







For calendar year 2016, or tax year beginning 01-01-2016, and ending 12-31-2016

Name of foundation EFS Foundation		A Employer identification number 36-4219647	
Number and street (or P O box number if mail is not delivered to street address) 1695 Larkin Avenue		Room/suite	B Telephone number (see instructions) (847) 289-0513
City or town, state or province, country, and ZIP or foreign postal code Elgin, IL 60123		C If exemption application is pending, check here <input type="checkbox"/>	
G Check all that apply <input type="checkbox"/> Initial return <input type="checkbox"/> Final return <input type="checkbox"/> Address change <input type="checkbox"/> Initial return of a former public charity <input type="checkbox"/> Amended return <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) \$ 10,597,229	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)				
	2 Check <input checked="" type="checkbox"/> if the foundation is not required to attach Sch B				
	3 Interest on savings and temporary cash investments				
	4 Dividends and interest from securities . . .	224,391	224,391	224,391	
	5a Gross rents				
	b Net rental income or (loss)				
	6a Net gain or (loss) from sale of assets not on line 10 	687,418			
	b Gross sales price for all assets on line 6a 11,283,868				
	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				
Operating and Administrative Expenses	b Less Cost of goods sold				
	c Gross profit or (loss) (attach schedule)				
	11 Other income (attach schedule) 	14,802	0	14,802	
	12 Total. Add lines 1 through 11	926,611	224,391	239,193	
	13 Compensation of officers, directors, trustees, etc	36,000	0	0	0
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits	2,754	0	0	2,754
	16a Legal fees (attach schedule)				
	b Accounting fees (attach schedule) 	4,515	0	0	4,515
	c Other professional fees (attach schedule) 	73,917	73,917	0	0
	17 Interest				
	18 Taxes (attach schedule) (see instructions) . . .	863 	0	0	0
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings				
	22 Printing and publications				
	23 Other expenses (attach schedule) 	11,313	0	0	11,313
	24 Total operating and administrative expenses. Add lines 13 through 23	129,362	73,917	0	18,582
	25 Contributions, gifts, grants paid	539,095			539,095
	26 Total expenses and disbursements. Add lines 24 and 25	668,457	73,917	0	557,677
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	258,154			
	b Net investment income (if negative, enter -0-)		150,474		
				239,193	

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	10,069	35,392	35,392		
	2	Savings and temporary cash investments					
	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)					
	b	Investments—corporate stock (attach schedule)	9,651,792	9,920,881	10,556,066		
	c	Investments—corporate bonds (attach schedule)					
	11	Investments—land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____					
	12	Investments—mortgage loans					
	13	Investments—other (attach schedule)					
	14	Land, buildings, and equipment basis ▶ _____ Less accumulated depreciation (attach schedule) ▶ _____					
15	Other assets (describe ▶ _____)	6,634	5,771	5,771			
16	Total assets (to be completed by all filers—see the instructions Also, see page 1, item I)	9,668,495	9,962,044	10,597,229			
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 ▶ _____)	3,000	3,000			
	23	Total liabilities (add lines 17 through 22)	3,000	3,000			
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	0	0			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund	0	0			
	29	Retained earnings, accumulated income, endowment, or other funds	9,665,495	9,959,044			
	30	Total net assets or fund balances (see instructions)	9,665,495	9,959,044			
31	Total liabilities and net assets/fund balances (see instructions) .	9,668,495	9,962,044				

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	9,665,495
2	Enter amount from Part I, line 27a	2	258,154
3	Other increases not included in line 2 (itemize) ▶ _____	3	35,395
4	Add lines 1, 2, and 3	4	9,959,044
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	9,959,044

Part IV Capital Gains and Losses for Tax on Investment Income

(a) List and describe the kind(s) of property sold (e g , real estate, 2-story brick warehouse, or common stock, 200 shs MLC Co)	(b) How acquired P—Purchase D—Donation	(c) Date acquired (mo , day, yr)	(d) Date sold (mo , day, yr)
1a			

(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			
b			
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) 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			
b			
c			
d			
e			

2 Capital gain net income or (net capital loss) { If gain, also enter in Part I, line 7 If (loss), enter -0- in Part I, line 7 }	2	
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))
2015	566,784	10,867,500	0 052154
2014	547,877	11,275,468	0 048590
2013	554,520	11,231,769	0 049371
2012	568,078	11,320,850	0 050180
2011	504,783	11,452,145	0 044078
2 Total of line 1, column (d)			2 0 244373
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 048875
4 Enter the net value of noncharitable-use assets for 2016 from Part X, line 5			4 10,411,591
5 Multiply line 4 by line 3			5 508,867
6 Enter 1% of net investment income (1% of Part I, line 27b)			6 1,505
7 Add lines 5 and 6			7 510,372
8 Enter qualifying distributions from Part XII, line 4			8 557,677

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)

1a	Exempt operating foundations described in section 4940(d)(2), check here <input type="checkbox"/> and enter "N/A" on line 1 Date of ruling or determination letter _____ (attach copy of letter if necessary—see instructions)		
b	Domestic foundations that meet the section 4940(e) requirements in Part V, check here <input checked="" type="checkbox"/> and enter 1% of Part I, line 27b	1	1,505
c	All other domestic foundations enter 2% of line 27b. Exempt foreign organizations enter 4% of Part I, line 12, col (b)		
2	Tax under section 511 (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	2	0
3	Add lines 1 and 2.	3	1,505
4	Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)	4	0
5	Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-	5	1,505
6	Credits/Payments		
a	2016 estimated tax payments and 2015 overpayment credited to 2016	6a	7,503
b	Exempt foreign organizations—tax withheld at source	6b	
c	Tax paid with application for extension of time to file (Form 8868)	6c	
d	Backup withholding erroneously withheld	6d	
7	Total credits and payments. Add lines 6a through 6d.	7	7,503
8	Enter any penalty for underpayment of estimated tax. Check here <input type="checkbox"/> if Form 2220 is attached	8	
9	Tax due. If the total of lines 5 and 8 is more than line 7, enter amount owed	9	
10	Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid	10	5,998
11	Enter the amount of line 10 to be Credited to 2017 estimated tax <input type="checkbox"/> 5,998 Refunded <input type="checkbox"/>	11	0

Part VII-A Statements Regarding Activities

	Yes	No
1a During the tax year, did the foundation attempt to influence any national, state, or local legislation or did it participate or intervene in any political campaign?	1a	No
b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see Instructions for definition)? <i>If the answer is "Yes" to 1a or 1b, attach a detailed description of the activities and copies of any materials published or distributed by the foundation in connection with the activities</i>	1b	No
c Did the foundation file Form 1120-POL for this year?	1c	No
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year (1) On the foundation <input type="checkbox"/> \$ 0 (2) On foundation managers <input type="checkbox"/> \$ 0		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers <input type="checkbox"/> \$ 0		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? <i>If "Yes," attach a detailed description of the activities</i>	2	No
3 Has the foundation made any changes, not previously reported to the IRS, in its governing instrument, articles of incorporation, or bylaws, or other similar instruments? <i>If "Yes," attach a conformed copy of the changes</i>	3	No
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?	4a	No
b If "Yes," has it filed a tax return on Form 990-T for this year?	4b	
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? <i>If "Yes," attach the statement required by General Instruction T</i>	5	No
6 Are the requirements of section 508(e) (relating to sections 4941 through 4945) satisfied either • By language in the governing instrument, or • By state legislation that effectively amends the governing instrument so that no mandatory directions that conflict with the state law remain in the governing instrument?	6	Yes
7 Did the foundation have at least \$5,000 in assets at any time during the year? <i>If "Yes," complete Part II, col (c), and Part XV</i>	7	Yes
8a Enter the states to which the foundation reports or with which it is registered (see instructions) <input type="checkbox"/> DE, IL		
b If the answer is "Yes" to line 7, has the foundation furnished a copy of Form 990-PF to the Attorney General (or designate) of each state as required by General Instruction G? <i>If "No," attach explanation</i> .	8b	Yes
9 Is the foundation claiming status as a private operating foundation within the meaning of section 4942(j)(3) or 4942(j)(5) for calendar year 2016 or the taxable year beginning in 2016 (see instructions for Part XIV)? <i>If "Yes," complete Part XIV</i>	9	No
10 Did any persons become substantial contributors during the tax year? <i>If "Yes," attach a schedule listing their names and addresses</i>	10	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 www.EFSFoundation.org	13	Yes	
14	The books are in care of James J Kovac Telephone no (847) 289-0513			

Located at **1695 Larkin Avenue Elgin IL** ZIP+4 **60123**

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 2016, 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 FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR). 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.

1a	During the year did the foundation (either directly or indirectly)		Yes	No
	(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 checked="" type="checkbox"/> Yes <input 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 instructions)? <input type="checkbox"/> 1b			No
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 2016? <input type="checkbox"/> 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 2016, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2016? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If "Yes," list the years ▶ 20____, 20____, 20____, 20____			
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement—see instructions) <input type="checkbox"/> 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 2016 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2016). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No 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 2016? 4b			No

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 type="checkbox"/> Yes <input checked="" 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)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Organizations relying on a current notice regarding disaster assistance check here. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	5b		
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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <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? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	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	Expense account, (e) 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	Expense account, (e) other allowances
Total number of other employees paid over \$50,000. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No				

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

Part IX-A Summary of Direct Charitable Activities

List the foundation's four largest direct charitable activities during the tax year. Include relevant statistical information such as the number of organizations and other beneficiaries served, conferences convened, research papers produced, etc.

	Expenses
1 N/A	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 N/A	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	10,547,770
b	Average of monthly cash balances.	1b	22,373
c	Fair market value of all other assets (see instructions).	1c	0
d	Total (add lines 1a, b, and c).	1d	10,570,143
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	10,570,143
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	158,552
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4.	5	10,411,591
6	Minimum investment return. Enter 5% of line 5.	6	520,580

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	520,580
2a	Tax on investment income for 2016 from Part VI, line 5.	2a	1,505
b	Income tax for 2016 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	1,505
3	Distributable amount before adjustments. Subtract line 2c from line 1.	3	519,075
4	Recoveries of amounts treated as qualifying distributions.	4	0
5	Add lines 3 and 4.	5	519,075
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	519,075

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	557,677
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	557,677
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	1,505
6	Adjusted qualifying distributions. Subtract line 5 from line 4.	6	556,172

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 2015	(c) 2015	(d) 2016
1 Distributable amount for 2016 from Part XI, line 7				519,075
2 Undistributed income, if any, as of the end of 2016				
a Enter amount for 2015 only.			0	
b Total for prior years 20____, 20____, 20____		0		
3 Excess distributions carryover, if any, to 2016				
a From 2011.				
b From 2012. 6,913				
c From 2013.				
d From 2014.				
e From 2015. 24,894				
f Total of lines 3a through e.	31,807			
4 Qualifying distributions for 2016 from Part XII, line 4 ▶ \$ 557,677				
a Applied to 2015, 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 2016 distributable amount.				519,075
e Remaining amount distributed out of corpus	38,602			
5 Excess distributions carryover applied to 2016 (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	70,409			
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 2015 Subtract line 4a from line 2a Taxable amount—see instructions			0	
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2017				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 2011 not applied on line 5 or line 7 (see instructions).	0			
9 Excess distributions carryover to 2017. Subtract lines 7 and 8 from line 6a	70,409			
10 Analysis of line 9				
a Excess from 2012. 6,913				
b Excess from 2013.				
c Excess from 2014.				
d Excess from 2015. 24,894				
e Excess from 2016. 38,602				

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 2016, enter the date of the ruling. ▶					
b Check box to indicate whether the organization is a private operating foundation described in section <input type="checkbox"/> 4942(j)(3) or <input type="checkbox"/> 4942(j)(5)					
2a Enter the lesser of the adjusted net income from Part I or the minimum investment return from Part X for each year listed	Tax year	Prior 3 years			(e) Total
	(a) 2016	(b) 2015	(c) 2014	(d) 2013	
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					

Supplementary Information (Complete this part only if the organization had \$5,000 or more in assets at any time during the year—see instructions.)

Part XV	
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 <input type="checkbox"/> 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 EFS Foundation 1695 Larkin Avenue Elgin, IL 60123 (847) 289-0513	
b The form in which applications should be submitted and information and materials they should include An organization seeking funding must submit an EFS Foundation application for funding along with a copy of the organization's articles of incorporation, IRS tax exempt determination letter, a list of current board members, most recent financial statement, IRS form 990, and the current annual budget	
c Any submission deadlines September 30, June 30 and March 31	
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	539,095
b <i>Approved for future payment</i>				
Total			3b	0

Enter gross amounts unless otherwise indicated

Part XVI-B Relationship of Activities to the Accomplishment of Exempt Purposes	
1. Name of the exempt organization	2. Name of the activity
3. Description of the activity	4. Relationship of the activity to the accomplishment of exempt purposes
<p>5. Other information</p>	

Line No. ▼	Explain below how each activity for which income is reported in column (e) of Part XVI-A contributed importantly to the accomplishment of the foundation's exempt purposes (other than by providing funds for such purposes) (See instructions)
----------------------	--

[illegible]

Part XVII

- | | Yes | No |
|-------|-----|----|
| 1a(1) | | No |
| 1a(2) | | No |
| 1b(1) | | No |
| 1b(2) | | No |
| 1b(3) | | No |
| 1b(4) | | No |
| 1b(5) | | No |
| 1b(6) | | No |
| 1c | | No |

[illegible]

- 2a** Is the foundation directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ☐ Yes ☒ No

- b** If "Yes," complete the following schedule

(a) Name of organization	(b) Type of organization	(c) Description of relationship

**Sign
Here**

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

* * * * *

Title

May the IRS discuss this return with the preparer shown below
(see instr)? ☒ Yes ☐ No

**Paid
Preparer
Use Only**


Paid Preparer Use Only	Print/Type preparer's name	Preparer's Signature	Date	Check if self-employed <input type="checkbox"/>	PTIN
	Cynthia M Petschke CPA CVA		2017-11-08		P01362853
	Firm's name ▶ Tighe Kress & Orr PC				Firm's EIN ▶ 26-0476995
	Firm's address ▶ 2001 Larkin Avenue Suite 202 Elgin, IL 60123				Phone no (847) 695-2700

Form 990PF 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
JAMES A ALPETER	MEMBER 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
THOMAS I ANDERSON	MEMBER 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
RANDY W BRITTAIN	MEMBER 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
ERIC J FERNANDEZ	ASST TREASURER 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
LEO M FLANAGAN JR	MEMBER 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
JAMES J KOVAC	President/Treasurer 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
LARRY M NARUM	MEMBER 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
BARRETT J O'CONNOR	MEMBER 1 00	0	0	0
1695 LARKIN AVNEUE ELGIN, IL 60123				
THOMAS S RAKOW	MEMBER 1 00	0	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				
JACK SHALES	MEMBER 1 00	0	0	0
1695 LARKIN AVNEUE ELGIN, IL 60123				
PETER A TRAEGER	MEMBER 1 00	0	0	0
1695 LARKIN AVNEUE ELGIN, IL 60123				
URSULA WILSON	EXEC DIRECTOR 25 00	36,000	0	0
1695 LARKIN AVENUE ELGIN, IL 60123				

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>				
Advocate Sherman Health Foundation 1425 N Randall Rd Elgin, IL 60123			Support Free Childbirth Education for Low-income Families & Annual Fundraising	11,000
Anderson Animal Shelter 1000 S LaFox South Elgin, IL 60177			Summer "Critter Camp" Scholarships	5,000
ASSOCIATION FOR INDIV DEVELOPMENT 1135 Bowes Rd Elgin, IL 60123			Developmental/Vocational Training Services & Annual Telethon Sponsorship	9,000
BOY SCOUT - THREE FIRES 415 N Second St St Charles, IL 60174			Cub Scout Recruiting & Youth Retention Program	8,500
BOYS AND GIRLS CLUB DUNDEE 20 S Grove St Carpentersville, IL 60110			Digital Literacy Skills Program for Club Members & Support Annual County Fair Field Trip	12,500
Total ► 3a				539,095

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>				
BOYS AND GIRLS CLUB OF ELGIN 355 Dundee Av Elgin, IL 60120			Annual Fundraising Gala Sponsorship, Academic Enrichment & School Engagement Program	11,000
CAL'S ALL STAR ANGEL FOUNDATION 721 Ashton Ln South Elgin, IL 60177			Annual Fundraising Golf Outing Sponsor & Support Wish Grant Program for Pediatric Cancer Patients	10,000
CASA of KANE COUNTY 100 S Third St Geneva, IL 60134			Court Appointed Special Advocate/Guardian ad Litem Program & Annual Fundraising Gala	11,500
Center for Economic Progress 567 W Lake St Chicago, IL 60661			Tax/Financial Services for Elgin Low-income Families	5,000
CENTRO DE INFORMACION 28 N Grove Av Elgin, IL 60120			Hispanic Community Outreach Program	13,000
Total 				539,095
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>				
Children's Home & Aid 125 Wacker Dr Chicago, IL 60606			Reading Program at Carpentersville Child Care Center	7,000
CHILDREN'S THEATRE ELGIN 1700 Spartan Dr Elgin, IL 60123			Support Three Theater Productions for 2015-2016 Season	7,000
CLUB GUADALUPANO 168 Westgate Dr Elgin, IL 60123			Support Scholarship Program for Hispanic Students	8,500
COMMUNITY CRISIS CENTER 37 S Geneva St Elgin, IL 60120			2016 Community Toy Giveaway for Needy Families	2,000
United Way of Elgin 1750 Grandstand Pl Elgin, IL 60123			Support Dolly Pardon Imagination Library Program for Greater Elgin Area	8,500
Total 3a				539,095

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>				
Downtown Neighborhood Association 10 N Spring St Elgin, IL 60120			Support First Fridays Program in Elgin	3,000
DUNDEE HISTORICAL SOCIETY 426 Highland Av West Dundee, IL 60118			Donation	3,000
Dundee Township Rotary Foundation PO Box 243 Dundee, IL 60118			Donation	8,500
EASTER SEALS DUPAGE 799 McLean Blvd Elgin, IL 60123			Support Family Services Program at Elgin Facility	8,500
ECKER CENTER 1845 Grandstand Pl Elgin, IL 60123			Emergency Support for CILA Group Home & Annual Fundraising Gala Sponsorship	16,000
Total ► 3a				539,095

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>				
Elgin Academy 350 Park St Elgin, IL 60120			Support Scholarship Program	7,500
ELGIN COMMUNITY COLLEGE Foundation 1700 Spartan Dr Elgin, IL 60123			Support Scholarship Program for 2016 - 2017 Academic Year	8,500
Elgin History Museum 360 Park St Elgin, IL 60120			Annual Fundraising Cemetery Walk Sponsor	250
Elgin Master Chorale 1700 Spartan Dr Elgin, IL 60123			Help Underwrite Educational Connections Program for Students & Seniors	7,500
Elgin Parks and Recreation Foundation 100 Symphony Way Elgin, IL 60120			Support Elgin Recreation Youth Scholarship Fund	7,000
Total ▶ 3a				539,095

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>				
ELGIN SPORTS HALL OF FAME PO Box 1133 Elgin, IL 60121			Support Scholarship Program	7,500
ELGIN SYMPHONY ORCHESTRA 20 DuPage Ct Elgin, IL 60120			Support Educational Outreach for Kids Programs	8,500
Elgin Wayside Center 1732 Berkley St Elgin, IL 60123			Help Fund Daytime Homeless Shelter Upgrade Project	6,500
ELGIN YOUTH SYMPHONY ORCHESTRA PO Box 6508 Elgin, IL 60121			Support Chamber Music Institute for 2016 - 2017 Season	8,500
FDN for Educational Excellence D300 2605 Bunker Hill Dr Algonquin, IL 60102			Purchase Musical Instruments for Middle School Band Use	9,100
Total ▶ 3a				539,095

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>				
Fellowship Housing Corp 220 W Higgins Hoffman Estates, IL 60169			Support Program for Single Mothers Who are at Risk of or are Homeless	8,500
FIDELITERS CHARITIES PO Box 5442 Elgin, IL 60121			Annual Fundraising Gala Sponsorship	1,000
FISH FOOD PANTRY 150 S Kennedy Dr Carpentersville, IL 60110			Support Mission to Distribute Food to Needy Families	10,000
Food for Greater Elgin 1553 Commerce Dr Elgin, IL 60123			Funding for the Purchase of Food for the Distribution to Needy Families	10,000
Fox Valley Beaux Arts 499 N Commonwealth Av Elgin, IL 60123			Support Scholarship Program for Students Studying the Arts	8,500
Total 3a 				539,095

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>				
FOX VALLEY CHRISTIAN ACTION 35W624 Riverwoods Ln St Charles, IL 60174			Support Community Leadership Program for At-risk Teenagers	6,000
FOX VALLEY SPECIAL RECREATION FOUNDATION 2121 W Indian Trail Aurora, IL 60506			Support Therapeutic Recreation Program for Individuals with Disabilities	5,500
GAIL BORDEN LIBRARY Foundation 270 N Grove Av Elgin, IL 60120			Help Fund 2016 Summer Reading Program	8,500
GAMMA XI Chapter Foundation 1035 Knollwood Ln Bartlett, IL 60103			Support Scholarship Program for Women Entering the Field of Education	7,500
HABITAT FOR HUMANITY 56 S Grove Av Elgin, IL 60120			Help Fund Rehab of Two Foreclosed Homes	10,000
Total ▶ 3a				539,095

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>				
Humanitarian Service Project 465 Randy Rd Carol Stream, IL 60188			Funding Support for Children's Birthday Project for Underprivileged Children	2,500
Huntley Area Public Library Friends 11000 Ruth Road Huntley, IL 60142			Help Fund 2016 Summer & Winter Reading Programs	6,500
JUDSON UNIVERSITY 1151 N State St Elgin, IL 60123			World Leaders Forum Inspirational Series Fundraiser Sponsorship	9,000
Junior Achievement of Chicago 651 W Washington Blvd 404 Chicago, IL 60661			Support JA Whole School Programs at Channing Memorial School in Elgin	5,000
KAIROS FAMILY CENTER 240 Standish St Elgin, IL 60123			Help Sponsor Families in Need of Counseling/Therapy Who Are Unable to Pay	6,800
Total ▶ 3a				539,095

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>				
KANE COUNTY BAR Foundation 555 S Randall Rd St Charles, IL 60174			Annual Fundraising Gala Sponsorship	1,000
LITERACY CONNECTION 270 N Grove Av Elgin, IL 60120			Support English As Second Language & Literacy Programs	8,500
LITTLE ANGELS Center 1435 Summit St Elgin, IL 60120			Annual Fundraising Sponsorship	500
LIVING WELL CANCER RESOURCE 442 Williamsburg Av Geneva, IL 60134			Help Fund Programs to Cancer Patients, Their Families & Caregivers Free of Charge	10,000
Max McGraw Wildlife Foundation PO Box 9 Dundee, IL 60118			Support Conservation Education for Students from Local Community	5,000
Total ▶ 3a				539,095

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>				
NEIGHBORHOOD HOUSING SERVICES One American Way Elgin, IL 60120			Support Community Development Program Serving Low-and Moderate Income Residents	8,500
NORTHERN ILLINOIS FOOD BANK 273 Dearborn Ct Geneva, IL 60134			Help Fund Distribution of Food Filled Backpacks to Elgin Children in Need	10,000
Oak Creek Residence Association 204 S State Street Elgin, IL 60123			Funding Support for Weekly "Friend" Breakfast Educational Series	5,000
One Hope United 215 Milwaukee Av Lake Villa, IL 60046			Support STEM Educational Program at the Elgin Center	7,000
Open Door Health Center of IL 1665 Larkin Av Elgin, IL 60123			STI Program	7,500
Total ► 3a				539,095

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>				
Presence St Joseph Hospital 77 N Airlite St Elgin, IL 60123			Support Scholarship Program for Students Entering the Medical Field & Cardiac/Pulm Rehab	14,800
RENZ ADDICTION CENTER One American Way Elgin, IL 60120			Support Medication-Assisted Treatment Program	10,000
ROYAL FAMILY KIDS CAMPS 2300 South St Geneva, IL 60134			Help Fund the Camping Experience for Abused & Neglected Children in Foster Care	8,500
SALVATION ARMY - Elgin Corps 66 Grove Ct Geneva, IL 60134			Support Various Programs for the Needy	500
SPECIAL OLYMPICS PO Box 129 Normal, IL 61761			Donation	395
Total ▶ 3a				539,095

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>				
ST EDWARD CATHOLIC HS 335 Locust St Elgin, IL 60123			Annual Fundraising Gala Sponsorship (75th Anniversary)	5,000
ST EDWARD EDUCATION FOUNDATION 335 Locust St Elgin, IL 60123			Help Provide Financial Assistance (Tuition) to Students in Need	10,000
SUICIDE PREVENTION SERVICES 528 S Batavia Av Batavia, IL 60510			Help Provide Educational Programs, Depression Screenings & Individual Counseling	8,500
SUMMIT SCHOOL 333 W River Rd Elgin, IL 60123			Support Technology Program for Students with Significant Learning Differences	10,000
TLC Pregnancy Services 825 Dundee Av Elgin, IL 60123			Funding Support for Men's Mentoring Program	5,000
Total ► 3a				539,095

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>				
VNA Health Care 400 N Highland Av Aurora, IL 60506			Help Underwrite Health Care for Underinsured & Uninsured Individuals in Need	8,500
WELL CHILD CENTER 620 Wing St Elgin, IL 60120			Support Pediatric Dental Clinic for Children Regardless of Parental Ability to Pay	10,000
YMCA - Prairie Valley Family 300 W Wise Rd Schaumburg, IL 60193			Scholarships at Taylor YMCA & Edwards Camping Scholarships to Underprivileged Youth	15,000
YWCA - Elgin 220 E Chicago St Elgin, IL 60120			Help Support Family Literacy Program	9,250
Fox Valley Hands of Hope 200 Whitfield Dr Geneva, IL 60134			Annual Fundraising Event Sponsorship	8,500
Total ▶ 3a				539,095

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 1031 E State St Geneva, IL 60134			Support Senior Meal Program	7,500
Total <div>▶</div> 3a				539,095

TY 2016 Accounting Fees Schedule**Name:** EFS Foundation**EIN:** 36-4219647

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
ACCOUNTING FEES	4,515	0	0	4,515

Note: To capture the full content of this document, please select landscape mode (11" x 8.5") when printing.

TY 2016 Gain/Loss from Sale of Other Assets Schedule

Name: EFS Foundation

EIN: 36-4219647

Name	Date Acquired	How Acquired	Date Sold	Purchaser Name	Gross Sales Price	Basis	Basis Method	Sales Expenses	Total (net)	Accumulated Depreciation
		Purchased			11,283,868	10,596,450		0	687,418	

TY 2016 Investments Corporate Stock Schedule**Name:** EFS Foundation**EIN:** 36-4219647

Name of Stock	End of Year Book Value	End of Year Fair Market Value
COM SHORT TERM INVT FD	8,999,210	8,999,210
ALPHA CORE STRATEGIES FEEDER	630,321	941,249
NORTHERN TRUST PRIV EQ FD III	51,850	342,330
NORTHERN TRUST PRIV EQ FD V	239,500	273,277

TY 2016 Other Assets Schedule

Name: EFS Foundation

EIN: 36-4219647

Other Assets Schedule

Description	Beginning of Year - Book Value	End of Year - Book Value	End of Year - Fair Market Value
PREPAID FEDERAL EXCISE TAX	6,634	5,771	5,771

TY 2016 Other Expenses Schedule**Name:** EFS Foundation**EIN:** 36-4219647**Other Expenses Schedule**

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
BANK SERVICE CHARGES	114	0	0	114
COMMUNICATIONS	1,516	0	0	1,516
Fees	778	0	0	778
INSURANCE	6,835	0	0	6,835
Operating Expense	2,070	0	0	2,070

TY 2016 Other Income Schedule

Name: EFS Foundation

EIN: 36-4219647

Other Income Schedule

Description	Revenue And Expenses Per Books	Net Investment Income	Adjusted Net Income
NORTHERN TRUST	14,802		14,802

TY 2016 Other Increases Schedule

Name: EFS Foundation

EIN: 36-4219647

Description	Amount
K-1 PASS THROUGH INCOME	35,395

TY 2016 Other Liabilities Schedule**Name:** EFS Foundation**EIN:** 36-4219647

Description	Beginning of Year - Book Value	End of Year - Book Value
ACCRUED COMPENSATION	3,000	3,000

TY 2016 Other Professional Fees Schedule**Name:** EFS Foundation**EIN:** 36-4219647

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
CUSTODY FEES-NORTHERN TRUST	73,917	73,917	0	0

TY 2016 Taxes Schedule**Name:** EFS Foundation**EIN:** 36-4219647

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
Excise tax	863	0	0	0