

SECURITIES AND EXCHANGE COMMISSION

FORM 13F-HR

Initial quarterly Form 13F holdings report filed by institutional managers

Filing Date: **2009-01-26** | Period of Report: **2008-12-31**  
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FILER

**SUSQUEHANNA TRUST & INVESTMENT CO**

CIK: **1217675** | IRS No.: **236242866**

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Mailing Address

*PO BOX 1000  
LITITZ PA 17543*

Business Address

*PO BOX 1000  
LITITZ PA 17543  
7176256488*

SUSQUEHANNA TRUST & INVESTMENT COMPANY  
P.O. BOX 309  
1060 MAIN ST  
BLUE BALL, PA 17506

January 22, 2009

SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

Form 13F

Report for the Calendar Year or Quarter Ended: December 31, 2008

Check here if Amendment ; Amendment Number: \_\_\_\_\_

This Amendment (Check only one.):  is a restatement.  
 adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Susquehanna Trust & Investment Co  
Address: P.O. Box 309  
Blue Ball, PA 17506

Form 13F File Number: 28-10422

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Robert R. Magill  
Title: Sr. V.P.  
Phone: (717) 354-3531

Signature, Place, and Date of Signing:

/s/ Robert R. Magill      Blue Ball, PA  
-----  
[Signature]                      [City, State]      [Date]

Report Type (Check only one.):

- 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)
- 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)
- 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

List of Other Managers Reporting for this Manager:

[If there are no entries in this list, omit this section.]

Form 13F File Number	Name
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28-06587	Susquehanna Bancshares

[Repeat as necessary.]

Report Summary:

Number of Other Included Managers: 1  
Form 13F Information Table Entry Total: 165  
Form 13F Information Table Value Total: \$222,960 (thousands)

List of Included Managers:

ASSETS AS OF 12/31/08

1/20/2009

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<TABLE>  
 <CAPTION>

NAME OF ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	PUT CALL	INVESTMENT DISCRETION				VOTING AUTHORITY			
						SOLE (A)	SHR (B)	OTH (C)	OTH MGR	SOLE (A)	SHARED (B)	NONE (C)	
<S>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	<C>	
AT&T INC	COM	00206R102	4,344	152,416 SH		X					152,416		
AT&T INC	COM	00206R102	500	17,546 SH				X			14,546		3,000
ADVENT CLAYMORE ENH GRW & IN	COM	00765E104	91	11,190 SH				X			11,190		
ALLIED IRISH BKS P L C	SPON ADR ORD	019228402	145	30,917 SH		X					30,917		
ALLIED IRISH BKS P L C	SPON ADR ORD	019228402	116	24,772 SH				X			24,772		
AQUA AMERICA INC	COM	03836W103	2,590	125,782 SH		X					125,782		
AQUA AMERICA INC	COM	03836W103	37	1,775 SH				X			1,775		
ARCHER DANIELS MIDLAND CO	COM	039483102	3,448	119,610 SH		X					119,610		
ARCHER DANIELS MIDLAND CO	COM	039483102	221	7,650 SH				X			4,250		3,400
BP PLC	SPONSORED ADR	055622104	3,341	71,482 SH		X					71,482		
BP PLC	SPONSORED ADR	055622104	247	5,275 SH				X			4,171		1,104
BANK OF AMERICA CORPORATION	COM	060505104	170	12,066 SH		X					12,066		
BANK OF AMERICA CORPORATION	COM	060505104	55	3,876 SH				X			3,876		
BARRICK GOLD CORP	COM	067901108	4,978	135,382 SH		X					135,382		
BARRICK GOLD CORP	COM	067901108	145	3,937 SH				X			1,694		2,243
BAXTER INTL INC	COM	071813109	220	4,100 SH		X					4,100		
BAXTER INTL INC	COM	071813109	27	500 SH				X					500
BOSTON SCIENTIFIC CORP	COM	101137107	1,997	257,985 SH		X					257,985		
BOSTON SCIENTIFIC CORP	COM	101137107	39	5,025 SH				X			2,225		2,800
BRISTOL MYERS SQUIBB CO	COM	110122108	3,535	152,025 SH		X					152,025		
BRISTOL MYERS SQUIBB CO	COM	110122108	223	9,585 SH				X			6,785		2,800
CAMECO CORP	COM	13321L108	3,436	199,215 SH		X					199,215		
CAMECO CORP	COM	13321L108	85	4,900 SH				X			3,500		1,400
CAMPBELL SOUP CO	COM	134429109	211	7,016 SH		X					7,016		
CATERPILLAR INC DEL	COM	149123101	2,923	65,430 SH		X					65,430		
CATERPILLAR INC DEL	COM	149123101	96	2,154 SH				X			1,150		1,004
CENTRAL FD CDA LTD	CL A	153501101	6,410	571,305 SH		X					571,305		
CENTRAL FD CDA LTD	CL A	153501101	241	21,495 SH				X			12,495		9,000
CHESAPEAKE ENERGY CORP	COM	165167107	1,867	115,475 SH		X					115,475		
CHESAPEAKE ENERGY CORP	COM	165167107	47	2,925 SH				X			2,225		700
CHEVRON CORP NEW	COM	166764100	4,691	63,413 SH		X					63,413		
CHEVRON CORP NEW	COM	166764100	203	2,738 SH				X			1,712		1,026
CINTAS CORP	COM	172908105	1,796	77,310 SH		X					77,310		
CINTAS CORP	COM	172908105	22	950 SH				X			950		
COCA COLA CO	COM	191216100	6,580	145,349 SH		X					145,349		
COCA COLA CO	COM	191216100	393	8,691 SH				X			6,791		1,900
COLGATE PALMOLIVE CO	COM	194162103	86	1,250 SH		X					1,250		
COLGATE PALMOLIVE CO	COM	194162103	151	2,200 SH				X			1,700		500
CONAGRA FOODS INC	COM	205887102	2,945	178,455 SH		X					178,455		
CONAGRA FOODS INC	COM	205887102	130	7,875 SH				X			5,875		2,000
CONOCOPHILLIPS	COM	20825C104	4,348	83,934 SH		X					83,934		
CONOCOPHILLIPS	COM	20825C104	157	3,025 SH				X			1,775		1,250
DWS RREEF REAL ESTATE FD II	COM	23338X102	10	14,495 SH				X			14,495		
DEERE & CO	COM	244199105	3,318	86,586 SH		X					86,586		
DEERE & CO	COM	244199105	197	5,129 SH				X			3,925		1,204
DIAMONDS TR	UNIT SER 1	252787106	329	3,762 SH		X					3,762		
DOW CHEM CO	COM	260543103	1,711	113,371 SH		X					113,371		
DOW CHEM CO	COM	260543103	35	2,300 SH				X			1,000		1,300
DU PONT E I DE NEMOURS & CO	COM	263534109	3,901	154,170 SH		X					154,170		
DU PONT E I DE NEMOURS & CO	COM	263534109	118	4,675 SH				X			2,475		2,200
E M C CORP MASS	COM	268648102	1,640	156,677 SH		X					156,677		
E M C CORP MASS	COM	268648102	18	1,750 SH				X			1,750		
EATON VANCE TX MGD DIV EQ IN	COM	27828N102	119	11,010 SH				X			11,010		
EVERGREEN INTL BALANCED INCO	COM	30024R109	126	10,230 SH				X			10,230		
EXELON CORP	COM	30161N101	184	3,300 SH		X					3,300		
EXELON CORP	COM	30161N101	60	1,074 SH				X			1,074		
EXXON MOBIL CORP	COM	30231G102	4,649	58,242 SH		X					58,242		
EXXON MOBIL CORP	COM	30231G102	1,917	24,015 SH				X			22,414		1,601
FPL GROUP INC	COM	302571104	109	2,165 SH		X					2,165		
FPL GROUP INC	COM	302571104	292	5,808 SH				X			4,600		1,208
FLUOR CORP NEW	COM	343412102	2,760	61,515 SH		X					61,515		
FLUOR CORP NEW	COM	343412102	64	1,425 SH				X			1,025		400
FULTON FINL CORP PA	COM	360271100	298	30,966 SH		X					30,751		215
FULTON FINL CORP PA	COM	360271100	192	19,917 SH				X			19,917		
GENENTECH INC	COM NEW	368710406	3,236	39,026 SH		X					39,026		
GENENTECH INC	COM NEW	368710406	81	975 SH				X			275		700
GENERAL ELECTRIC CO	COM	369604103	4,629	285,713 SH		X					285,713		
GENERAL ELECTRIC CO	COM	369604103	498	30,754 SH				X			27,550		3,204
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	3,345	89,750 SH		X					89,750		

GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	80	2,150	SH		X	1,350	800
GOLDCORP INC NEW	COM	380956409	5,209	165,207	SH	X		165,207	
GOLDCORP INC NEW	COM	380956409	101	3,200	SH		X	1,300	1,900
GULF ETHANOL CORP	COM	40227P107	1	40,000	SH	X		40,000	
INTEL CORP	COM	458140100	2,955	201,584	SH	X		201,584	
INTEL CORP	COM	458140100	132	9,001	SH		X	7,094	1,907
INTERNATIONAL BUSINESS MACHS	COM	459200101	780	9,267	SH	X		9,267	
INTERNATIONAL BUSINESS MACHS	COM	459200101	130	1,548	SH		X	1,548	
ISHARES INC	MSCI JAPAN	464286848	5,601	584,650	SH	X		584,650	
ISHARES INC	MSCI JAPAN	464286848	143	14,979	SH		X	7,400	7,579
ISHARES TR	MSCI EAFE IDX	464287465	772	17,202	SH	X		17,202	
ISHARES TR	MSCI EAFE IDX	464287465	153	3,410	SH		X	3,320	90
JAPAN SMALLER CAPTLZTN FD IN	COM	47109U104	683	94,130	SH	X		94,130	
JAPAN SMALLER CAPTLZTN FD IN	COM	47109U104	12	1,650	SH		X	1,650	
JOHNSON & JOHNSON	COM	478160104	4,772	79,766	SH	X		79,766	
JOHNSON & JOHNSON	COM	478160104	638	10,670	SH		X	9,170	1,500
KT CORP	SPONSORED ADR	48268K101	2,012	137,131	SH	X		137,131	
KT CORP	SPONSORED ADR	48268K101	33	2,275	SH		X	1,375	900
KRAFT FOODS INC	CL A	50075N104	3,195	118,986	SH	X		118,986	
KRAFT FOODS INC	CL A	50075N104	101	3,746	SH		X	2,246	1,500
KROGER CO	COM	501044101	104	3,925	SH	X		3,925	
KROGER CO	COM	501044101	99	3,736	SH		X	1,925	1,811
LILLY ELI & CO	COM	532457108	3,670	91,135	SH	X		91,135	
LILLY ELI & CO	COM	532457108	66	1,650	SH		X	850	800
LOWES COS INC	COM	548661107	223	10,376	SH	X		10,376	
M & T BK CORP	COM	55261F104	662	11,529	SH	X		11,529	
MERCERSBURG FINL CORP	COM	58817A108	544	18,120	SH	X		18,120	
MERCK & CO INC	COM	589331107	3,252	106,965	SH	X		106,965	
MERCK & CO INC	COM	589331107	246	8,100	SH		X	6,000	2,100
MICROSOFT CORP	COM	594918104	2,817	144,918	SH	X		144,918	
MICROSOFT CORP	COM	594918104	213	10,965	SH		X	9,465	1,500
MITSUBISHI UFJ FINL GROUP IN	SPONSORED ADR	606822104	2,462	396,525	SH	X		396,525	
MITSUBISHI UFJ FINL GROUP IN	SPONSORED ADR	606822104	38	6,125	SH		X	3,525	2,600
NEWMONT MINING CORP	COM	651639106	4,612	113,316	SH	X		113,316	
NEWMONT MINING CORP	COM	651639106	137	3,357	SH		X	1,050	2,307
NIPPON TELEG & TEL CORP	SPONSORED ADR	654624105	6,602	242,805	SH	X		242,805	
NIPPON TELEG & TEL CORP	SPONSORED ADR	654624105	127	4,675	SH		X	2,575	2,100
NOMURA HLDGS INC	SPONSORED ADR	65535H208	1,645	197,060	SH	X		197,060	
NOMURA HLDGS INC	SPONSORED ADR	65535H208	38	4,550	SH		X	1,950	2,600
ORACLE CORP	COM	68389X105	26	1,475	SH	X		1,475	
ORACLE CORP	COM	68389X105	162	9,124	SH		X	9,124	
PPL CORP	COM	69351T106	593	19,329	SH	X		19,329	
PPL CORP	COM	69351T106	359	11,706	SH		X	10,306	1,400
PARAGON TECHNOLOGIES INC	COM	69912T108	29	10,500	SH	X		10,500	
1PENNS WOODS BANCORP INC	COM	708430103	230	10,000	SH	X		10,000	
PEPSICO INC	COM	713448108	816	14,898	SH	X		14,898	
PEPSICO INC	COM	713448108	118	2,150	SH		X	2,150	
PFIZER INC	COM	717081103	5,137	290,058	SH	X		290,058	
PFIZER INC	COM	717081103	177	9,975	SH		X	6,525	3,450
PROCTER & GAMBLE CO	COM	742718109	1,021	16,511	SH	X		16,511	
PROCTER & GAMBLE CO	COM	742718109	286	4,630	SH		X	4,630	
PROGRESS ENERGY INC	COM	743263105	3,753	94,180	SH	X		94,180	
PROGRESS ENERGY INC	COM	743263105	91	2,275	SH		X	1,475	800
ROYAL DUTCH SHELL PLC	SPON ADR B	780259107	1,161	22,581	SH	X		22,581	
ROYAL DUTCH SHELL PLC	SPON ADR B	780259107	34	668	SH		X	368	300
RYDEX ETF TRUST	S&P 500 EQ TRD	78355W106	651	23,403	SH	X		23,403	
RYDEX ETF TRUST	S&P 500 EQ TRD	78355W106	31	1,100	SH		X	1,100	
SPDR TR	UNIT SER 1	78462F103	6,020	66,715	SH	X		66,715	
SPDR TR	UNIT SER 1	78462F103	216	2,393	SH		X	2,393	
SAFEWAY INC	COM NEW	786514208	2,455	103,275	SH	X		103,275	
SAFEWAY INC	COM NEW	786514208	64	2,675	SH		X	1,675	1,000
SCHLUMBERGER LTD	COM	806857108	2,320	54,800	SH	X		54,800	
SCHLUMBERGER LTD	COM	806857108	87	2,050	SH		X	1,050	1,000
SOVEREIGN BANCORP INC	COM	845905108	33	11,008	SH	X		10,510	498
SOVEREIGN BANCORP INC	COM	845905108	2	597	SH		X	597	
SUSQUEHANNA BANCSHARES INC P	COM	869099101	8,629	542,366	SH	X		20,880	521,486
SUSQUEHANNA BANCSHARES INC P	COM	869099101	101	6,344	SH		X		6,344
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADR	874039100	105	13,259	SH	X		13,259	
TAIWAN SEMICONDUCTOR MFG LTD	SPONSORED ADR	874039100	55	6,907	SH		X	3,892	3,015
TASTY FRIES INC	COM PAR \$0.001	876556200	0	35,111	SH	X		35,111	
TELECOM CORP NEW ZEALAND LTD	SPONSORED ADR	879278208	1,457	217,403	SH	X		217,403	
TELECOM CORP NEW ZEALAND LTD	SPONSORED ADR	879278208	21	3,184	SH		X	1,478	1,706
TEMPLETON EMERGING MKTS FD I	COM	880191101	651	71,490	SH	X		71,490	
TEMPLETON EMERGING MKTS FD I	COM	880191101	2	200	SH		X	200	
TOWER BANCORP INC	COM	891709107	324	14,422	SH	X		14,422	
TOWER BANCORP INC	COM	891709107	7	306	SH		X	306	
TYSON FOODS INC	CL A	902494103	4,557	520,150	SH	X		520,150	
TYSON FOODS INC	CL A	902494103	73	8,300	SH		X	3,300	5,000
UNITED PARCEL SERVICE INC	CL B	911312106	3,159	57,270	SH	X		57,270	
UNITED PARCEL SERVICE INC	CL B	911312106	59	1,075	SH		X	375	700
UNITED TECHNOLOGIES CORP	COM	913017109	236	4,402	SH	X		4,402	
UNITED TECHNOLOGIES CORP	COM	913017109	17	315	SH		X	315	
VERIZON COMMUNICATIONS INC	COM	92343V104	6,043	178,250	SH	X		178,250	
VERIZON COMMUNICATIONS INC	COM	92343V104	446	13,171	SH		X	10,771	2,400
VODAFONE GROUP PLC NEW	SPONS ADR NEW	92857W209	2,663	130,285	SH	X		130,285	

VODAFONE GROUP PLC NEW	SPONS ADR NEW	92857W209	59	2,879 SH		X	2,179	700
WAL MART STORES INC	COM	931142103	3,830	68,318 SH	X		68,318	
WAL MART STORES INC	COM	931142103	170	3,025 SH		X	2,025	1,000
WASTE MGMT INC DEL	COM	94106L109	5,026	151,652 SH	X		151,652	
WASTE MGMT INC DEL	COM	94106L109	183	5,516 SH		X	3,960	1,556
WELLS FARGO & CO NEW	COM	949746101	4,118	139,680 SH	X		139,680	
WELLS FARGO & CO NEW	COM	949746101	73	2,475 SH		X	2,475	
WYETH	COM	983024100	261	6,963 SH	X		6,963	
WYETH	COM	983024100	64	1,700 SH		X	1,700	
XTO ENERGY INC	COM	98385X106	2,469	70,000 SH	X		70,000	
XTO ENERGY INC	COM	98385X106	47	1,325 SH		X	725	600

FINAL TOTALS 222,960  
</TABLE>

FORM 13F INFORMATION TABLE ENTRY TOTAL 165