

2023 Report to the Community



River Counties Community Foundation

Serving donors and nonprofits in Lancaster, Middlesex, and Northumberland counties of Virginia since 1996

About the cover: The Northern Neck YMCA provides swimming lessons to all second graders in Lancaster County. Many kids do not know how to swim and do not know how to survive in the water. There are more than 1,000 miles of shoreline in the Northern Neck so learning to swim is critical. (Photo: Steve Kancianic, Yours Truly Photography)

Thank you to Kay Vose for her significant contribution in producing this report.

RCCF, Making a Difference

River Counties Community Foundation (RCCF) makes a difference in the lives of all residents of Lancaster, Middlesex, and Northumberland counties by funding programs and services for the past 27 years through its Community Impact grants. This support has grown from $1,500 in 1997 to more than $1.1 million in 2023. In addition, grants from individual donors through their Donor Advised Funds (DAFs) have resulted in more than $22 million in support to the community.

Some of Our Support Highlights

- Funded the annual YMCA "learn to swim" lessons for 2nd graders.
- Assisted in the community support response to the needs of those affected by the downtown Kilmarnock fire.
- Supported the pandemic response by creating the COVID-19 relief fund.
- Supported the Middlesex County Volunteer Rescue Squad in purchasing a new ambulance.
- Helped the Northern Neck-Middlesex Free Health Clinic hire a part-time nurse.
- Contributed a portion of the medical and dental office supply and support costs for Virginia Commonwealth University dental students who travel to the Free Health Clinic to provide services.
- Contributed to Healthy Harvest Food Bank for the construction of an educational center and aquaponics production facility providing fresh, nutritious food to those in need.

"Our Northern Neck, Middlesex, and Northumberland Family YMCAs are grateful for the generosity and support of RCCF," said Buzz Lambert, Group Vice-President for the YMCA of the Virginia Peninsulas. "For decades, our impactful partnership has fueled our Y's mission to address the critical and timely needs of our communities."

RCCF has a sustainable infrastructure vital to responding to community needs. With its local office, full-time professional staff, financial strength, and successful track record, it can get help quickly to places where it will have the most impact. All grantees are fully vetted, and outcomes are closely monitored for success.



Mobile Libraries for Three Counties



The three libraries serving Lancaster, Middlesex, and Northumberland counties will soon have hi-tech mobile vans to visit distant parts of the areas, essentially creating another branch of the libraries, thanks in part to funding from River Counties Community Foundation (RCCF).

Middlesex has never had a mobile library. For Lancaster and Northumberland counties, the new mobile libraries will replace ones that are antiquated and for which it is difficult to find parts for repairs. They also have no technology.

"Many residents on either side of the county simply cannot get to the library branches in Deltaville or Urbanna and don't have the economic stability to afford to drive to the library," said Middlesex Public Library director Aaron Moore. "So, we will be able to serve more people. Many in our area need to use the internet but have no connection, so our mobile library will provide that."

The vans will have connections for Wi-Fi, tablets, and e-readers, in addition to library books that can be circulated. Movies will also be available.

The new Lancaster mobile library will have a large TV screen outside, so that children will not be left out of "Storytime," a favorite for local children. It will also be equipped with shelves, books, and a combination of seating and storage. Three- and four-year-olds can do crafts when the vehicle visits their part of the county.

The Northumberland Public Library will start book delivery to the homebound. They will be able to request delivery of books to their homes on a rotating basis. Audio and large print books will be available for delivery once a month.

Like Lancaster's mobile library, Northumberland's van will also have a TV-style monitor on the outside where they can share commercials for the library, play a video, or make announcements.

"We are so happy to deliver to those who can't get to the library," said Jane Blue, director of the Northumberland Public Library. "We will be able to take the library outside the walls of the building. We are grateful to RCCF for helping us to do so much more."

(Photos: Donna McGrath)

Report from the Advisory Board Chair and Regional Director

Dear Friends,



We are delighted to present River Counties Community Foundation's (RCCF) 2023 Report to the Community. This year's theme, "Making a Difference," encapsulates the spirit of our collective efforts and accomplishments – made possible only through your generosity and support.

As we reflect on the past 27 years, it's evident how far we've come in shaping our community's landscape. As a river's course transforms over time, so too has RCCF evolved, guided by our commitment to *connecting people who care with causes that matter*.

Over the years, we have channeled significant resources into those **causes that matter**. In 2023 alone, our Community Impact grants program distributed more than $1.1 million, contributing to the growth of 65 vital organizations across Lancaster, Middlesex, and Northumberland counties. This growth is made possible through the continued support of generous donors who recognize the power of local giving.

We're proud of the more than 130 individual donor funds that have been established, a testament to our community's dedication to creating lasting impact. Collectively, more than $22 million in grants and scholarships from these funds have gone to support students and organizations serving our communities.

We extend our heartfelt gratitude to advisory board members who retired at the end of 2022: Betsy Hardy, Mary Kay Rotert, and Brownie Watkins. We welcome new members, Zoe Ingalls and Susan Pittman, who bring fresh perspectives and enthusiasm to this group of dedicated volunteers. RCCF's Advisory Board continues to guide the foundation, approving a new strategic plan in 2023, and setting the course for the foundation's next 27 years of community impact.

We invite you to explore the pages of this report and learn more about how your involvement has shaped our community's journey. Whether you're a longtime supporter or new to our mission, we encourage you to reach out to our staff and Advisory Board members. Your engagement strengthens our resolve and expands our reach. We are **Together. Stronger.**

A. Mason Brent
Board Chair, River Counties Community Foundation

Lincoln Boykin
Foundation Director, River Counties Community Foundation

The Power *of* Community Partnerships

In November 2022, River Counties Community Foundation (RCCF) and a private foundation, the **Jessie Ball duPont Fund**, partnered to provide critical emergency funding to a local nonprofit, **Linking Hope and Help (The Link)**. The goal was to assist Lancaster and Northumberland residents grappling with overdue rent and utility bills resulting from COVID-related moratoriums.

During the summer of 2022, the duPont Fund granted The Link multi-year support for families in Lancaster and Northumberland. However, more than 80 percent of the initial funds were distributed by November, and client needs persisted. To address this, the duPont Fund sought RCCF's aid for an emergency grant extending until June 2023, a proposal that was unanimously supported by the boards of both organizations.

"The people at both RCCF and the duPont Fund genuinely care about our community. Their combined generosity has been a lifeline for 250 families in Lancaster and Northumberland Counties," said Tom Coye, founder of The Link.

Discussions revealed that if such dire need existed in Lancaster and Northumberland, the surrounding Northern Neck and Middle Peninsula counties likely faced similar situations. The duPont Fund supported needs in Westmoreland and Richmond counties, while RCCF contacted the Middlesex Department of Social Services (DSS) to assess the situation there. DSS handles utility assistance requests through programs backed by Hands Across Middlesex and others, while housing needs are referred to Bay Aging.

After federal and state funding was exhausted, DSS requested funding through RCCF's out-of-cycle grants program to help them meet the needs anticipated through the summer of 2023. The out-of-cycle grants program is meant to meet emergent needs of the community that fall outside RCCF's annual Community Impact grants cycle. RCCF swiftly provided the necessary funding.

This is just one example of the power of partnerships to meet community needs. "RCCF is only one organization working to support the residents of our counties," said RCCF director Lincoln Boykin, emphasizing the collective approach needed. "There is a vast web of need in our communities that can only be answered by a strong web of support. RCCF is proud to bring organizations together to build partnerships and meet the needs of our friends and neighbors on the Northern Neck and Middle Peninsula."

Making a DIFFERENCE

River Counties Community Foundation (RCCF) helps to build a healthy and thriving community through its Community Impact grants program. This program is funded by the generosity of donors who have created flexible funds to respond to community needs as they change or emerge over time. It is available to eligible 501(c)3 nonprofits and to agencies providing programs that directly impact Lancaster, Middlesex, and Northumberland counties.

This year, RCCF awarded 68 grants totaling **$1,183,185**.

For a full listing of all community impact grants funded by RCCF, visit our website, www.rivercountiescf.org. Here are examples of programs supported by RCCF's community impact grants in the foundation's five impact areas.

HEALTH AND WELLNESS

Amanda Ashburn's daughter was diagnosed with a rare and very aggressive cancer, when she was only two years old. She died seven months later, after several treatments proved ineffective.



Addy of Addy's Colors

Ashburn was distraught in her grief but channeled that grief into helping others who had also lost a child.

"I had a very hard time," Ashburn said. "I had a lot of therapy. But I discovered there was not much grief support for people who had lost children."

Nearly two years after her daughter's original diagnosis, Ashburn, a mental health professional by training, founded **Addy's Colors**. Located in Middlesex County, in Topping. **Addy's Colors** provides mental health therapy for bereaved parents. It also provides a program for children with chronic illness to help their families through the crisis.

Addy's Colors is named for her daughter, Adalee, who was called Addy. "Colors" derives from the crayons she carried everywhere during her treatment, even sleeping with them at night. Addy called the crayons her "colors."

Currently, there is no charge for the services of **Addy's Colors**, and it is open to anyone who needs help. Grants and private donations support their work.

COMMUNITY VIBRANCY

Northern Neck (NNK) schools teach children to play many instruments in the band, but not the violin, viola, or cello. Without a string section, there can never be a youth orchestra.



Strings Crewe & SONNY students with instructors

So, the Rappahannock Concert Association (RCA) stepped in to fill the gap by providing free weekly private and group lessons to students aged 6 – 15 who want to learn to play the violin, viola, and cello. Named after its original benefactor, Carolyn Crewe Gray, the program is called ***The Strings Crewe***. Through the program, students are provided with a free instrument and music, and the ensemble performs a recital each spring. Parents attend every lesson, take notes, and supervise home practice during the week.

In addition, the RCA sponsors the ***Strings Orchestra for Northern Neck Youth*** in which intermediate-level youth provide concerts and community events.

Both programs are now in their seventh year.

"Learning to play an instrument enhances brain development and language," said Sue Nunn, the driving force behind the strings program.

EDUCATIONAL SUCCESS

Many students lost academic ground during the pandemic because schools were closed, and teaching and learning were virtual.

The YMCA of the Virginia Peninsulas is addressing these deficits in reading with a program called "**Bridging the**



Lydia Hudson, 2nd grade, James Ball, 3rd Grade, and Zoe Hudnall, 4th grade, read books as part of the "Bridging the Learning and Literacy Gap for Youth." *(Photo: Donna McGrath)*

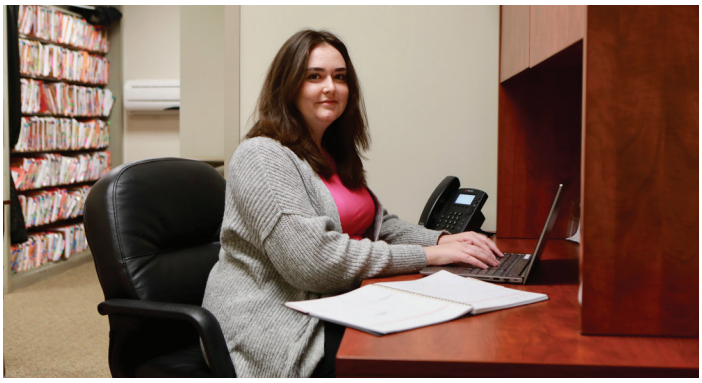
Learning and Literacy Gap for Youth," which is focused on grades one to four. Those most in need are students in the second, third, and fourth grades. Many are reading significantly below grade level.

"Many of these kids can't afford to purchase the books," said Bev Upshur, a board member of the Northern Neck YMCA and chair of its Togetherhood Committee.

To address this problem, these students will get to select three books to take home and read. Educators and librarians believe the students will be more likely to be engaged if the children can pick the books.

ECONOMIC PROSPERITY

Legal Aid Works (LAW) delivers important legal services to low-income residents from Lancaster and Northumberland counties who need help filing or following up on health and disability issues.



Elise Bowers *(Photo: Donna McGrath)*

A Tappahannock paralegal, Elise Bowers, travels to Kilmarnock once a month for outreach hours. There, she reviews and accepts applications from eligible indigent and disabled clients who were denied the Social Security Disability Benefits to which they are entitled. These applications could include applying for or maintaining disability benefits, retirement, survivor's, and widow's benefits, and more. Bowers meets clients at the Northern Neck-Middlesex Free Health Clinic.

"The Social Security system is just so hard to navigate on your own or with no legal background," Bowers said. "It's very difficult to understand what the Social Security Administration is telling them to do. Face-to-face conversation is an effective way to increase the understanding of these complicated programs."

ENVIRONMENTAL STEWARDSHIP

The Northern Neck Land Conservancy (NNLC) is constructing a **floating kayak and canoe launch** at its conservation farm, Bay View, located in Northumberland County. The project will give residents of Northumberland and surrounding counties public access to launch their small watercraft.



Bay View rendering

The Northern Neck region has approximately 1,000 miles of shoreline, most belonging to private landowners. People who do not live on the water have very few options to access the surrounding rivers and streams that provide recreational opportunities, especially for non-motorized vessels.

The goal is to rebuild the current wooden dock and add a floating dock this year.

"There is such a dearth of basic access opportunities here," said Lisa Biever, executive director of NNLC. "It's very rustic at Bay View. We need it to be accessible."

RCCF Board Members

Former RCCF Board Members

Phil Booth
Nancy Booth
Martin Bowling
John Cann
John Cardwell*
Ann Carpenter
Don Caskie*
John Coyle
Marilyn Creager
Elizabeth (Sissy) Crowther
John (Dave) Cryer
Jane Dunaway
Doris Estreet*
Fred Gaskins
Tom Gosse
Elizabeth Hardy
Claudette Henderson
Martha Heric
Mary Lib Hoinkes
Helen Hopper
Benjamin Humphreys
John Hunt*
Leland James
Stuart Kramer
Maria Laqueur*
Peggy Lassanske
Gene Mapes*
Jerry McMurtrie
Ron Mihills
Eleanor Morris
Bill Morris*
Debbie Newman
Peter Olenick
Charles Paul*
Don Phillips*
Bob Powell
Theresa Ransone
Lewis Reynolds
Mary Kay Rotert
Carolyn Schmalenberger
Paul Sciacchitano
Richard Steelman
Howard Straughan*
Jerry Suyes
Bill Throckmorton
Bill Vose
John Wake*
Gloria Wallace*
Jay Wallin
Brownie Watkins
Richard (Dick) Wilson

* denotes a deceased member

Current RCCF Board Members

Linwood Blizzard
Mason Brent
Kathleen Conroy
Tom Coye
Jane Cutler
Leonard Edloe
Lance Franke
Art Gilbert
Beth Hurd
Zoe Ingalls
Wayne Jessie
Susan Pittman
Carlton Revere
Kay Vose

Together.Stronger.

"Alone we can do so little;
together we can do so much."
Helen Keller

Together.Stronger. is River Counties Community Foundation's (RCCF) annual fundraising campaign to ensure unrestricted funds are available when RCCF's endowed funds are not enough to cover urgent needs.

Over the years, even as RCCF's endowed funds grew, the needs of the community continued to exceed available funding. RCCF decided to address this situation by implementing an annual fund initiative, known as **Together.Stronger.**

In its ninth year, **Together.Stronger.** provides support to more than 65 vital nonprofit organizations serving Lancaster, Middlesex, and Northumberland Counties. The focus areas of the support are: Educational Success, Health and Wellness, Community Vibrancy, Economic Prosperity, and Environmental Stewardship.

To date, RCCF has received more than 900 individual contributions, totaling more than $750,000 to **Together.Stronger.**

In addition to supporting the community's nonprofit organizations as part of its annual grants program, RCCF has had the flexibility to respond to unanticipated community needs. Examples are the COVID-19 pandemic and the devastating fire in Kilmarnock's business district.

Together.Stronger. was started in 2014 upon the recommendation of its Development Committee chaired by William (Bill) Vose. He served as chair of the annual drive for seven years.

"We had two goals in mind for **Together.Stronger.** First, to provide more funding for unmet needs in our annual grant program and for unanticipated community needs," Vose said. "Second, we wanted to serve as a way for philanthropic residents to act. RCCF conducts grantmaking across the three counties. Assessing and monitoring the needs in the region is a priority for RCCF. All funded nonprofits are vetted to determine sustainability and effectiveness."

Over the years, RCCF has received many generous gifts to the **Together.Stronger.** campaign. The Board wishes to express its deep gratitude to all those who have supported RCCF. The pages of this Annual Report reflect the results of your support.

Donations to **Together.Stronger.** may be made online at www.RiverCountiesCF.org or by mail to River Counties Community Foundation, PO Box 54, White Stone, VA 22578.

Give to RCCF's TOG and Help Grow Hap



The state-of-the-art playground at the Early Childhood Education Center in Kilmarnock gives three- and four-year-olds the opportunity to run, jump, roll over, and use the equipment without hurting themselves. Unlike a grass or mulch surface, the entire playground surface is shock-absorbent. They can swing, climb on an obstacle course, run, jump over hurdles, and much more. They seem to love it. The playground was funded in part by River Counties Community Foundation.

Photos by Donna McGrath

SCAN THIS QR CODE WITH YOUR PHONE TO DONATE TO RCCF

Unrestricted giving to TOGETHER.STRONGER. provides funds to address immediate and urgent needs in Lancaster, Middlesex, and Northumberland counties. Over the years, even as RCCF's endowed assets grew, the needs of the communities we served continued to exceed available funding. RCCF decided to react proactively to this situation by implementing an annual fund initiative, known as TOGETHER.STRONGER. The TOGETHER.STRONGER. campaign provides an effective avenue for those who want to give to have a broad impact. This funding has been available for supporting the Community Impact Grants program and, importantly, meeting unforeseen emergencies. RCCF makes it easy to give, too. Scan the QR Code to the left and make your donation online.

ETHER.STRONGER.
py, Healthy Children



















POWER OF ENDOWMENT:

Through new funds and a disciplined investment strategy, RCCF has doubled its assets every 5 years for the past 26 years while simultaneously granting more than $22 million to local nonprofit organizations.

PUT YOUR CHARITABLE VISION INTO ACTION.
EVERYONE BENEFITS FROM A THRIVING COMMUNITY.

Contact Lincoln Boykin or Jonathan Putt: 804-436-1600
834 Rappahannock Drive | Post Office Box 54
White Stone, Virginia 22578 | RiverCountiesCF.org



RIVER COUNTIES COMMUNITY FOUNDATION

Together.Stronger.
RiverCountiesCF.org

RCCF COMPONENT FUNDS

UNRESTRICTED FUNDS

These funds support unrestricted needs as advised by the RCCF Advisory Board. Unrestricted funds give RCCF the flexibility to address unexpected and unforeseen needs in the community.

Gloria M. and T. Nash Broaddus Fund (2000)

Fuzz and Peggie James Charitable Fund (2007)

Donald W. and Doris B. Lynch Fund (1999)

Moran Charitable Fund (2019)

Charles and Nancy "Ray" Paul Fund (2006)

Fund for River Counties (2014)

River Counties Community Foundation Endowment Fund (2006)

Rebecca E. Rogers Fund (2022)

Robert S. and Martha S. Scheu Fund (1999)

Smiley Charitable Fund (2004)

Janet and Richard Steelman Endowment Fund (2006)

Dewey and Vivian Stallard Charitable Fund (1997)

Wendell and Gloria Wallace Fund (2008)

DESIGNATED FUNDS

Designated Funds specify one or more charitable organizations to receive ongoing support. Should the designated charity cease to operate or change its charitable focus, RCCF will ensure the fund continues to support the donor's original charitable intent.

A. Mason Brent Fund (2022)
Supports designated charities.

Beverly Forrester Beane Fund (2019)
Supports designated charities.

Fr. John D. Boddie Memorial Scholarship Fund (2009)
Established by the Church of the Visitation in Middlesex County to support educational programs of the church, including scholarships.

Church Resource Services Community Fund (2009)
Supports designated charities.

Catherine B. Chilton Endowment Fund (2000)
Supports designated charities and unrestricted needs in the area served by RCCF.

Nettie Mooring Gordon Fund (2009)
Supports designated charities and unrestricted needs in the area served by RCCF.

Hemming Charitable Fund (2022)
Supports designated charities.

Beverly and John-Michael King Charitable Fund (2008)
Supports designated charities.

Donald W. and Doris B. Lynch Endowment Fund (2007)
Supports designated charities.

Pim Montgomery Charitable Fund (2014)
Supports designated charities and unrestricted needs in the area served by RCCF.

Pim Montgomery Fund for the Northern Neck Family YMCA (2014)
Supports the Northern Neck Family YMCA

Northern Neck Free Health Clinic Fund (2007)
Supports the Northern Neck-Middlesex Free Health Clinic.

River Counties COVID-19 Response Fund (2020)
Supports immediate needs and long-term recovery efforts as a result of the COVID-19 pandemic.

Mary Catherine Rotert Endowment Fund (2017)
Supports the education of nursing students and medical care for the underserved.

Don and Suzanne Scheu Fund (2016)
Supports summer programs at the Boys & Girls Club of the Northern Neck.

Shiloh Schools Fund (2022)
Supports the general maintenance and repair of the Shiloh School buildings.

Rodney W. and Phyllis F. Smith Endowment Fund (2000)
Supports designated charities.

William and Sally Spotswood Fund (2001)
Supports designated charities and unrestricted needs in the area served by RCCF.

Straughan Family Charitable Fund (2002)
Supports Rice's Hotel/Hughlett's Tavern Endowment Fund.

Weaver Family Charitable Fund (2006)
Supports designated charities and unrestricted needs in the area served by RCCF.

Peter G. and Tillie M. Weil Charitable Fund (2011)
Supports designated charities.

DONOR ADVISED FUNDS

Donor Advised Funds allow individuals and families to actively participate in grantmaking. RCCF provides the administrative support. Donors can remain anonymous, if they choose.

Adler Family Fund (2019)

Susan and Robert K. Becker Charitable Giving Fund (2021)

Matthew T. Blackwood Fund (2023)

Blue Water Fund (2020)

Nancy F. and Philip Q. Booth Fund (1999)

Brent Family Foundation Fund (2020)

Daniel F. and Sally Clark Fund (2018)

DogWood Fund (2022)

William G. and Carolyn Jean Ehlman Charitable Fund (2017)

Art and Martha Gilbert Fund (2021)

E.B. Hardy Family Fund (2021)

Hug Family Fund (2012)

Irby Family Fund (2021)

Marion and Leland James Fund (2002)

Kiser Family Charitable Fund (2007)

Stuart W. and Joy A. Kramer Family Charitable Fund (2007)

Jim Lake Community Fund (2022)

Northern Neck and Middle Peninsula Equity and Placemaking Fund (2018)

Employees Charitable Giving Fund/Northern Neck Insurance Company (1998)

Nost Family Fund (2020)

Ken and Linda Owens Fund (2015)

PetCyn Fund (2015)

Pollard Family Fund (2019)

Ratcliffe Family Charitable Fund (2006)

Lloyd and Margie Redlin Fund (2017)

Peggy and Jamie Stalnaker Fund (2021)

Suyes Family Endowment Fund (2018)

Judith E. Thomson and James L. Myers Fund (2021)

UUFR Servetus Endowment Fund (2018)

Watkins Family Advised Fund (2011)

BEQUEST FUNDS

Bequest Funds are established to receive a portion or all of a donor's estate. The Fund agreement can be easily revised during the donor's lifetime to reflect changes in charitable priorities without having to change estate documents.

Anonymous (16)

Susan & Robert K. Becker Community Legal and Medical Fund (2022)

Susan & Robert K. Becker Endowment Fund (2021)

William G. and Carolyn Jean Ehlman Charitable Endowment Fund (2017)

Hank and Seale George Fund (2007)

Jean and Garland Hagen Charitable Fund (2010)

Barbara and Vernon Haynes Scholarship Fund (2019)

Laurance H. and Jane C. Higgins Charitable Fund (2007)

Jean and Jack Hogan Foundation Fund (2014)

Hoinkes Charitable Endowment Fund (2011)

Joy and Stuart Kramer Endowment Fund (2017)

Dr. Russell O. and Antoinette M. Lewis Scholarship Fund (2017)

Mama Kat Fund (2017)

H. Dickson and Susan T. McKenna Fund (2013)

Page and Rebekah Melton Charitable Fund (2016)

Darlene Krevonick-Pearson Fund (2016)

Mary Catherine Rotert Fund (2017)

Kathryn and Jeffrey Wainscott Charitable Fund (2020)

Watkins Family Endowment (2011)

Harry W. Wells, Jr Charitable Fund (2007)

AGENCY FUNDS

Agency Funds are established by nonprofit organizations as endowments to generate income to support their programs. These funds increase the stability and self-sufficiency of the agency. Should the agency close, the endowment remains with RCCF to support similar needs in the community.

Boys & Girls Club of the Northern Neck Endowment Fund (2015)

Dennis Burchill Memorial Education Fund for the Boys and Girls Club of the Northern Neck (2023)

Dream Fields Endowment Fund (2014)

Rebecca Reid Smiley Subfund of the Boys and Girls Club of the Northern Neck Endowment (2016)

RHHT Endowment Fund (2003)

RHHT Endowment Fund II (2010)

Steamboat Era Museum Endowment Fund (2006)

COMMUNITY FOUNDATION for a greater RICHMOND COMPONENT FUNDS

These Funds support RCCF's Community Impact Grants Program.



Martha Henna Harris Endowment Fund (2013)
Supports unrestricted needs with preference for programs creating economic security and independence in the greater Richmond area and Middlesex County.

Frances R. Parker Fund (2002)
Supports designated charities and organizations that provide emergency services, meet basic human needs, or interpret history and local culture in Middlesex County.

FIELD OF INTEREST FUNDS

These funds support one or more charitable areas or issues affecting the community, such as arts and culture, education, poverty and environmental issues. RCCF will identify organizations working in those areas to receive funding.

Pirkko Lauslahti Graves Charitable Fund (2015)
To support programs for children from difficult socio-economic conditions in the areas of health and development from prenatal through pre-kindergarten, post-secondary education, and local creative arts.

RCCF COMPONENT FUNDS (cont'd)

Northern Neck Wild Turkey Association (2017)
To support wildlife management, conservation, environmental education and/or related activities in Lancaster and Northumberland counties.

River Counties Fund for Community Vibrancy (2023)
To support organizations working in RCCF's Community Vibrancy focus area.

River Counties Fund for Economic Prosperity (2023)
To support organizations working in RCCF's Economic Prosperity focus area.

River Counties Fund for Educational Success (2023)
To support organizations working in RCCF's Educational Success focus area.

River Counties Fund for Environmental Stewardship (2023)
To support organizations working in RCCF's Environmental Stewardship focus area.

River Counties Fund for Health and Wellness (2023)
To support organizations working in RCCF's Health and Wellness focus area.

River Counties Youth Fund (2008)
To bolster morality, good citizenship, strength of character, family values, work ethic, entrepreneurship and educational achievement in the under-19 youth of Lancaster and Northumberland counties, especially, but not exclusively, those youth who can be considered "at risk".

SCHOLARSHIP FUNDS

Scholarship Funds support educational expenses for students. RCCF works with the donor to establish guidelines, administers the application process, and makes awards to academic institutions on behalf of the recipients.

In 2023, $32,700 was awarded in scholarships to students in the Northern Neck and Middle Peninsula. Scholarship recipients are listed below.

Alice Haynie Dameron Scholarship Fund (2004)
Established by Alice Dameron to support post-secondary scholarships for qualifying high school graduates residing in Northumberland County.

Ny'Kasia Carter-Rice, Northumberland
Emma Dameron, Northumberland

Doris Estreet Scholarship Fund (2001)
Established by Campbell Memorial Presbyterian Church's Community Mission Program to honor Doris Estreet. Provides post-secondary scholarships for graduates of Lancaster High School.

Jonathan Lee, Lancaster

Maria Laqueur and Jerry Hamm Scholarship Fund (2008)
Established by Maria Laqueur to support post-secondary educational scholarships for qualifying high school graduates of Lancaster High School.

Alana Cystrunk, Lancaster
Ella Posey, Lancaster

Grace Lowery Memorial Scholarship Fund (1999)
Established by the Northumberland Elementary School Reading Partners to provide need-based scholarships for qualifying seniors at Northumberland High School.

Camdin Sisk, Northumberland

Northumberland Civic Center, Inc. Fund (1999)
Established with a gift of the remaining assets of the former Northumberland Civic Center, Inc. primarily to support post-secondary educational scholarships for qualifying graduates of Northumberland High School.

Samuel Baker IV, Northumberland
Abigail Jennings, Northumberland

Don and Myrtle L. Phillips Scholarship Fund (2021)
Established by Kimberly Phillips Boehm, Don Phillips, Jr., Michael Phillips, and Mark Phillips to honor their parents' dedication to Northumberland County students by supporting post-secondary educational scholarships for qualifying graduates of Northumberland High School.

Emileah Weatherford, Northumberland

Casey Neal Rogers Memorial Scholarship Endowment Fund (2006)
Established by the family and friends of Casey Neal Rogers to endow post-secondary scholarships for qualifying high school graduates who are residents of Northumberland County.

Aleigha Withers, Northumberland

Rotary Club of the Northern Neck, Kilmarnock, Irvington, White Stone Scholarship Fund (2002)
Established by the Rotary Club to support post-secondary educational scholarships for qualifying graduates of Lancaster and Northumberland High Schools.

Ella Posey, Lancaster
Camdin Sisk, Northumberland

Rebecca Reid Smiley Scholarship Fund (2014)
Established by Rebecca Smiley to support post-secondary scholarships for qualifying graduates of Lancaster and/or Northumberland High Schools.

William McGee, Lancaster
Emileah Weatherford, Northumberland

Susan & Robert K. Becker Scholarship Fund (2022)
Established by Susan and Robert K. Becker to support post-secondary scholarships for qualifying graduates of Lancaster and Northumberland High Schools pursuing STEM, law, or criminal justice related degrees.

Monasia Thompson, Lancaster

The Legacy Society

The River Counties Community Foundation (RCCF) Legacy Society was created to recognize philanthropic donors who have made a planned gift to RCCF in their wills, trusts, or estates.

Legacy Society donors may gift a portion or all of their estates to RCCF. Many donors create bequest funds with RCCF, outlining how the estate gift should be administered. If a donor's charitable priorities change during his or her lifetime, the bequest agreement is easily updated to reflect those changes. However, not all Legacy Society donors create a bequest. They prefer to leave their gift unrestricted to be advised by the RCCF Advisory Board to make the community a better place for future generations.

Kay Inskeep, who passed away in 2022 at the age of 101, was a member of the Legacy Society. She was an avid golfer, a supporter of the Northern Neck Orchestra, and active in the Wicomico Parish Church.

Mary Kay Rotert, a friend and former president of RCCF, summed up Kay this way: "Kay Inskeep was the embodiment of what we call a 'tough cookie.' She was a successful businesswoman and a formidable foe on the golf course and at the bridge table! Only five feet tall and at quite an advanced age, she was fiercely independent, strong-willed, and adamant. But she was also a very willing philanthropist, giving generously to support some of the needs in our community. Her gifts have touched many."

To learn how to become a Legacy Society member, please contact Jonathan Putt, Philanthropic Advisor, at (804) 436-1600 or jputt@cfrichmond.org.



Kay Inskeep with Michael Repper, conductor of the Northern Neck Orchestra.

Legacy Society Members

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Mr. Peter G. Weil*
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*Deceased

community foundation

for a greater Richmond

River Counties Community Foundation's Partnership with the Community Foundation for a greater Richmond

Connecting people who care with causes that matter

River Counties Community Foundation (RCCF) was founded in 1996 as the first affiliate of the Community Foundation for a greater Richmond (CFR). Our mission is to *cultivate philanthropy by connecting people who care with causes that matter* in Lancaster, Middlesex, and Northumberland counties.

Since then, CFR has helped to create comparable affiliates in Mathews and Gloucester counties. CFR's regional affiliates program was developed out of a desire to help smaller, rural communities inspire local philanthropy, addressing their own unique needs and achieving lasting impact in the places we call home.

Each of the three affiliate foundations operates as a component fund of CFR. This provides the benefit of its cost-effective, centralized professional oversight services. The team at CFR provides financial and investment management, grants administration, donor services, and technical expertise so RCCF's local leadership can focus on asset building and responding to community needs.

Together, we do more good!

A Financial Planning Perspective on Giving to RCCF

River Counties Community Foundation (RCCF) is a 501(c)3 charitable organization, making your contributions tax-deductible. And depending upon your circumstances, donations to RCCF can be structured to increase your tax-efficiency even further.

Donor Advised Funds

In 2018, the standard deduction for federal tax returns almost doubled. As a result, many people no longer itemize deductions and may receive little or no tax benefit from their charitable giving.

By establishing a Donor Advised Fund (DAF) at RCCF, you can fund multiple years' worth of support for your favorite nonprofits with a single contribution that is disbursed by RCCF over time. The entire amount of your "upfront" funding is tax-deductible immediately and may reduce your tax bill by more than if you were to take the standard deduction.

Qualified Charitable Distributions

Individual Retirement Accounts generally call for Required Minimum Distributions (RMDs) by age 72, with a 50% penalty on undistributed RMD amounts. Qualified Charitable Distributions paid directly to RCCF count toward your RMD. With some limitations, these distributions reduce your federally taxable income even if you don't itemize deductions. Please note that a DAF is not eligible to receive RMDs. However, there are other funds at RCCF that can be used, such as designated funds, field of interest funds, or scholarship funds.

Donations of Appreciated Securities

You may own stock that has grown significantly in value. If you give shares of stock to RCCF rather than sell them first and donate cash, capital gains are not taxed. Your tax deduction equals the full market value of the shares.

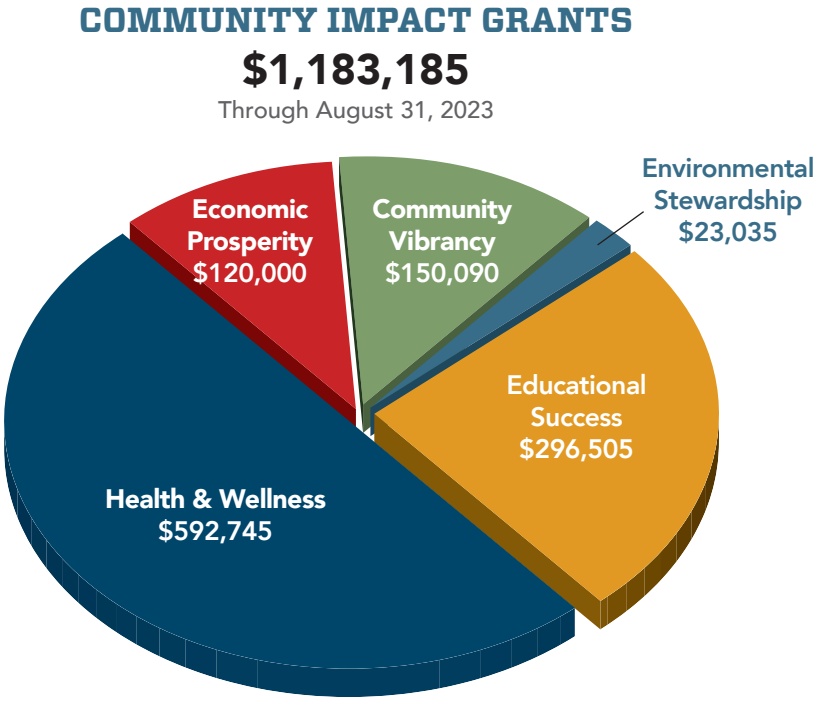
Bequests

You can gift a portion of your estate to RCCF through your will or designate RCCF as beneficiary of assets such as IRAs and life insurance. These gifts can reduce estate taxes for your heirs. And planned gifts using a Charitable Remainder Trust or similar structure can generate income to you for life and can support RCCF upon your death.

**Please note, RCCF does not give tax advice. You should review these concepts with your tax or financial advisors. To open a fund at RCCF, please contact Jonathan Putt, Philanthropic Advisor, at 804-436-1600 or email him at jputt@cfrichmond.org.*

Responsive and Impact-Driven Grantmaking

River Counties Community Foundation (RCCF) invested $1,183,185 during the past twelve months in Community Impact grants to sustain and expand the valued work of local nonprofit organizations.



Investment Expertise

Through its affiliation with the Community Foundation for a greater Richmond, RCCF participates in a unique partnership with Spider Management Company, LLC, investment manager for the University of Richmond's endowment. This partnership gives RCCF access to a mature, well-diversified investment portfolio, managed by a seasoned staff with an excellent performance record.

The process of building an endowment requires commitment, patience, and discipline. RCCF's assets are designed to last forever. We are preserving our donors' legacies and providing perpetual support for the charitable organizations that serve our community. That is the power of endowment.

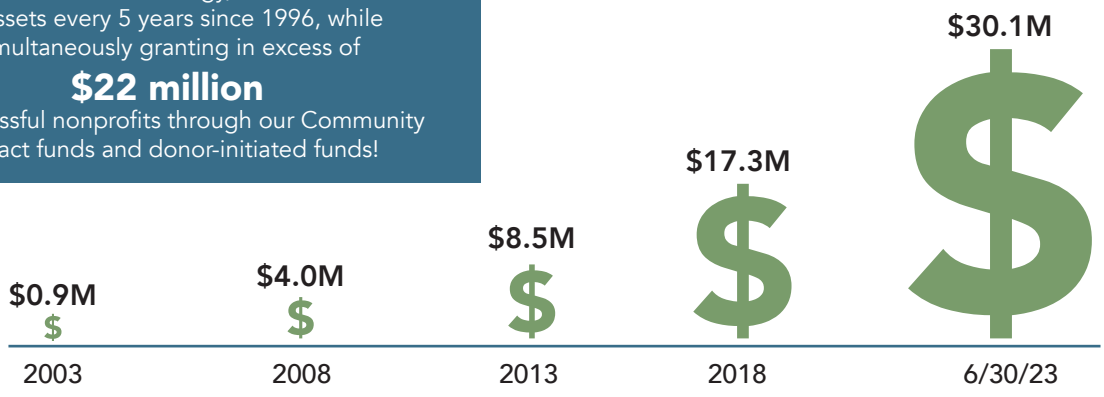
Total Assets (Millions)

The Power of Endowment

By building the trust of donors and maintaining a disciplined investment strategy, RCCF has doubled its assets every 5 years since 1996, while simultaneously granting in excess of

$22 million

to successful nonprofits through our Community Impact funds and donor-initiated funds!





RIVER COUNTIES COMMUNITY FOUNDATION
2023 Advisory Board

Four years ago, River Counties Community Foundation (RCCF) moved to its new home on Rappahannock Drive in White Stone, behind the Sandpiper.

The office is large – 4,950 square feet. The RCCF Advisory Board envisioned the large space being an incubator for nonprofit work in Lancaster, Middlesex, and Northumberland counties. For example, it could serve as a meeting space for local nonprofits and possibly workspaces with high-speed Internet for those who needed it. But COVID hit soon after the move, and all plans were tabled.

Today, the RCCF Advisory Board is once again considering the best uses of this space. It wants to be welcoming to nonprofits who need a space to work and meet. Your ideas would be welcome.

Board members, left to right: *Regional Director* Lincoln Boykin, Dr. Tom Coye, *Philanthropic Advisor* Jonathan Putt, Dr. Jane Park Cutler, Susan Pittman, *Board Chair* Mason Brent, *Affiliate Associate* Ashleigh Elliott, *Secretary* Kathryn Kahler Vose, Kathleen Conroy, Carlton Revere, Elizabeth B. Hurd

Not pictured: *Vice Chair* Lance Franke, *Treasurer* Art Gilbert, Dr. Linwood Blizzard, Zoe Ingalls, Wayne Jessie, Dr. Leonard Edloe



Talented graphic designer and publisher of *The Local Scoop*, **Susan McFadden**, has been a champion of River Counties Community Foundation for many years. She designs all our brochures, ads, posters, and other materials at no charge. She considers that she is giving back to the Foundation that invests in ***causes that matter with people who care.***

Susan worked full-time for the Martin Agency before moving to the Northern Neck and, later, as a freelancer. She launched a design firm in 1996 that grew to include a small group of talented staff and regional and statewide clients. Her favorite advertising genre is social marketing — influencing behavior to achieve the "common good."

RCCF's Advisory Board thanks Susan for her commitment to the Foundation and for her creative and insightful approach.

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** This list is composed of donors from September 1, 2022 through August 31, 2023.*


Together, we do more good.