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Return of Private Foundation

Department of the Treasury
Internal Revenue Serviceor Section 4947(a)(1) Nonexempt Charitable Trust
Treated as a Private Foundation

2010

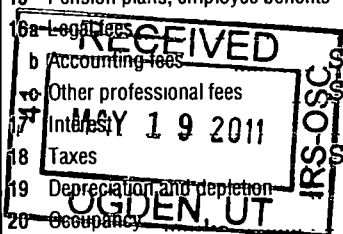
Note. The foundation may be able to use a copy of this return to satisfy state reporting requirements.

For calendar year 2010, or tax year beginning , and ending

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

Name of foundation JOHN AND ALICE LLOYD FOUNDATION		A Employer identification number 36-3151916
Number and street (or P O box number if mail is not delivered to street address) 2810 BECKWITH	Room/suite	B Telephone number (847) 480-1776
City or town, state, and ZIP code NORTHBROOK, IL 60062		C If exemption application is pending, check here ☐
H Check type of organization: ☒ Section 501(c)(3) exempt private foundation ☐ Section 4947(a)(1) nonexempt charitable trust ☐ Other taxable private foundation		D 1. Foreign organizations, check here ☐ 2. Foreign organizations meeting the 85% test, check here and attach computation ☐
I Fair market value of all assets at end of year (from Part II, col (c), line 16) \$ 1,387,613.	J Accounting method: ☒ Cash ☐ Accrual ☐ Other (specify) _____	E If private foundation status was terminated under section 507(b)(1)(A), check here ☐
(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 ☐

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))		(a) Revenue and expenses per books	(b) Net investment income	(c) Adjusted net income	(d) Disbursements for charitable purposes (cash basis only)
1 Contributions, gifts, grants, etc., received				N/A	
2 Check ☒ if the foundation is not required to attach Sch B					
3 Interest on savings and temporary cash investments		31,258.	31,258.		Statement 1
4 Dividends and interest from securities		16,694.	16,694.		Statement 2
5a Gross rents					
b Net rental income or (loss)					
6a Net gain or (loss) from sale of assets not on line 10		<28,263.>			
b Gross sales price for all assets on line 6a 336,971.					
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)					
11 Other income		1,064.	0.		Statement 3
12 Total. Add lines 1 through 11		20,753.	47,952.		
13 Compensation of officers, directors, trustees, etc		0.	0.		0.
14 Other employee salaries and wages					
15 Pension plans, employee benefits					
16a Legal fees					
b Accounting fees		2,000.	1,000.		1,000.
c Other professional fees		8,611.	8,611.		0.
17 Interest					
18 Taxes		1,084.	0.		0.
19 Depreciation and depletion					
20 Occupancy					
21 Travel, conferences, and meetings					
22 Printing and publications					
23 Other expenses					
24 Total operating and administrative expenses. Add lines 13 through 23		11,695.	9,611.		1,000.
25 Contributions, gifts, grants paid		57,200.			57,200.
26 Total expenses and disbursements. Add lines 24 and 25		68,895.	9,611.		58,200.
27 Subtract line 26 from line 12:					
a Excess of revenue over expenses and disbursements		<48,142.>			
b Net investment income (if negative, enter -0-)			38,341.		
c Adjusted net income (if negative, enter -0-)				N/A	



Part II Balance Sheets		Attached schedules and amounts in the description column should be for end-of-year amounts only		Beginning of year	End of year	
		(a) Book Value	(b) Book Value	(c) Fair Market Value		
Assets	1	Cash - non-interest-bearing		5,030.	3,816.	3,816.
	2	Savings and temporary cash investments		105,323.	88,292.	88,292.
	3	Accounts receivable ▶				
		Less: allowance for doubtful accounts ▶				
	4	Pledges receivable ▶				
		Less: allowance for doubtful accounts ▶				
	5	Grants receivable				
	6	Receivables due from officers, directors, trustees, and other disqualified persons				
	7	Other notes and loans receivable ▶				
		Less: allowance for doubtful accounts ▶				
	8	Inventories for sale or use				
	9	Prepaid expenses and deferred charges				
	10a	Investments - U.S. and state government obligations				
	b	Investments - corporate stock Stmt 7	618,403.	658,616.	879,826.	
	c	Investments - corporate bonds Stmt 8	340,365.	330,262.	346,071.	
11	Investments - land, buildings, and equipment basis ▶					
	Less: accumulated depreciation ▶					
12	Investments - mortgage loans					
13	Investments - other Stmt 9	125,015.	65,008.	69,608.		
14	Land, buildings, and equipment basis ▶					
	Less: accumulated depreciation ▶					
15	Other assets (describe ▶)					
16	Total assets (to be completed by all filers)			1,194,136.	1,145,994.	1,387,613.
Liabilities	17	Accounts payable and accrued expenses				
	18	Grants payable				
	19	Deferred revenue				
	20	Loans from officers, directors, trustees, and other disqualified persons				
	21	Mortgages and other notes payable				
	22	Other liabilities (describe ▶)				
23	Total liabilities (add lines 17 through 22)			0.	0.	
Net Assets or Fund Balances	Foundations that follow SFAS 117, check here ▶ ☐					
	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 ▶ ☒					
	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	1,310,969.	1,310,969.		
	29	Retained earnings, accumulated income, endowment, or other funds	<116,833.>	<164,975.>		
30	Total net assets or fund balances	1,194,136.	1,145,994.			
31	Total liabilities and net assets/fund balances			1,194,136.	1,145,994.	

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	1,194,136.
2	Enter amount from Part I, line 27a	2	<48,142.>
3	Other increases not included in line 2 (itemize) ▶	3	0.
4	Add lines 1, 2, and 3	4	1,145,994.
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	1,145,994.

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 CASH IN LIEU (ROYAL BANK CANADA)	P	05/28/10	12/01/10
b ROMANO BROTHERS (SEE STATEMENT ATTACHED)	P	Various	Various
c ROMANO BROTHERS (SEE STATEMENT ATTACHED)	P	Various	Various
d			
e			

(e) Gross sales price	(f) Depreciation allowed (or allowable)	(g) Cost or other basis plus expense of sale	(h) Gain or (loss) (e) plus (f) minus (g)
a 81.			81.
b 75,000.		75,019.	<19.>
c 261,890.		290,215.	<28,325.>
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69

(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	(l) Gains (Col. (h) gain minus col. (k), but not less than -0-) or Losses (from col. (h))
a			81.
b			<19.>
c			<28,325.>
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 <28,263.>
3 Net short-term capital gain or (loss) as defined in sections 1222(5) and (6): If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8	If gain, also enter in Part I, line 8, column (c). If (loss), enter -0- in Part I, line 8 3 N/A

Part V Qualification Under Section 4940(e) for Reduced Tax on Net Investment Income

(For optional use by domestic private foundations subject to the section 4940(a) tax on net investment income.)

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))
2009	68,495.	1,183,224.	.057888
2008	78,908.	1,387,027.	.056890
2007	77,001.	1,622,271.	.047465
2006	76,858.	1,557,885.	.049335
2005	76,358.	1,560,822.	.048922

2 Total of line 1, column (d)	2	.260500
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	.052100
4 Enter the net value of noncharitable-use assets for 2010 from Part X, line 5	4	1,315,778.
5 Multiply line 4 by line 3	5	68,552.
6 Enter 1% of net investment income (1% of Part I, line 27b)	6	383.
7 Add lines 5 and 6	7	68,935.
8 Enter qualifying distributions from Part XII, line 4	8	58,200.

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 ☐ 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 ☐ and enter 1% of Part I, line 27b		1	767.
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	767.
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	767.
6 Credits/Payments:			
a 2010 estimated tax payments and 2009 overpayment credited to 2010	6a	800.	
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	800.	
8 Enter any penalty for underpayment of estimated tax. Check here ☒ 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	33.	
11 Enter the amount of line 10 to be: Credited to 2011 estimated tax ☒ 33. Refunded ☐	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?		X
1b Did it spend more than \$100 during the year (either directly or indirectly) for political purposes (see instructions for definition)? 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		X
1c Did the foundation file Form 1120-POL for this year?		X
d Enter the amount (if any) of tax on political expenditures (section 4955) imposed during the year: (1) On the foundation. ☒ \$ 0. (2) On foundation managers. ☒ \$ 0.		
e Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers. ☒ \$ 0.		
2 Has the foundation engaged in any activities that have not previously been reported to the IRS? If "Yes," attach a detailed description of the activities.		X
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? If "Yes," attach a conformed copy of the changes		X
4a Did the foundation have unrelated business gross income of \$1,000 or more during the year?		X
4b If "Yes," has it filed a tax return on Form 990-T for this year?		
5 Was there a liquidation, termination, dissolution, or substantial contraction during the year? If "Yes," attach the statement required by General Instruction T		X
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?	X	
7 Did the foundation have at least \$5,000 in assets at any time during the year? If "Yes," complete Part II, col. (c), and Part XV	X	
8a Enter the states to which the foundation reports or with which it is registered (see instructions) ☒ 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? If "No," attach explanation	X	
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 2010 or the taxable year beginning in 2010 (see instructions for Part XIV)? If "Yes," complete Part XIV		X
10 Did any persons become substantial contributors during the tax year? If "Yes" attach a schedule listing their names and addresses		X

N/A

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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		X
12	Did the foundation acquire a direct or indirect interest in any applicable insurance contract before August 17, 2008?	12		X
13	Did the foundation comply with the public inspection requirements for its annual returns and exemption application? Website address ► N/A	13	X	
14	The books are in care of ► DANIEL LLOYD Telephone no. ► (847) 480-1776 Located at ► 2810 BECKWITH, NORTHBROOK, IL ZIP+4 ► 60062			
15	Section 4947(a)(1) nonexempt charitable trusts filing Form 990-PF in lieu of Form 1041 - Check here and enter the amount of tax-exempt interest received or accrued during the year ► 15 N/A			
16	At any time during calendar year 2010, 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 page 20 of the instructions for exceptions and filing requirements for Form TD F 90-22.1. If "Yes," enter the name of the foreign country ►	16	Yes	No X

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

File Form 4720 if any item is checked in the "Yes" column, unless an exception applies.

		Yes	No
1a	During the year did the foundation (either directly or indirectly):		
(1)	Engage in the sale or exchange, or leasing of property with a disqualified person? ☐ Yes ☒ No		
(2)	Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? ☐ Yes ☒ No		
(3)	Furnish goods, services, or facilities to (or accept them from) a disqualified person? ☐ Yes ☒ No		
(4)	Pay compensation to, or pay or reimburse the expenses of, a disqualified person? ☐ Yes ☒ 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)? ☐ Yes ☒ 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.) ☐ Yes ☒ No		
b	If any answer is "Yes" to 1a(1)-(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see page 22 of the instructions)? Organizations relying on a current notice regarding disaster assistance check here N/A ► ☐	1b	
c	Did the foundation engage in a prior year in any of the acts described in 1a, other than excepted acts, that were not corrected before the first day of the tax year beginning in 2010?	1c	X
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 2010, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2010? ☐ Yes ☒ No If "Yes," list the years ►		
b	Are there any years listed in 2a for which the foundation is not applying the provisions of section 4942(a)(2) (relating to incorrect valuation of assets) to the year's undistributed income? (If applying section 4942(a)(2) to all years listed, answer "No" and attach statement - see instructions.) N/A	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. ►		
3a	Did the foundation hold more than a 2% direct or indirect interest in any business enterprise at any time during the year? ☐ Yes ☒ No		
b	If "Yes," did it have excess business holdings in 2010 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 2010) N/A	3b	
4a	Did the foundation invest during the year any amount in a manner that would jeopardize its charitable purposes?	4a	X
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 2010?	4b	X

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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))?

☐ Yes ☒ No

(2) Influence the outcome of any specific public election (see section 4955); or to carry on, directly or indirectly, any voter registration drive?

☐ Yes ☒ No

(3) Provide a grant to an individual for travel, study, or other similar purposes?

☐ Yes ☒ No

(4) Provide a grant to an organization other than a charitable, etc., organization described in section 509(a)(1), (2), or (3), or section 4940(d)(2)?

☐ Yes ☒ No

(5) Provide for any purpose other than religious, charitable, scientific, literary, or educational purposes, or for the prevention of cruelty to children or animals?

☐ Yes ☒ No

b If any answer is "Yes" to 5a(1)-(5), did any of the transactions fail to qualify under the exceptions described in Regulations section 53.4945 or in a current notice regarding disaster assistance (see instructions)?

N/A

5b

Organizations relying on a current notice regarding disaster assistance check here

☒

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?

N/A

☐ Yes ☐ No

If "Yes," attach the statement required by Regulations section 53.4945-5(d)

6a Did the foundation, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?

☐ Yes ☒ No

b Did the foundation, during the year, pay premiums, directly or indirectly, on a personal benefit contract?

6b

X

If "Yes" to 6b, file Form 8870

7a At any time during the tax year, was the foundation a party to a prohibited tax shelter transaction?

☐ Yes ☒ No

b If "Yes," did the foundation receive any proceeds or have any net income attributable to the transaction?

N/A

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.

(a) Name and address	(b) Title, and average hours per week devoted to position	(c) Compensation (If not paid, enter -0-)	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
See Statement 10		0.	0.	0.

2 Compensation of five highest-paid employees (other than those included on line 1). If none, enter "NONE."

(a) Name and address of each employee paid more than \$50,000	(b) Title, and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans and deferred compensation	(e) Expense account, other allowances
NONE				

Total number of other employees paid over \$50,000

0

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Part VIII Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors *(continued)***3** Five highest-paid independent contractors for professional services. If none, enter "NONE."

(a) Name and address of each person paid more than \$50,000	(b) Type of service	(c) Compensation
NONE		

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

0

Part IX-A Summary of Direct Charitable Activities

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

	Expenses
1 N/A	
2	
3	
4	

Part IX-B Summary of Program-Related Investments

Describe the two largest program-related investments made by the foundation during the tax year on lines 1 and 2.

	Amount
1 N/A	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3	0.

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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	1,325,838.
b	Average of monthly cash balances	1b	9,977.
c	Fair market value of all other assets	1c	
d	Total (add lines 1a, b, and c)	1d	1,335,815.
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	1,335,815.
4	Cash deemed held for charitable activities. Enter 1 1/2% of line 3 (for greater amount, see instructions)	4	20,037.
5	Net value of noncharitable-use assets. Subtract line 4 from line 3. Enter here and on Part V, line 4	5	1,315,778.
6	Minimum investment return. Enter 5% of line 5	6	65,789.

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	65,789.
2a	Tax on investment income for 2010 from Part VI, line 5	2a	767.
b	Income tax for 2010. (This does not include the tax from Part VI.)	2b	
c	Add lines 2a and 2b	2c	767.
3	Distributable amount before adjustments. Subtract line 2c from line 1	3	65,022.
4	Recoveries of amounts treated as qualifying distributions	4	0.
5	Add lines 3 and 4	5	65,022.
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	65,022.

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	58,200.
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	58,200.
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	5	0.
6	Adjusted qualifying distributions. Subtract line 5 from line 4	6	58,200.

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.

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Part XIII Undistributed Income (see instructions)

	(a) Corpus	(b) Years prior to 2009	(c) 2009	(d) 2010
1 Distributable amount for 2010 from Part XI, line 7				65,022.
2 Undistributed income, if any, as of the end of 2010				
a Enter amount for 2009 only			57,198.	
b Total for prior years:		0.		
3 Excess distributions carryover, if any, to 2010:				
a From 2005				
b From 2006				
c From 2007				
d From 2008				
e From 2009				
f Total of lines 3a through e	0.			
4 Qualifying distributions for 2010 from Part XII, line 4: ► \$ 58,200.				
a Applied to 2009, but not more than line 2a			57,198.	
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 2010 distributable amount				1,002.
e Remaining amount distributed out of corpus	0.			
5 Excess distributions carryover applied to 2010 (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:	0.			
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	0.			
b Prior years' undistributed income. Subtract line 4b from line 2b		0.		
c Enter the amount of prior years' undistributed income for which a notice of deficiency has been issued, or on which the section 4942(a) tax has been previously assessed		0.		
d Subtract line 6c from line 6b. Taxable amount - see instructions		0.		
e Undistributed income for 2009. Subtract line 4a from line 2a. Taxable amount - see instr.			0.	
f Undistributed income for 2010. Subtract lines 4d and 5 from line 1. This amount must be distributed in 2011				64,020.
7 Amounts treated as distributions out of corpus to satisfy requirements imposed by section 170(b)(1)(F) or 4942(g)(3)	0.			
8 Excess distributions carryover from 2005 not applied on line 5 or line 7	0.			
9 Excess distributions carryover to 2011. Subtract lines 7 and 8 from line 6a	0.			
10 Analysis of line 9:				
a Excess from 2006				
b Excess from 2007				
c Excess from 2008				
d Excess from 2009				
e Excess from 2010				

Part XVII

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

		Yes	No
1	Did the organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?		
a	Transfers from the reporting foundation to a noncharitable exempt organization of:		
	(1) Cash	1a(1)	X
	(2) Other assets	1a(2)	X
b	Other transactions:		
	(1) Sales of assets to a noncharitable exempt organization	1b(1)	X
	(2) Purchases of assets from a noncharitable exempt organization	1b(2)	X
	(3) Rental of facilities, equipment, or other assets	1b(3)	X
	(4) Reimbursement arrangements	1b(4)	X
	(5) Loans or loan guarantees	1b(5)	X
	(6) Performance of services or membership or fundraising solicitations	1b(6)	X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	1c	X
d	If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting foundation. If the foundation received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received.		

[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
N/A		

Sign Here	Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer or fiduciary) is based on all information of which preparer has any knowledge.				
	 Signature of officer or trustee		5/14/11 Date		PRESIDENT Title
Paid Preparer Use Only	Print/Type preparer's name DANIEL E. CRAIG, CPA		Preparer's signature DANIEL E. CRAIG,		Date 05/11/11
	Check ☒ if self-employed				PTIN
	Firm's name ▶ Craig & Associates, LLC 3000 Dundee Road, Suite 321				Firm's EIN ▶
	Firm's address ▶ Northbrook, IL 60062-2434				Phone no. (847) 272-0130

Capital Gains - Last year:2

1/1/2010 through 12/31/2010

Page 1

Federal

5/9/2011

Account	Security	Shares	Bought	Sold	Gross Proceeds	Cost Basis	Realized Gain/Loss
SHORT TERM							
Romano	JPMorgan Chase 6mo 15 0% due 4/7/10	15,000.000	10/6/2009	4/7/2010	15,000.00	15,003.75	-3.75
Romano	JPMorgan Chase 18 65% due 5/10/10	15,000.000	11/10/2009	5/10/2010	15,000.00	15,003.75	-3.75
Romano	Royal Bank CDA 21 0% due 5/24/10	15,000.000	11/25/2009	5/24/2010	15,000.00	15,003.75	-3.75
Romano	Frontier Communications Inc	0.020	4/28/2010	7/12/2010	0.14	0.15	-0.01
Romano	JPMorgan Chase 15.25% due 10/20/10	150.000	4/16/2010	10/20/2010	15,000.00	15,003.75	-3.75
Romano	JPMorgan Chase 17 75% due 11/12/10	150.000	5/12/2010	11/12/2010	15,000.00	15,003.75	-3.75
TOTAL SHORT TERM						75,018.90	-18.76
LONG TERM							
Romano	Sun Microsystems	1,200.000	12/22/2004	1/28/2010	11,400.00	13,432.00	-2,032.00
Romano	CD R G Premier Bank 4 0% due 11/09/10	30,000.000	5/9/2008	5/7/2010	30,000.00	30,003.75	-3.75
Romano	Western Bank Puerto Rico 3 65% due 1..	15,000.000	12/19/2008	5/10/2010	15,000.00	15,003.75	-3.75
Romano	Western bank Puerto Rico 3.1% due 4/1..	20,000.000	4/9/2009	5/10/2010	20,000.00	20,003.75	-3.75
Romano	CD Lehman Comm Bank 5.5% due 11/1..	30,000.000	5/15/2008	5/17/2010	30,000.00	30,003.75	-3.75
Romano	Prudential Fin 6 0% due 5/15/19	30,000.000	5/15/2008	5/17/2010	30,000.00	30,003.75	-3.75
Romano	AVIAT Networks Inc	99.000	5/27/2009	6/1/2010	427.98	761.88	-333.90
Romano	Avis	50.000	9/8/2006	8/12/2010	504.24	1,604.00	-1,099.76
Romano	Cisco Systems	800.000	12/22/2004	8/12/2010	17,099.96	7,025.33	10,074.63
Romano	Old National Bancorp Indiana	346.000	12/22/2004	8/12/2010	3,463.14	7,917.00	-4,453.86
Romano	Symantec	149.000	12/22/2004	8/12/2010	1,836.37	11,072.00	-9,235.63
Romano	Texas Instruments	600.000	12/22/2004	8/12/2010	14,708.06	4,047.00	10,661.06
Romano	Tri Contl Corp	1,250.000	12/22/2004	8/12/2010	14,358.50	30,636.00	-16,277.50
Romano	Wells Fargo & Co (New)	59.500	12/22/2004	8/12/2010	1,545.70	9,815.00	-8,269.30
Romano	Wells Fargo & Co (New)	59.500	12/22/2004	8/12/2010	1,545.70	9,018.00	-7,472.30
Romano	Protective Life Sec 6.0% due 9/15/17	35,000.000	9/10/2007	9/15/2010	35,000.00	35,003.75	-3.75
Romano	Berkley Wr Corp 5.125% due 9/30/10	15,000.000	1/26/2009	9/30/2010	15,000.00	14,738.70	261.30
Romano	New York Telephone 8 625% due 11/15/..	5,000.000	12/22/2004	11/15/2010	5,000.00	5,081.00	-81.00
Romano	Caterpillar 6 8% due 12/15/15	15,000.000	12/18/2008	12/15/2010	15,000.00	15,044.85	-44.85
TOTAL LONG TERM						290,215.26	-28,325.61
OVERALL TOTAL						336,889.79	-28,344.37

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Feb 2011

Portfolio

Value	Name	Quote/Price	Shares	Market Value	Cost Basis	Gain/Loss
Bond				346,071.50	330,261.95	15,809.55
	Allen Park Ml Ser A 7.25..	98.199	200	19,639.80	19,753.75	-113.95
	American Express 6.15..	1.13086	30,000	33,925.80	30,108.45	3,817.35
	American Gen Finance ...	0.90929	25,000	22,732.25	25,003.75	-2,271.50
	Bank of America Notes .	96.877	200	19,375.40	20,003.75	-628.35
	Credit Suisse NY 5 0% d..	1.07317	25,000	26,829.25	25,003.75	1,825.50
	Fortune Brands 8.625% ..	1.15108	10,000	11,510.80	10,088.00	1,422.80
	Goldman Sachs 4.5% d..	98.535	200	19,707.00	20,003.75	-296.75
	Hewlett Packard 5 4% d..	1.13366	15,000	17,004.90	14,187.75	2,817.15
	International Lease 6.1.	0.9813	25,000	24,532.50	25,003.75	-471.25
	JPMorgan Chase 16.25..	103.09	150	15,463.50	15,003.75	459.75
	JPMorgan Chase 22% d..	102.84	150	15,426.00	15,003.75	422.25
	JPMorgan chase 8.0% d...	100.61	150	15,091.50	15,003.75	87.75
	MSDW Discover 5.0% d...	100.29	200	20,058.00	20,003.75	54.25
	Ralston Purina 8.625% ...	1.3155	10,000	13,155.00	10,079.00	3,076.00
	Royal Bank Canada 15...	102.32	150	15,348.00	15,003.75	344.25
	Royal Bank Canada 20 . .	100	150	15,000.00	15,003.75	-3.75
	Royal Bank Canada 22...	99.50	150	14,925.00	15,003.75	-78.75
	United Parcel Service 8...	1.31734	20,000	26,346.80	21,000.00	5,346.80
Cash M Mkt Fund				88,292.44	88,292.44	0.00
	Cash Money Fund	1	88,292.44	88,292.44	88,292.44	0.00
CD				69,608.05	65,007.50	4,600.55
	Suntrust Bank 0.0% due..	1.126028	35,000	39,410.98	35,003.75	4,407.23
	Suntrust Bank 4.0% due...	1.006569	30,000	30,197.07	30,003.75	193.32
Mutual Fund				19,620.00	19,446.00	174.00
	Diamond Hill Financial (..	9.81	2,000	19,620.00	19,446.00	174.00
Other				0.00	0.00	0.00
	Zdiv	e	1	0.00	0.00	0.00
	Zint	e	1	0.00	0.00	0.00
	Cash			0.00	0.00	
Stock				834,995.51	613,862.99	221,132.52
	Abbott Laboratories	47.91	300	14,373.00	4,953.00	9,420.00
	Amedisys Inc	33.50	300	10,050.00	15,003.75	-4,953.75
	Associated Banc Corp	15.15	450	6,817.50	11,305.00	-4,487.50
	AT&T Inc	29.38	600	17,628.00	15,543.69	2,084.31
	Baxter	50.62	400	20,248.00	18,283.71	1,964.29
	Bristol Meyers Squibb	26.48	800	21,184.00	13,470.00	7,714.00
	Carlisle	39.74	400	15,896.00	15,725.52	170.48
	Ceradyne	31.53	300	9,459.00	15,003.75	-5,544.75
	Cisco Systems	20.23	1,000	20,230.00	8,781.67	11,448.33
	Citigroup	4.73	600	2,838.00	14,369.00	-11,531.00
	Clorox Company	63.28	250	15,820.00	15,603.00	217.00
	Conagra Foods Inc	22.58	750	16,935.00	16,893.68	41.32
	Covidien PLC	45.66	350	15,981.00	16,278.72	-297.72
	Fedex	93.01	200	18,602.00	20,886.59	-2,284.59
	Fiserv	58.56	400	23,424.00	15,243.75	8,180.25
	Frontier Communication..	9.73	120	1,167.60	899.97	267.63
	General Electric	18.29	420	7,681.80	9,847.75	-2,165.95

Feb 1

Portfolio

Value	Name	Quote/Price	Shares	Market Value	Cost Basis	Gain/Loss
						Page 2
	Harns Corp Del	45.30	400	18,120.00	18,368.26	-248.26
	Hewlett Packard	42.10	948	39,910.80	14,379.00	25,531.80
	Ingersoll Rand	47.09	600	28,254.00	22,125.03	6,128.97
	Integrus Energy	48.51	200	9,702.00	9,958.00	-256.00
	Intel Corp	21.03	2,400	50,472.00	16,910.00	33,562.00
	Johnson & Johnson	61.85	300	18,555.00	13,149.74	5,405.26
	Life Technologies Corp	55.50	400	22,200.00	17,515.71	4,684.29
	Loews	25.08	750	18,810.00	18,490.89	319.11
	McKesson HBOC Inc	70.38	500	35,190.00	10,441.00	24,749.00
	Medco Health Solutions	61.27	336	20,586.72	809.00	19,777.72
	Merck & Co	36.04	700	25,228.00	12,379.00	12,849.00
	Motorola	9.07	900	8,163.00	14,526.00	-6,363.00
	Mylan	21.13	1,000	21,130.00	20,003.75	1,126.25
	Nvidia	15.40	750	11,550.00	14,975.10	-3,425.10
	Oshkosh Corp	35.24	940	33,125.60	41,068.66	-7,943.06
	Proctor & Gamble	64.33	800	51,464.00	7,500.00	43,964.00
	Progress Energy	43.48	200	8,696.00	10,389.00	-1,693.00
	Source Cap Inc	53.13	593	31,506.09	24,965.00	6,541.09
	Sysco	29.40	500	14,700.00	17,213.75	-2,513.75
	Terex Corp (New)	31.04	285	8,846.40	14,883.48	-6,037.08
	Texas Instruments	32.50	1,000	32,500.00	6,745.00	25,755.00
	United Technologies	78.72	300	23,616.00	20,205.69	3,410.31
	Venzon Communication	35.78	500	17,890.00	13,673.63	4,216.37
	Wal Mart Stores	53.93	500	26,965.00	5,092.00	21,873.00
	Walgreens	38.96	500	19,480.00	20,003.75	-523.75
	Stock Preferred			25,210.00	25,307.50	-97.50
	Harris Cap Pfd	25.21	1,000	25,210.00	25,307.50	-97.50

Totals: A=avg cost 1,383,797.50 1,142,178.38 241,619.12
 Chase Cash 3,815.71 3,815.71

12/31/2010
 File: Lloyd Foundation

990-PF page 2 0.00 \$
 1,383,797.50 +
 3,815.71 +
 1,387,613.21 \$ ✓

990-PF, Pg 2 0.00 \$
 1,142,178.38 +
 3,815.71 +
 1,145,994.09 \$ ✓

C

C

Form 990-PF Interest on Savings and Temporary Cash Investments Statement 1

Source	Amount
JPMORGAN CHASE BANK, NA	0.
ROMANO BROS & CO	31,522.
ROMANO BROS & CO	<270.>
UNITED STATES TREASURY	6.
Total to Form 990-PF, Part I, line 3, Column A	31,258.

Form 990-PF Dividends and Interest from Securities Statement 2

Source	Gross Amount	Capital Gains Dividends	Column (A) Amount
ROMANO BROS & CO	16,694.	0.	16,694.
Total to Form 990-PF, Part I, line 4	16,694.	0.	16,694.

Form 990-PF Other Income Statement 3

Description	(a) Revenue Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income
IRS TAX REFUND	1,064.	0.	
Total to Form 990-PF, Part I, line 11	1,064.	0.	

Form 990-PF Accounting Fees Statement 4

Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
TAX PREPARATION	2,000.	1,000.		1,000.
To Form 990-PF, Pg 1, line 16b	2,000.	1,000.		1,000.

Form 990-PF	Other Professional Fees	Statement	5
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Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
ROMANO BROTHERS MGT FEE	8,611.	8,611.		0.
To Form 990-PF, Pg 1, ln 16c	8,611.	8,611.		0.

Form 990-PF	Taxes	Statement	6
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Description	(a) Expenses Per Books	(b) Net Invest- ment Income	(c) Adjusted Net Income	(d) Charitable Purposes
FEDERAL EXCISE TAX	1,069.	0.		0.
ILL FILING FEE	15.	0.		0.
To Form 990-PF, Pg 1, ln 18	1,084.	0.		0.

Form 990-PF	Corporate Stock	Statement	7
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Description	Book Value	Fair Market Value
EQUITIES - SCHEDULE ATTACHED	613,863.	834,996.
MUTUAL FUND EQUITIES - SCHEDULE ATTACHED	19,446.	19,620.
PREFERRED STOCK EQUITIES - SCHEDULE ATTACHED	25,307.	25,210.
Total to Form 990-PF, Part II, line 10b	658,616.	879,826.

Form 990-PF	Corporate Bonds	Statement	8
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Description	Book Value	Fair Market Value
CORP BONDS - SCHEDULE ATTACHED	330,262.	346,071.
Total to Form 990-PF, Part II, line 10c	330,262.	346,071.

Form 990-PF	Other Investments	Statement	9
Description	Valuation Method	Book Value	Fair Market Value
CERTIFICATES OF DEPOSIT	COST	65,008.	69,608.
Total to Form 990-PF, Part II, line 13		65,008.	69,608.

Form 990-PF	Part VIII - List of Officers, Directors Trustees and Foundation Managers	Statement	10
Name and Address	Title and Avrg Hrs/Wk	Compen- sation	Employee Ben Plan Expense Contrib Account
DANIEL LLOYD NORTHBROOK, IL 60062	PRES/TREAS 1.00	0.	0. 0.
ANN ROBERTS GLENVIEW, IL 60025	VP 0.10	0.	0. 0.
DAVID LLOYD RIVERWOODS, IL 60015	SECY 0.10	0.	0. 0.
MEREDITH ADAMS GLENVIEW, IL 60025	DIRECTOR 0.10	0.	0. 0.
JENA ROBERTS CHICAGO, IL 60630	DIRECTOR 0.10	0.	0. 0.
MEGAN ROBERTS CHICAGO, IL 60613	DIRECTOR 0.10	0.	0. 0.
CHRISTINA LLOYD CHICAGO, IL 60622	DIRECTOR 0.10	0.	0. 0.
Totals included on 990-PF, Page 6, Part VIII		0.	0. 0.

Form 990-PF Grants and Contributions Statement 11
Paid During the Year

Recipient Name and Address	Recipient Relationship and Purpose of Grant	Recipient Status	Amount
BE-HIV 1740 RIDGE AVE EVANSTON, IL 60201	NONE MEDICAL CARE	501 (C) 3	1,000.
CHILDSERVE 8765 W HIGGINS CHICAGO, IL 60631	NONE ASSIST CHILDREN IN NEED	501 (C) 3	1,000.
GARRETT EVANGELICAL SEMINARY 2121 SHERIDAN ROAD EVANSTON, IL 60201	NONE GRADUATE SCHOOL OF THEOLOGY	501 (C) 3	1,000.
GOOD NEWS PARTNERS 1600 W JONQUIL TERRACE CHICAGO, IL 60626	NONE CHARITABLE ORGANIZATION	501 (C) 3	3,000.
MIDWEST PALATIVE AND HOSPICE CARE CENTER 2050 CLAIRE COURT GLENVIEW, IL 60025	NONE MEDICAL CARE	501 (C) 3	2,000.
NORTH SUBURBAN YMCA 2705 TECHNY ROAD NORTHBROOK, IL 60062	NONE RECREATION & SPORTS FACILITY	501 (C) 3	500.
NORTHFIELD FOOD PANTRY 3801 LAKE AVE GLENVIEW, IL 60026	NONE ASSIST FAMILIES IN NEED	501 (C) 3	1,000.
RIMLAND 2919 CONFEDERATE AVE LYNCHBURG, VA 24501	NONE CHARITABLE ORGANIZATION	501 (C) 3	6,200.

JOHN AND ALICE LLOYD FOUNDATION

36-3151916

SHORE COMMUNITY SERVICES	NONE	501 (C) 3	40,000.
4232 DEMPSTER SKOKIE, IL 60076	CHARITABLE ORGANIZATION		

YMCA CAMP MACLEAN	NONE	501 (C) 3	1,500.
31401 DURAND AVE BURLINGTON, WI 53105	SUMMER CAMP		

Total to Form 990-PF, Part XV, line 3a

57,200.