMAN C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
KITTY L GAMBER C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
JULIE A GOOD C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	SECRETARY 1 00	0	0	0
MICHAEL T KANE C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	PRESIDENT 1 00	0	0	0
STEVEN E KANE C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
CHRISTOPHER MARKLEY C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	DIRECTOR 1 00	0	0	0
LAURA EMILY OLCOTT C/O 2220 DUTCH GOLD DRIVE 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>				
AARON'S ACRES1861 CHARTER LANE LANCASTER, PA 17601	N/A	PUBLIC	CAMP SCHOLARSHIP PROGRAM	2,500
ANCHORAGE FIRST UNITED METHODIST CHURCH 109 NORTH DUKE STREET LANCASTER, PA 17602	N/A	PUBLIC	ANCHORAGE BREAKFAST PROGRAM	2,000
BOYS AND GIRLS CLUBS OF LANCASTER PO BOX 104 LANCASTER, PA 17602	N/A	PUBLIC	HOMEWORK HELP PROGRAM	20,000
Total ▶ 3a				247,000


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>				
BRIDGES AT WORTHMORE 11570 STILL POND ROAD WORTON, MD 21678	N/A	PUBLIC	THERAPEUTIC RIDING PROGRAM	6,000
CATHERINE CUNNINGHAM 1ST 2ND C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	5,000
CHILDREN DESERVE A CHANCE 16 WEST KING STREET LANCASTER, PA 17603	N/A	PUBLIC	ATTOLLO PROGRAM	3,000
Total ▶ 3a				247,000

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>				
CRISPUS ATTUCKS CENTER PO BOX 894 LANCASTER, PA 17602	N/A	PUBLIC	GENERAL FUND	10,000
DYLAN HARTFORD 7TH C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	2,500
EXCENTIA 1810 ROHRERSTOWN ROAD LANCASTER, PA 17601	N/A	PUBLIC	GENERAL FUND	7,000
Total 				247,000
3a				


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>				
FRIENDSHIP COMMUNITY MINISTRIES 1149 E OREGON ROAD LITITZ, PA 17543	N/A	PUBLIC	BUILDING FUND	5,000
JOHN GABLE 1ST 2ND C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	5,000
JOHN M CLARK 5TH 6TH C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	5,000
Total 				247,000
3a				

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>				
KAITLYN BERWICK 5TH C/O 2220 DUTCH GOLD DRIVE LANCASTER, PA 17601	N/A	N/A	SCHOLARSHIP	2,500
KEYSTONE PET ENHANCED THERAPY SERVICES 2120 OREGON PIKE 2ND FLOOR LANCASTER, PA 17601	N/A	PUBLIC	BROCHURES AND CAPITAL COSTS	2,500
LANCASTER AREA HABITAT FOR HUMANITY 443 FAIRVIEW AVENUE LANCASTER, PA 17603	N/A	PUBLIC	BUILDING FUND	5,000
Total ▶ 3a				247,000

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>				
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	NEW BUILDING CLASSROOM AND OFFICE FURNISHINGS	15,000
LANCASTER FAMILY YMCA 265 HARRISBURG AVENUE LANCASTER, PA 17603	N/A	PUBLIC	3 YEAR COMMITMENT TO POWER SCHOLARS ACADEMY	15,000
Total 				247,000
3a				

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>				
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	DAYCARE SOFTWARE SYSTEM, COMPUTERS, AND DESK	5,000
OCCUPATIONAL DEVELOPMENT CENTER 640 MARTHA AVENUE LANCASTER, PA 17601	N/A	PUBLIC	GENERAL FUND	2,000
Total ▶ 3a				247,000


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>				
SALVATION ARMY 131 SOUTH QUEEN STREET LANCASTER, PA 17602	N/A	PUBLIC	PATHWAYS OF HOPE	15,000
SCHREIBER PEDIATRIC REHAB CENTER 625 COMMUNITY WAY LANCASTER, PA 17602	N/A	PUBLIC	CAPITAL IMPROVEMENTS FOR BUILDING ENTRANCE	20,000
TABOR COMMUNITY SERVICES 308 EAST KING STREET LANCASTER, PA 17602	N/A	PUBLIC	TRANSITIONAL LIVING CENTER GENERAL OPERATING SUPPORT	12,000
Total				247,000
3a				

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>				
THE BANCROFT HOUSE PO BOX 344 FRANCONIA, NH 03580	N/A	PUBLIC	GENERAL FUND	2,000
THE GATE HOUSE 649 E MAIN ST LITITZ, PA 17543	N/A	PUBLIC	TRANSITIONAL LIVING SCHOLARSHIPS	5,000
THE MIX AT ARBOR PLACE YOUTH CENTER 507 LOCUST STREET LANCASTER, PA 17602	N/A	PUBLIC	AFTER SCHOOL PROGRAM	5,000
Total ▶ 3a				247,000

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>				
UNITED DISABILITY SERVICES PO BOX 10485 LANCASTER, PA 17601	N/A	PUBLIC	SUPPORTS UDS PROGRAMS AND SERVICES ONLY	25,000
UNIVERSITY OF VERMONT 601 MAIN STREET BURLINGTON, VT 05401	N/A	PUBLIC	PROCTOR MAPLE RESEARCH ENDOWMENT	2,000
VISION CORPS 244 NORTH QUEEN STREET LANCASTER, PA 17603	N/A	PUBLIC	GENERAL FUND	3,000
Total 				247,000
3a				

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>				
WATER STREET RESCUE MISSION 210 SOUTH PRINCE STREET LANCASTER, PA 17601	N/A	PUBLIC	WATER STREET HEALTH SERVICES	20,000
Total 				247,000
3a				

TY 2017 Accounting Fees Schedule**Name:** GAMBER FOUNDATION**EIN:** 23-2331958**Accounting Fees Schedule**

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

TY 2017 Investments Corporate Bonds Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
CISCO SYSTEMS INC SR NOTES AT 4.45% 1/15/20	25,130	25,491
CREDIT SUISSE SUB NOTES 5.4% 1/14/20	25,248	25,657
JP MORGAN CHASE & CO NOTE 4.40% 7/22/20	101,505	102,100
BANK OF NOVA SCOTIA TERM NOTE 4.375% 01/13/21	101,454	102,321
BERKSHIRE HATHAWAY TERM NOTE 3.50% 01/15/21	100,005	102,550
GOLDMAN SACHS GROUP GLOBAL TERM NOTE 4.30% 02/15/19	30,000	30,107
AFLAC INC 4.00 02/15/22	50,490	50,920
ALERIAN MLP AMLP	68,264	42,720
MORGAN STANLEY MED TERM 2.625% 12/20/18	25,000	24,922
BLACKROCK INC. SR NOTE 3.5% 3/18/24	50,199	50,101
NATIONAL RURAL UTILITY MED TERM NOTE 3.15% 4/15/23	50,000	48,163
ABBVIE INC. SR NOTE 3.600% 5/14/25	100,007	96,755
AMAZON.COM INC. SR NOTE 3.800% 12/5/24	50,793	50,988
CA, INC. SR NOTE 3.600% 8/1/20	50,855	50,137
HCP INC. SR NOTE 4.000% 6/1/25	49,788	49,066
GOLDMAN SACHS GROUP SR NOTE 3.750% 5/22/25	100,007	97,959
MAGNA INTERNATIONAL INC. SR NOTE 3.625% 6/15/24	49,786	49,444
METLIFE INC. SR NOTE 3.048% 12/15/22	50,295	49,181
MORGAN STANLEY MED TERM NOTE 4.350% 9/8/26	50,835	49,577
PNC FINANCIAL SERVICES SR NOTE 3.900% 4/29/24	51,091	49,735

Investments Corporate Bonds Schedule

Name of Bond	End of Year Book Value	End of Year Fair Market Value
QUALCOMM INC. SR NOTE 3.450% 5/20/25	47,487	48,589
VENTAS REALTY COMPANY LP SR NOTE 4.125% 1/15/26	102,484	98,390
WELLS FARGO COMPANY TERM NOTE 3.000% 8/4/26	101,139	98,689
BIOGEN INC. SR UNSECURED BOND AT 3.625% 9/15/22	62,458	60,128
EOG RESOURCES INC. SR UNSECURED BOND AT 4.150% 1/15/26	50,357	51,114
ASSURED GUARANTY US HLDG SR TERM NOTE 5.00% 7/1/24	107,019	103,070
BROOKFIELD ASSET MAN INC. SR UNSECURED NOTE 4.00% 1/15/25	80,885	78,611
MORGAN STANLEY SR UNSECURED NOTE 3.750% 2/25/23	36,724	34,985
ROYAL BANK OF CANADA SUBORDINATED GLOBAL MED TERM NOTE 4.650% 1/27/26	107,412	102,241
WELLS FARGO COMPANY SUBORDINATED NOTE 4.125% 8/15/23	101,906	95,987
AT&T INC. GLOBAL NOTE 4.250% 12/1/26	104,541	98,653
NORDSTROM INC. 4.00% 12/15/26	25,434	24,239
TRANSCANADA PIPELINES NOTE 4.250% 5/15/28	50,359	50,181

TY 2017 Investments Government Obligations Schedule**Name:** GAMBER FOUNDATION**EIN:** 23-2331958**US Government Securities - End
of Year Book Value:**

55,035

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

61,829

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

101,005

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

100,970

TY 2017 Investments - Other Schedule

Name: GAMBER FOUNDATION

EIN: 23-2331958

Investments Other Schedule 2

Category/ Item	Listed at Cost or FMV	Book Value	End of Year Fair Market Value
PRUDENTIAL SHORT TERM CORP BOND FUND A	FMV	702,450	654,125
PRUDENTIAL HIGH YIELD FUND A	FMV	229,777	222,714
GOLDMAN SACHS, CD 4.0% 3/4/19	FMV	100,000	100,526
ISHARES MSCI INDEX FUND	FMV	96,597	107,424
SPDR S&P DIVIDEND ET	FMV	186,566	281,059
SPDR S&P 500 TRUST ET	FMV	167,206	305,256
WASHINGTON MUTAL INVESTOTS FUND- CLASS A	FMV	212,841	281,076
DISCOVER BANK CD 3.000% 8/21/23	FMV	100,000	98,516
GE CAPITAL RETAIL BANK CD 2.100% 12/21/22	FMV	100,000	95,295
GOLDMAN SACHS CD 2.35% 6/18/20	FMV	50,000	49,500
GOLDMAN SACHS CD 3.3% 6/18/24	FMV	50,000	49,322
GE CAPITAL BANK 3.3% 3/28/24	FMV	50,133	49,771
GOLDMAN SACHS CD 2.450% 3/4/22	FMV	40,000	39,110
BLACKROCK FLOATING RATE INCOME TRUST	FMV	50,476	48,265

TY 2017 Legal Fees Schedule**Name:** GAMBER FOUNDATION**EIN:** 23-2331958

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LEGAL FEES	922	461		461

TY 2017 Other Expenses Schedule**Name:** GAMBER FOUNDATION**EIN:** 23-2331958**Other Expenses Schedule**

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

TY 2017 Other Income Schedule**Name:** GAMBER FOUNDATION**EIN:** 23-2331958**Other Income Schedule**

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
OTHER INCOME	699		699

TY 2017 Taxes Schedule**Name:** GAMBER FOUNDATION**EIN:** 23-2331958

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
EXCISE TAX	3,400	0		0

Schedule B
(Form 990, 990-EZ,
or 990-PF)
Department of the Treasury
Internal Revenue Service

Schedule of Contributors
▶ 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

OMB No 1545-0047
2017

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, contributions totaling \$5,000 or more (in money or other property) from any one contributor. Complete Parts I and II. See instructions for determining a contributor's total contributions.

Special Rules

- For an organization described in section 501(c)(3) 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), that checked Schedule A (Form 990 or 990-EZ), Part II, line 13, 16a, or 16b, and that received from any one contributor, during the year, total contributions 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 an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, total contributions of more than \$1,000 *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 an organization described in section 501(c)(7), (8), or (10) filing Form 990 or 990-EZ that received from any one contributor, during the year, contributions *exclusively* for religious, charitable, etc., purposes, but no such contributions totaled 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. Don't complete any of the parts unless the **General Rule** applies to this organization because it received *nonexclusively* religious, charitable, etc., contributions totaling \$5,000 or more during the year. ▶ \$ _____

Caution. An organization that isn't covered by the General Rule and/or the Special Rules doesn't 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 990PF, Part I, line 2, to certify that it doesn't meet the filing requirements of Schedule B (Form 990, 990-EZ, or 990-PF).

Name of organization GAMBER FOUNDATION	Employer identification number 23-2331958
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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	\$ 100,000	Person <input checked="" type="checkbox"/>
	2220 DUTCH GOLD DRIVE		Payroll <input type="checkbox"/>
	LANCASTER, PA 176011997		Noncash <input type="checkbox"/>
			(Complete Part II for noncash contributions)
2	GAMBER GLASS CONTAINER	\$ 24,000	Person <input checked="" type="checkbox"/>
	2220 DUTCH GOLD DRIVE		Payroll <input type="checkbox"/>
	LANCASTER, PA 176011997		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
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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
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Part III Exclusively religious, charitable, etc., contributions to organizations described in section 501(c)(7), (8), or (10) that total more than \$1,000 for the year from any one contributor. 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
_____	_____
_____	_____