



Carol Effinger

May 27, 1925 - October 25, 2025

Carol Ruth (Waters) Effinger

May 27, 1925 — October 25, 2025

Carol Effinger, beloved daughter, sister, wife, mother, aunt, grandmother, and great grandmother died on October 25, 2025 at the age of 100.

Carol was raised in Antioch with her mother Mona (Taylor) Waters and her father James (Leland) Waters and her sister Lucille (Kuechenmeister).

She attended Antioch High School where she met William “Bill” Effinger. Bill and Carol graduated in 1943 and Bill served in the Marines in the Pacific theater from 1943 to 1946. Carol worked at Great Lakes as a secretary. Bill and Carol were married on July 13, 1946 and made their home in Lake Villa. Bill and Carol owned Effinger Hardware on Cedar Avenue and later moved the store to Grand Avenue. They had three sons, Jim (Rose), Bill (Tina) and Mike (Deb). Grandchildren Erin, Kory, Kelli, Bess, Sarah and Katie. Great grandchildren Colin, Camille, Claudia, Jenna, Ellen, John, Mark, Avery, Will, and Evan. Carol and Bill were avid golfers and enjoyed playing in northern Illinois and later in Burnt Store Marina, Punta Gorda, Florida where they owned a condominium. Many days were also spent in Three Lakes, Wisconsin at their cottage “up north”. Carol enjoyed scuba diving,

snowmobiling, golf, knitting, crocheting, cards and board games and so much more. Many of her paintings are displayed in her children's homes.

Carol celebrated her 100th birthday at the Cottages in Fox Lake with her entire family in attendance along with the staff and residents.

When asked for "words of wisdom" on living for 100 years, she said " Live life, have a good time, be careful. Just have fun."

A private celebration of Carol will be held at a future date.

Memorial donations can be made to the Lake Villa Historical Society

Tribute Wall

DE

“ 1 file added to the album Carol



Debbie Effinger - November 29, 2025 at 02:41 PM

BM

“ Working at Effinger's Hardware and under the kind, loving and gentle guidance of Bill and Carol taught me so much as a young man. I will miss my neighbor but have so many fond memories. May peace be with the whole family.

Brock Millsop - November 07, 2025 at 09:39 PM

PG

“ My favorite memory of Carol and Bill is them dancing at LVFD affair. So smooth together and enjoying each other as they danced together. Condolences to the family.

Pat Gannon - November 07, 2025 at 12:33 PM

JF

“ So sorry for your loss prayers to all.

joyce frayer - November 04, 2025 at 05:49 PM

SB

Our condolences on the loss of your mom . Steve and Patti bentel

Steve and Patti bentel - November 07, 2025 at 10:06 PM