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Form 990-PF

Department of the Treasury
Internal Revenue Service

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

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

OMB No 1545-0052

2015

Open to Public Inspection

For calendar year 2015, or tax year beginning 01-01-2015, and ending 12-31-2015

Name of foundation CARNEY FAMILY FOUNDATION		A Employer identification number 36-4346222	
Number and street (or P O box number if mail is not delivered to street address) 10 SOUTH RIVERSIDE PLAZA		B Telephone number (see instructions) (312) 930-9480	
City or town, state or province, country, and ZIP or foreign postal code CHICAGO, IL 60606		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		D 1. Foreign organizations, check here <input type="checkbox"/> 2. Foreign organizations meeting the 85% test, check here and attach computation <input type="checkbox"/>	
Initial return of a former public charity <input type="checkbox"/> Amended return <input type="checkbox"/> Name change <input type="checkbox"/>		E If private foundation status was terminated under section 507(b)(1)(A), check here <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		F If the foundation is in a 60-month termination under section 507(b)(1)(B), check here <input type="checkbox"/>	
I Fair market value of all assets at end of year (from Part II, col. (c), line 16) \$ 775,661		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.)	

Part I Analysis of Revenue and Expenses <i>(The total of amounts in columns (b), (c), and (d) may not necessarily equal the amounts in column (a) (see instructions))</i>		Revenue and expenses per books (a)	Net investment income (b)	Adjusted net income (c)	Disbursements for charitable purposes (d) (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	33,847	33,847	33,847	
	5a Gross rents				
	b Net rental income or (loss) _____				
	6a Net gain or (loss) from sale of assets not on line 10	8,545			
	b Gross sales price for all assets on line 6a 8,560				
	7 Capital gain net income (from Part IV, line 2)		8,545		
	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)				
	12 Total. Add lines 1 through 11	42,392	42,392	33,847	
	13 Compensation of officers, directors, trustees, etc				
	14 Other employee salaries and wages				
	15 Pension plans, employee benefits				
	16a Legal fees (attach schedule).				
	b Accounting fees (attach schedule).	9,924	9,824		
	c Other professional fees (attach schedule)				
	17 Interest				
	18 Taxes (attach schedule) (see instructions)	872			
	19 Depreciation (attach schedule) and depletion . . .				
	20 Occupancy				
	21 Travel, conferences, and meetings.				
	22 Printing and publications				
	23 Other expenses (attach schedule).	25			25
	24 Total operating and administrative expenses. Add lines 13 through 23	10,821	9,824		25
	25 Contributions, gifts, grants paid	94,503			94,503
	26 Total expenses and disbursements. Add lines 24 and 25	105,324	9,824		94,528
	27 Subtract line 26 from line 12				
	a Excess of revenue over expenses and disbursements	-62,932			
	b Net investment income (if negative, enter -0-)		32,568		
	c Adjusted net income (if negative, enter -0-)			33,847	

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	27,673	6,194	6,194
	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).	200	200	200
	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)	286,945	235,245	769,267
	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 ▶ _____)				
16	Total assets(to be completed by all filers—see the instructions Also, see page 1, item I)	314,818	241,639	775,661	
Liabilities	17	Accounts payable and accrued expenses			
	18	Grants payable			
	19	Deferred revenue			
	20	Loans from officers, directors, trustees, and other disqualified persons			
	21	Mortgages and other notes payable (attach schedule).			
	22	Other liabilities (describe ▶ _____)			
	23	Total liabilities(add lines 17 through 22)		0	
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			
	28	Paid-in or capital surplus, or land, bldg , and equipment fund			
	29	Retained earnings, accumulated income, endowment, or other funds	314,818	241,639	
	30	Total net assets or fund balances(see instructions)	314,818	241,639	
	31	Total liabilities and net assets/fund balances(see instructions)	314,818	241,639	

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	314,818
2	Enter amount from Part I, line 27a	2	-62,932
3	Other increases not included in line 2 (itemize) ▶ _____	3	
4	Add lines 1, 2, and 3	4	251,886
5	Decreases not included in line 2 (itemize) ▶ _____	5	10,247
6	Total net assets or fund balances at end of year (line 4 minus line 5)—Part II, column (b), line 30	6	241,639

Part IV

Capital Gains and Losses for Tax on Investment Income

List and describe the kind(s) of property sold (e g , real estate, (a) 2-story brick warehouse, or common stock, 200 shs MLC Co)		How acquired P—Purchase (b) D—Donation	Date acquired (c) (mo , day, yr)	Date sold (d) (mo , day, yr)
1 a	160 MERCK & CO INC	P	1966-05-23	2015-12-16
b				
c				
d				
e				

(e) Gross sales price	Depreciation allowed (f) (or allowable)	Cost or other basis (g) plus expense of sale	Gain or (loss) (h) (e) plus (f) minus (g)
a 8,560		15	8,545
b			
c			
d			
e			

Complete only for assets showing gain in column (h) and owned by the foundation on 12/31/69			Gains (Col (h) gain minus col (k), but not less than -0-) or (l) Losses (from col (h))
(i) F M V as of 12/31/69	Adjusted basis (j) as of 12/31/69	Excess of col (i) (k) over col (j), if any	
a			8,545
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	8,545
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))
2014	82,641	989,962	0 08348
2013	144,860	1,007,684	0 14376
2012	40,775	999,382	0 04080
2011	40,765	926,550	0 04400
2010	53,212	825,125	0 06449

2	Total of line 1, column (d).	2	0 376521
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 075304
4	Enter the net value of noncharitable-use assets for 2015 from Part X, line 5.	4	897,680
5	Multiply line 4 by line 3.	5	67,599
6	Enter 1% of net investment income (1% of Part I, line 27b).	6	326
7	Add lines 5 and 6.	7	67,925
8	Enter qualifying distributions from Part XII, line 4.	8	94,528

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

Part VI

Excise Tax Based on Investment Income (Section 4940(a), 4940(b), 4940(e), or 4948—see page 18 of the instructions)

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

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

3

Add lines 1 and 2.

3

326

4

Subtitle A (income) tax (domestic section 4947(a)(1) trusts and taxable foundations only. Others enter -0-)

4

5

Tax based on investment income. Subtract line 4 from line 3. If zero or less, enter -0-

5

326

6

Credits/Payments

a

2015 estimated tax payments and 2014 overpayment credited to 2015

6a

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

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

326

10

Overpayment. If line 7 is more than the total of lines 5 and 8, enter the amount overpaid.

10

11

Enter the amount of line 10 to be Credited to 2015 estimated tax Refunded

11

Part VII-A

Statements Regarding Activities

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)?
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.

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 \$ _____ (2) On foundation managers \$ _____

e

Enter the reimbursement (if any) paid by the foundation during the year for political expenditure tax imposed on foundation managers \$ _____

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.

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? If "Yes," attach a conformed copy of the changes

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

No

5

Was there a liquidation, termination, dissolution, or substantial contraction during the year?
If "Yes," attach the statement required by General Instruction T.

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

No

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.

7

Yes

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 .

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 2015 or the taxable year beginning in 2015 (see instructions for Part XIV)?
If "Yes," complete Part XIV

9

No

10

Did any persons become substantial contributors during the tax year? If "Yes," attach a schedule listing their names and addresses.

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 ▶N/A	13	Yes	
14	The books are in care of ▶EDWARD O CARNEY Located at ▶10 S RIVERSIDE PLAZA 1470 CHICAGO IL Telephone no ▶(312) 930-9480 ZIP +4 ▶60606			
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 2015, 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.			Yes	No
1a	During the year did the foundation (either directly or indirectly)			
	(1) Engage in the sale or exchange, or leasing of property with a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(2) Borrow money from, lend money to, or otherwise extend credit to (or accept it from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(3) Furnish goods, services, or facilities to (or accept them from) a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(4) Pay compensation to, or pay or reimburse the expenses of, a disqualified person? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(5) Transfer any income or assets to a disqualified person (or make any of either available for the benefit or use of a disqualified person)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
	(6) Agree to pay money or property to a government official? (Exception. Check "No" if the foundation agreed to make a grant to or to employ the official for a period after termination of government service, if terminating within 90 days). <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
b	If any answer is "Yes" to 1a(1)–(6), did any of the acts fail to qualify under the exceptions described in Regulations section 53.4941(d)-3 or in a current notice regarding disaster assistance (see instructions)? <input type="checkbox"/> Organizations relying on a current notice regarding disaster assistance check here. ▶ <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 2015? <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 2015, did the foundation have any undistributed income (lines 6d and 6e, Part XIII) for tax year(s) beginning before 2015? <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		No
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 2015 as a result of (1) any purchase by the foundation or disqualified persons after May 26, 1969, (2) the lapse of the 5-year period (or longer period approved by the Commissioner under section 4943(c)(7)) to dispose of holdings acquired by gift or bequest, or (3) the lapse of the 10-, 15-, or 20-year first phase holding period? (<i>Use Schedule C, Form 4720, to determine if the foundation had excess business holdings in 2015.</i>) <input type="checkbox"/>	3b		No
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 2015?	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))?

☐ 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 4945(d)(4)(A)? (see instructions).

☐ 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)?

5b

No

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?

☐ 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

No

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?

7b

No

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	Contributions to employee benefit plans and deferred compensation (d)	Expense account, (e) other allowances
NONE				

Total

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

Part VIII

Information About Officers, Directors, Trustees, Foundation Managers, Highly Paid Employees, and Contractors (continued)

3 Five highest-paid independent contractors for professional services (see instructions). If none, enter "NONE".

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

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

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	
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	
2	
All other program-related investments. See instructions.	
3	
Total. Add lines 1 through 3. ▶	

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	891,363
b	Average of monthly cash balances.	1b	19,787
c	Fair market value of all other assets (see instructions).	1c	200
d	Total (add lines 1a, b, and c).	1d	911,350
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	
3	Subtract line 2 from line 1d.	3	911,350
4	Cash deemed held for charitable activities Enter 1 1/2% of line 3 (for greater amount, see instructions).	4	13,670
5	Net value of noncharitable-use assets.Subtract line 4 from line 3 Enter here and on Part V, line 4	5	897,680
6	Minimum investment return.Enter 5% of line 5.	6	44,884

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	44,884
2a	Tax on investment income for 2015 from Part VI, line 5.	2a	326
b	Income tax for 2015 (This does not include the tax from Part VI).	2b	
c	Add lines 2a and 2b.	2c	326
3	Distributable amount before adjustments Subtract line 2c from line 1.	3	44,558
4	Recoveries of amounts treated as qualifying distributions.	4	
5	Add lines 3 and 4.	5	44,558
6	Deduction from distributable amount (see instructions).	6	
7	Distributable amountas adjusted Subtract line 6 from line 5 Enter here and on Part XIII, line 1.	7	44,558

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	94,528
b	Program-related investments—total from Part IX-B.	1b	
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	94,528
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	326
6	Adjusted qualifying distributions.Subtract line 5 from line 4.	6	94,202

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 2014	(c) 2014	(d) 2015
1 Distributable amount for 2015 from Part XI, line 7				44,558
2 Undistributed income, if any, as of the end of 2015				
a Enter amount for 2014 only.				
b Total for prior years 20____, 20____, 20____				
3 Excess distributions carryover, if any, to 2015				
a From 2010.	12,520			
b From 2011.				
c From 2012.				
d From 2013.	98,422			
e From 2014.	36,899			
f Total of lines 3a through e.	147,841			
4 Qualifying distributions for 2015 from Part XII, line 4	\$ 94,528			
a Applied to 2014, but not more than line 2a				
b Applied to undistributed income of prior years (Election required—see instructions).				
c Treated as distributions out of corpus (Election required—see instructions).	0			
d Applied to 2015 distributable amount.				44,558
e Remaining amount distributed out of corpus	49,970			
5 Excess distributions carryover applied to 2015 (If an amount appears in column (d), the same amount must be shown in column (a).)				
6 Enter the net total of each column as indicated below:				
a Corpus Add lines 3f, 4c, and 4e Subtract line 5	197,811			
b Prior years' undistributed income Subtract line 4b from line 2b.				
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.				
d Subtract line 6c from line 6b Taxable amount—see instructions.				
e Undistributed income for 2014 Subtract line 4a from line 2a Taxable amount—see instructions.				
f Undistributed income for 2016 Subtract lines 4d and 5 from line 1 This amount must be distributed in 2015.				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).				
8 Excess distributions carryover from 2010 not applied on line 5 or line 7 (see instructions).	12,520			
9 Excess distributions carryover to 2016. Subtract lines 7 and 8 from line 6a.	185,291			
10 Analysis of line 9				
a Excess from 2011.				
b Excess from 2012.				
c Excess from 2013.	98,422			
d Excess from 2014.	36,899			
e Excess from 2015.	49,970			

Part XIV

b Check box to indicate whether the organization is a private operating foundation described in section 170(c)(2)(B)(i) or 170(c)(2)(B)(ii): ☐ 170(c)(2)(B)(i) or ☐ 170(c)(2)(B)(ii)

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

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

Check here ☒ if the foundation only makes contributions to preselected charitable organizations and does not accept unsolicited requests for funds. If the foundation makes gifts, grants, etc. (see instructions) to individuals or organizations under other conditions, complete items 2a, b, c, and d.

b The form in which applications should be submitted and information and materials they should include

d Any restrictions or limitations on awards, such as by geographical areas, charitable fields, kinds of institutions, or other factors

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 Paid during the year See Additional Data Table				
Total			3a	94,503
b Approved for future payment				
Total			3b	

Enter gross amounts unless otherwise indicated		Unrelated business income		Excluded by section 512, 513, or 514		(e) Related or exempt function income (See instructions)
	(a) Business code	(b) Amount	(c) Exclusion code	(d) Amount		
1 Program service revenue						
a _____						
b _____						
c _____						
d _____						
e _____						
f _____						
g Fees and contracts from government agencies						
2 Membership dues and assessments.						
3 Interest on savings and temporary cash investments						
4 Dividends and interest from securities.			1	33,847		
5 Net rental income or (loss) from real estate						
a Debt-financed property.						
b Not debt-financed property.						
6 Net rental income or (loss) from personal property						
7 Other investment income.						
8 Gain or (loss) from sales of assets other than inventory			18	8,545		
9 Net income or (loss) from special events						
10 Gross profit or (loss) from sales of inventory						
11 Other revenue a _____						
b _____						
c _____						
d _____						
e _____						
12 Subtotal Add columns (b), (d), and (e).				42,392		
13 Total. Add line 12, columns (b), (d), and (e).			13		42,392	

(See worksheet in line 13 instructions to verify calculations)

[illegible]

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
PETER R CARNEY	PRES/TRS/DIR 0 00	0		
10 S RIVERSIDE PLAZA 1470 CHICAGO,IL 60606				
MARINA G CARNEY	VP/SEC/DIR 0 00	0		
10 S RIVERSIDE PLAZA 1470 CHICAGO,IL 60606				
EDWARD O CARNEY	DIRECTOR 0 00	0		
10 S RIVERSIDE PLAZA 1470 CHICAGO,IL 60606				
MARINA C PURYEAR	Director 0 00	0		
10 S RIVERSIDE PLZ 1470 CHICAGO,IL 60606				
KATHY C CARNEY	Director 0 00	0		
10 S RIVERSIDE PLZ 1470 CHICAGO,IL 60606				
ALEXANDRA C WOODS	Director 0 00	0		
10 S RIVERSIDE PLZ 1470 CHICAGO,IL 60606				

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>				
ALLENDALE ASSOCIATION PO BOX 1088 LAKE VILLA,IL 60046			ASSISTANCE IN MENTAL HEALTH ISSUES	400
AMERICAN CANCER SOCIETY 225 N MICHIGAN AVE 1200 CHICAGO,IL 60601			CANCER RESEARCH	700
AMERICAN HEART ASSOCIATION 208 S LASALLE ST SUITE 1500 CHICAGO,IL 60604			HEART DISEASE RESEARCH	600
AMERICAN RED CROSS 2200 WHARRISON ST CHICAGO,IL 60612			DISASTER RELIEF	200
BOULDER CREST RETREAT PO BOX 117 BLUEMONT,VA 20135			ASSISTANCE AND REHAB FOR WOUNDED VETERANS	300
BOYS GIRLS CLUBS INDIAN RIVER COUNT 1729 17TH AVENUE VERO BEACH,FL 32960			AFTER SCHOOL AND SUMMER PROGRAMS	200
CANTERBURY SCHOOL 101 ASPETUCK AVE NEW MILFORD,CT 06776			EDUCATION ENHANCEMENT AND SUPPORT	500
CATHOLIC CHARITIES 721 N LASALLE ST CHICAGO,IL 60654			RELIGIOUS & EDUCATIONAL SUPPORT	1,000
CATHOLIC EXTENSION 150 S WACKER DRIVE 2000 CHICAGO,IL 60606			CAPITAL IMPROVEMENTS AND EDUCATION	2,000
CATHOLIC THEOLOGICAL UNION 5401 S CORNELL AVE CHICAGO,IL 60615			MISSION AND EDUCATIONAL SUPPORT	100
CHICAGO BOTANIC GARDEN 1000 LAKE COOK ROAD GLENCOE,IL 60022			AGRICULTURAL AND PLANT PROGRAMS	1,500
CHICAGO FOUNDATION FOR EDUCATION ONE N LASALLE ST SUITE 1675 CHICAGO,IL 60602			DEVELOPMENT OF CPS TEACHERS	300
ELAWA FARM FOUNDATION 1401 MIDDLEFORK DRIVE LAKE FOREST,IL 60045			LANDSCAPE AND HISTORICAL PRESERVATION	600
FIELD MUSEUM THE 1400 S LAKE SHORE DRIVE CHICAGO,IL 60605			MUSEUM PROGRAMS AND EXHIBITS	700
GIFFORD YOUTH ACTIVITY CENTER 4875 43RD AVENUE VERO BEACH,FL 32967			SUPPORT YOUTH ACTIVITIES AFTER SCHOOL PROGRAM AND EDUCATION	100
Total			3a	94,503

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 Paid during the year				
GEORGETOWN VISITATION 1524 35TH STREET NW WASHINGTON,DC 20007			RELIGIOUS EDUCATION AND CO-CURRICULAR OPPORTUNITIES	1,800
HADLEY SCHOOL FOR THE BLIND 700 ELM STREET WINNETKA,IL 60093			EDUCATION AND SUPPORT FOR THE BLIND	500
HARVEST FOOD OUTREACH CENTER 1360 28TH STREET VERO BEACH,FL 32960			FEEDING THE HOMELESS AND HUNGRY	200
HORIZON HOSPICE PALLIATIVE CARE 833 WEST CHICAGO AVE CHICAGO,IL 60642			HEALTHCARE AND EDUCATIONAL PROGRAMS	500
INDIAN RIVER LAND TRUST 80 ROYAL PALM POINTE SUITE 301 VERO BEACH,FL 32960			CONSERVATION ISSUES AND HABITAT PROTECTION	1,000
INDIAN RIVER MEDICAL CENTER FNDTN 1000 37TH PLACE SUITE 101 VERO BEACH,FL 32960			MEDICAL CARE AND CAPITAL NEEDS	1,000
JOHN'S ISLAND COMMUNITY SERVICE LEA 2801 OCEAN DRIVE SUITE 301A VERO BEACH,FL 32963			ASSISTANCE TO THE NEEDY	1,000
JOHN'S ISLAND FOUNDATION 6001 HIGHWAY A-1-A PMB 8323 INDIAN RIVER SHORES,FL 32963			CAPITAL EXPENDITURE SUPPORT	700
KOMEN FOR THE CURE PO BOX 96216 WASHINGTON,DC 20090			BREAST CANCER RESEARCH	200
LAKE FOREST ACADEMY 1500 W KENNEDY ROAD LAKE FOREST,IL 60045			PURSUIT OF EDUCATIONAL EXCELLENCE	100
LAKE FOREST LAKE BLUFF HISTORICAL S 361 E WESTMINSTER LAKE FOREST,IL 60045			HISTORIC PRESERVATION	165
LAKE FOREST OPEN LANDS 350 N WAUKEGAN ROAD LAKE FOREST,IL 60045			CONSERVATION AND LAND RESTORATION	1,600
LAKE FOREST PRESERVATION FOUNDATION 400 E ILLINOIS ROAD LAKE FOREST,IL 60045			PRESERVATION OF HISTORIC LANDMARKS	100
MCKEE BOTANICAL GARDEN 350 US HIGHWAY 1 VERO BEACH,FL 32962			GARDEN PRESERVATION SUPPORT	2,600
NATIONAL PARKS CONSERVATION ASSN 777 6TH STREET NW SUITE 700 WASHINGTON,DC 20001			CONSERVATION AND PRESERVATION PROGRAMS	100
Total			3a	94,503

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 Paid during the year				
NATURE CONSERVANCY THE 4245 N FAIRFAX DR ARLINGTON,VA 22203			CONSERVATION PROGRAM	6,000
OLD VERO ICE AGE SITES COMMITTEE PO BOX 351 VERO BEACH,FL 32961			ARCHAEOLOGICAL SITE PRESERVATION	200
PADS CRISIS SERVICES PO BOX 428 NORTH CHICAGO,IL 60064			COMMUNITY SHELTER AND FOOD PROGRAM	100
PRINCETON UNIVERSITY PO BOX 5357 PRINCETON,NJ 08543			EDUCATION ENHANCEMENT AND SUPPORT	100
READING POWER 736 N WESTERN AVE SUITE 226 LAKE FOREST,IL 60045			LITERACY PROGRAM	100
ST MARY OF THE WOODS COLLEGE 1 ST MARY OF THE WOODS COLLEGE ST MARY OF THE WOOD,IN 47876			SCHOLARSHIP PROGRAM	200
SALVATION ARMY THE 5040 N PULASKI ROAD CHICAGO,IL 60630			FOOD AND SHELTER SUPPORT	100
SISTERS OF PROVIDENCE 1 SISTERS OF PROVIDENCE ST MARY OF THE WOODS,IN 47876			HOPE AND HEALING PROGRAMS	100
TRUST FOR PUBLIC LAND THE PO BOX 96315 WASHINGTON,DC 20077			LAND AND WILDLIFE PRESERVATION	500
USO PO BOX 96860 WASHINGTON,DC 20077			TROOP SUPPORT	100
VERO BEACH MUSEUM OF ART 3001 RIVERSIDE PARK DRIVE VERO BEACH,FL 32963			MUSEUM EXHIBITS AND PROGRAMS	2,600
WOODLANDS ACADEMY 760 E WESTLEIGH ROAD LAKE FOREST,IL 60045			RELIGIOUS EDUCATION	500
FEED THE CHILDREN PO BOX 36 OKLAHOMA CITY,OK 73101			FIGHT AGAINST HUNGER	200
FINCA PO BOX 98048 WASHINGTON,DC 20090			ENSURE PEOPLE WITH LOW INCOME ACCESS TO LOANS, SAVINGS, AND INSURANCE	100
HIBISCUS CHILDREN'S FOUNDATION 1280 OLDE DOUBLOON DRIVE VERO BEACH,FL 32963			PROVIDE SAFETY FOR ABUSED, ABANDONED, AND NEGLECTED CHILDREN THROUGH PREVENTION PROGRAMS, RESIDENTIAL PROGRAMS, SHELTER PROGRAMS AND RECOVERY PROGRAMS	1,100
Total				94,503

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 Paid during the year				
THE HERITAGE FOUNDATION 214 MASSACHUSETTS AVE NE WASHINGTON,DC 20077			RESEARCH AND EDUCATION INSTITUTION TO FORMULATE AND PROMOTE CONSERVATIVE PUBLIC POLICIES BASED ON PRINCIPLES OF FREE ENTERPRISE, LIMITED GOVERNMENT, INDIVIDUAL FREEDOM, TRADITIONAL AMERICAN VALUES AND A STRONG NATIONAL DEFENSE	300
INDIAN RIVER SYMPHONIC ASSOCIATION PO BOX 2801 VERO BEACH,FL 32961			TO PROVIDE SYMPHONIC CONCERTS AND MUSIC SCHOLARSHIPS	1,000
MCKINLOCK POST FOUNDATION PO BOX 264 LAKE FOREST,IL 60045			EDUCATIONAL SCHOLARSHIPS AND AID	100
MIDWEST PALLIATIVE HOSPICE CARE CEN 2050 CLAIRE COURT GLENVIEW,IL 60025			TO PROVIDE HOSPICE AND PALLIATIVE CARE	250
MUSEUM OF SCIENCE AND INDUSTRY 5700 S LAKE SHORE DR CHICAGO,IL 60637			EDUCATE, INSPIRE, AND MOTIVATE ACHIEVEMENT IN SCIENCE, TECHNOLOGY, MEDICINE, AND ENGINEERING	3,000
UNITED WAY OF INDIAN RIVER COUNTY PO BOX 1960 VERO BEACH,FL 32961			TO IMPROVE LIVES BY MOBILIZING COMMUNITY CARING POWER TOWARD COMPREHENSIVE HEALTH AND HUMAN SERVICES	500
VNA HOSPICE FOUNDATION 1110 35TH LANE VERO BEACH,FL 32960			TO PROVIDE HOSPICE CARE	1,000
EVANSTON COMMUNITY FOUNDATION 1007 CHURCH STREET STE 108 EVANSTON,IL 60201			TO PROVIDE COMMUNITY SUPPORT	500
RANDOM ACTS OF FLOWERS PO BOX 27573 KNOWVILLE,TN 37927			AIDING INDIVIDUALS IN HEALTHCARE FACILITIES	200
A R LURIE CHILDRENS HOSPITAL FNDN DEPT 4591 CAROL STREAM,IL 60122			TO PROVIDE QUALITY HEALTHCARE	500
GORTON COMMUNITY CENTER 400 EAST ILLINOIS ROAD LAKE FOREST,IL 60045			ELDERLY ACTIVITES AND CARE	250
CHICAGO SYMPHONY ORCHESTRA 220 S MICHIGAN AVE CHICAGO,IL 60604			TO PROVIDE SYMPHONIC CONCERTS AND MUSIC SCHOLARSHIPS	100
CLEVELAND CLINIC FLORIDA PO BOX 6025 ALBERT LEA,MN 56007			MEDICAL CARE AND CAPITAL NEEDS	700
COLDWATER FUND PO BOX 608 IRON MOUNTAIN,MI 49801			conserve, protect, and restore Northern America's trout and salmon fisheries and their watersheds	500
COLORADO COLLEGE PO BOX 1117 COLORADO SPRINGS,CO 80901			EDUCATION ENHANCEMENT AND SUPPORT	100
Total				94,503

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 Paid during the year				
COMMUNITY FOUNDATION OF JACKSON HOL PO BOX 574 JACKSON,WY 83001			TO PROVIDE COMMUNITY SUPPORT	500
CRISTO REY ST MARTIN COLLEGE PREP 501 S MARTIN LUTHER KING DR WAUKEGAN,IL 60085			PURSUIT OF EDUCATIONAL EXCELLENCE	400
DASIE BRIDGEWATER HOPE CENTER PO BOX 701483 WABASSO,FL 32970			YOUTH CENTER PROGRAMS AND ACTIVITIES	300
EDUCATIONAL FNDN OF INDIAN RIVER CO PO BOX 7046 VERO BEACH,FL 32961			EDUCATIONAL SUPPORT PROGRAMS	200
FRANKLIN CENTER 1229 KING STREET 3RD FLR ALEXANDRIA,VA 22314			BETTER GOVERNMENT PROGRAMS	500
FREEDOM ALLIANCE PO BOX 97242 WASHINGTON,DC 20007			ADVANCEMENT OF THE AMERICAN HERITAGE OF FREEDOM	100
FREEDOM GOLF ASSN 504 BURR RIDGE CLUB DRIVE BURR RIDGE,IL 60527			EDUCATIONAL PROGRAMS FOR DISABLED AND YOUTH	500
GEORGE MASON UNIVERSITY FNDN 3434 WASHINGTON BLVD ARLINGTON,VA 22201			ECONOMIC PRINCIPLES PROGRAMS	200
JOURNEY CARE FNDN 2050 CLAIRE CT GLENVIEW,IL 60025			MEDICAL CARE SUPPORT TO PATIENTS AND FAMILY	100
LAKE COUNTY COMMUNITY FNDN 114 S GENESEE ST WAUGKEGAN,IL 60085			COMMUNITY SUPPORT PROGRAMS	200
LAKE FOREST CEMETERY 800 N FIELD DRIVE LAKE FOREST,IL 60045			PERPETUAL CARE	100
LAKE FOREST COUNTRY DAY SCHOOL 145 S GREEN BAY ROAD LAKE FOREST,IL 60045			PURSUIT OF EDUCATIONAL EXCELLENCE	100
LAKE FOREST POLICE FNDN 255 W DEERPATH ROAD LAKE FOREST,IL 60045			COMMUNITY SAFETY	100
LITTLE SISTERS OF THE POOR 80 W NORTHWEST HIGHWAY PALATINE,IL 60067			SUPPORT FOR THE UNDERPRIVLEDGED	500
MAYO CLINIC 200 FIRST ST SW ROCHESTER,MN 55902			TO PROVIDE HIGH QUALITY HEALTH CARE	300
Total			3a	94,503

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>				
MEMORIAL SLOAN KETTERING PO BOX 5028 HAGERSTOWN,MD 21741			CANCER RESEARCH	100
NATL FND FOR CANCER RESEARCH PO BOX 96024 WASHINGTON,DC 20090			CANCER RESEARCH	100
NORTHWESTERN MEMORIAL FNDN 251 E HURON STREET CHICAGO,IL 60611			MEDICAL RESEARCH	500
OLD ELM SCHOLARSHIP FUND 800 OLD ELM ROAD LAKE FOREST,IL 60045			FUNDING FOR COLLEGE EDUCATION	500
POPULATION RESEARCH INSTITUTE PO BOX 1559 FRONT ROYAL,VA 22630			POPULATION RESEARCH	300
TAX FOUNDATION 1325 G STREET WASHINGTON,DC 20005			TAX POLICIES RESEARCH	100
ART INSTITUTE OF CHICAGO 111 S MICHIGAN AVE CHICAGO,IL 60603			MUSEUM ACTIVITIES AND CAPITAL SUPPORT	600
ST PATRICK'S CHURCH 991 S WAUKEGAN ROAD LAKE FOREST,IL 60045			FURTHERANCE OF RELIGIOUS BELIEFS	5,000
GORTON COMMUNITY CENTER 400 E ILLINOIS ROAD LAKE FOREST,IL 60045			COMMUNITY SUPPORT FOR ELDERLY CARE AND ACTIVITIES	20,995
GORTON COMMUNITY CENTER 400 E ILLINOIS ROAD LAKE FOREST,IL 60045			COMMUNITY SUPPORT FOR ELDERLY CARE AND ACTIVITIES	20,443
Total				94,503

TY 2015 Accounting Fees Schedule**Name:** CARNEY FAMILY FOUNDATION**EIN:** 36-4346222**Software ID:** 15000324**Software Version:** 2015v2.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
9	9,924	9,824	0	0

TY 2015 Other Decreases Schedule

Name: CARNEY FAMILY FOUNDATION

EIN: 36-4346222

Software ID: 15000324

Software Version: 2015v2.0

Description	Amount
STOCK DONATIONS BASIS OVER FMV	10,247

TY 2015 Other Expenses Schedule

Name: CARNEY FAMILY FOUNDATION

EIN: 36-4346222

Software ID: 15000324

Software Version: 2015v2.0

Description	Revenue and Expenses per Books	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
LICENSES	25			25

TY 2015 Taxes Schedule

Name: CARNEY FAMILY FOUNDATION

EIN: 36-4346222

Software ID: 15000324

Software Version: 2015v2.0

Category	Amount	Net Investment Income	Adjusted Net Income	Disbursements for Charitable Purposes
FEDERAL TAXES	565			
STATE TAXES	307			