About our cover…

The oysters on the cover of this report are a metaphor for River Counties Community Foundation (RCCF).

Oysters are a vital element in improving our local water quality, and over time form reefs that provide long-term, exponential results. One oyster accomplishes little. It is the collection of oysters shown on our cover that accomplishes lasting environmental outcomes.

It works the same way with charitable giving. One donor or donor fund is like the single oyster. Many donors with their annual gifts and component funds create our reef. Oysters improve the quality of our local waters, RCCF improves the quality of life in our community.

By aggregating component funds and the Together. Stronger. annual giving program, RCCF is better able to target the changing needs and priorities in the community. Through investments in both capacity and programs, the foundation is committed to the sustainability of a strong and effective nonprofit sector.

For the foundation to be impactful in its work, it takes more “oysters”! The more we come together to financially support philanthropic needs – the bigger our reef – the better we are at making lasting change in our community.
RIVER COUNTIES COMMUNITY FOUNDATION
FOUNDING MEMBERS – 1996
Paul Sciacchitano - Gloria S. Wallace - John H. Hunt, III
Philip T. Booth - Thomas A. Gosse

River Counties Community Foundation makes presence known at October Irvington Farmer’s Market

RCCF board members Bill Vose and Stu Kramer encourage market goers to enter a drawing providing the winner the opportunity to select a local nonprofit to receive a $500 grant from RCCF. The response to the drawing exceeded expectations with more than 100 people participating. It encouraged the attendees to think about local charitable giving as well as become acquainted with the impact of River Counties Community Foundation in our communities.
REPORT FROM THE ADVISORY BOARD CHAIR AND AFFILIATE DIRECTOR

We are pleased to have you read our 2017 Report to the Community.

As we enter our 21st year of service, River Counties Community Foundation (RCCF) is in its strongest position ever. Our total assets exceed $11 million and are growing. Our level of investment in nonprofit organizations has exceeded $800,000 for the second year in a row! Almost $500,000 of that was awarded through our annual competitive grants process, supporting programs and services in Lancaster, Middlesex and Northumberland counties.

Our success is made possible by the generous support of many donors. Using the power of endowment, there are now over 75 component funds, of various types, established by individuals, families, and organizations. In addition, the Together. Stronger. annual giving program has received considerable support from many individuals in the community who recognize the importance of giving locally. As more and more people come to know RCCF, they realize it is an ideal vehicle to accomplish both long- and short-term philanthropic goals.

A strength of the foundation is a local advisory board comprised of 15 dedicated individuals. This year, two new members joined the Board. We welcome Elizabeth B. Hurd, Esq., an attorney with Dunton, Simmons and Dunton, and Carlton Revere, President of Revere Gas, who both have impressive records of leadership and community service. At the end of 2016, members Mary Elizabeth Hoinkes and Theresa Ransone retired from the Board. Both contributed greatly to the success of RCCF, and we will miss their service and expertise.

Earlier in the year, the foundation moved its office to 46 S. Main Street in Kilmarnock, on the corner of S. Main Street and Waverly Avenue. We are excited to be a part of Kilmarnock's Steptoe District. We invite you to come by and see Affiliate Director Margaret Nost and Grants Officer Leslie Franklin. On behalf of the foundation board and staff, we hope this report inspires you to learn more.

We know that by working Together we are making our community Stronger!

The mission of River Counties Community Foundation (RCCF) is to cultivate local philanthropy by
• Connecting people who care with causes that matter
• Providing superior stewardship for our donors
• Creating a better quality of life … forever.
RIVER COUNTIES COMMUNITY FOUNDATION
2017 ADVISORY BOARD

FRONT ROW: Leslie Franklin – Regional Grants Management Officer, Martha Heric – Treasurer, David Cryer, Mary Kay Rotert – Vice Chairman, Stuart Kramer, Bill Vose – Chairman, Susan Pittman – Past Chairman

BACK ROW: Margaret Nost – Affiliate Director, Brownie Watkins – Secretary, Debbie Newman, Carlton Revere, Don Phillips, Elizabeth Hurd, Carolyn Norton Schmalenberger

NOT PICTURED: Elizabeth Hinton Crowther, Ronald Mihills

Photo in the new Middlesex YMCA gym
**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.

- Fuzz and Peggie James Fund (2007)
- Doris and Donald Lynch Fund (1999)
- Pim Montgomery Charitable Fund (2014)
- Dewey and Vivian Stallard Charitable Fund (1997)

**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.

- Church Resource Services Community Fund (2009)
  Supports designated churches for programs addressing basic human needs.
- 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.
- Beverly and John-Michael King Charitable Fund (2008)
  Supports designated charities.
- Donald W. and Doris B. Lynch Endowment Fund (2007)
  Supports designated charities.
  Supports the Northern Neck Free Health Clinic.
- Don and Suzanne Schu Fund (2016)
  Supports summer programs at the Northern Neck Boys & Girls Club of the Northern Neck.
  Supports designated charities.
- William and Sally Spotswood Fund (2001)
  Supports designated charities and unrestricted needs in the area served by RCCF.
  Supports the operating needs of RCCF and designated charities in Northumberland County.
- 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.

**DONOR ADVISED FUNDS**
Donor Advised Funds allow donors and their families to actively participate in the grantmaking from the fund. Donors recommend specific grants, and RCCF provides due diligence and administrative support. Grants can be given anonymously if the donor chooses.

- Hug Family Fund (2012)
- Kiser Family Charitable Fund (2007)
- PetCyn Fund (2015)
- Ratcliffe Family Charitable Fund (2006)
- Watkins Family Advised Fund (2011)

**BEQUEST FUNDS**
Bequest Funds are established to receive a portion or all of a donor’s estate. The fund agreements can be easily revised during the donor’s lifetime to reflect changes in charitable priorities without having to change estate documents.

- Anonymous (11)
- Hank and Seale George Fund (2007)
- Jean and Jack Hogan Foundation Fund (2014)
- Hoinkes Charitable Endowment Fund (2011)
- Dr. Russell O. and Antoinette M. Lewis Scholarship Fund (2017)
- Mama Kat Fund (2017)
- Mason Fund (2006)
- Page and Rebekah Melton Charitable Fund (2016)
- Pim Montgomery Fund for the Northern Neck Family YMCA (2014)
- Darlene Krevonick-Pearson Fund (2016)
- Wendell and Gloria Wallace Fund (2008)
- Watkins Family Endowment (2011)
- Peter G. and Tillie M. Weil Charitable Fund (2011)
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)

Dream Fields Endowment Fund (2014)
Established by the Board of Youth Club of Lancaster County to provide permanent support to the organization.


RHHT Endowment Fund II (2010)
Established by the Board of Rice’s Hotel/Hughlett’s Tavern Foundation to provide permanent support of the organization.

Established by the Board of the Steamboat Era Museum to provide permanent support of the organization.

THE COMMUNITY FOUNDATION COMPONENT FUNDS
Supporting RCCF’s Competitive Community Program

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

Frances R. Parker Fund
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 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.

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

Soon after moving to Lancaster County from Dallas, Texas, Brownie and Tom Watkins established the Watkins Family Endowment Fund with RCCF to be a beneficiary of their estate plans.

Over the past decade, as Brownie and Tom have immersed themselves in this community and volunteered with many local non-profit organizations, their charitable interests have shifted. They’ve found it easy to make changes to their fund agreement with RCCF, while leaving their will and other estate documents intact.

Brownie and Tom are members of the River Counties Legacy Society. Membership is open to anyone who names the Foundation as a beneficiary of an estate or planned gift. Using RCCF as an estate planning vehicle often allows donors to minimize tax liability while creating a philanthropic legacy in the local community.

Current members of the River Counties Legacy Society include:
Anonymous (16)
Mr. and Mrs. H. W. Anderson
Mr. and Mrs. Philip Q. Booth
Mr. and Mrs. Henry J. George
Mr. and Mrs. Thomas A. Gosse
Mr. and Mrs. C. Garland Hagen
Mr. and Mrs. R. Page Henley, Jr.
Mr.* and Mrs. Laurance H. Higgins
Mr. and Mrs. Jack L. Hogan
Mr. and Mrs. H. Dieter Hoinkes
Mr. Stuart W. Kramer
Dr. Russell O. Lewis
Mr.* and Mrs.* Donald W. Lynch
Mr.* and Mrs. H. Dickson McKenna
Mrs. Rebekah P. Melton
Mrs. Pauline B. Montgomery
Mr. William C. Pearson
Mrs. Gloria S. Wallace
Mr. and Mrs. Thomas M. Watkins III
Mr. Peter G. Weil
Mr. Harry W. Wells, Jr.
*Deceased
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 2017, $28,500 was awarded in scholarships to students in the Northern Neck and Middle Peninsula.

**Fr. John D. Boddie Memorial Scholarship Fund (2009)**
Established by the Church of the Visitation in Middlesex County for scholarships to qualifying high school graduates.
Anna Moore, Middlesex
Kevin Walsh, Middlesex

**Alice Haynie Dameron Scholarship Fund (2004)**
Established by Alice Dameron to support post-secondary scholarships for qualifying high school graduates residing in Northumberland County.
Alexis Crabbe, 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.
Johnston Kemp, 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.
Johnston Kemp, Lancaster
Robert Stickler, Lancaster

**Grace Lowery Memorial Scholarship Fund (1999)**
Established by the Northumberland Elementary School Reading Partners to provide need-based scholarships for qualified seniors at Northumberland High School on the basis of academic achievement.
Alexis Newsome, Northumberland

**Northern Neck Rotary Scholarship Fund (2002)**
Established by the Rotary Club of the Northern Neck to support post-secondary educational scholarships for qualifying graduates of Lancaster and Northumberland High Schools.
Johnston Kemp, Lancaster
Hannah Mitchell, 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.
Mary Ellis, Northumberland
Jillian Jett, Northumberland

**E. C. Joe and Viola C. Rice Scholarship Fund (2004)**
Established by Don Rice in memory of his parents to support post-secondary educational scholarships for qualifying graduates of Northumberland High School.
Austin Hinton, 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.
Macey Augst, Northumberland
Thomas Bingham, 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.
Kelli N. Tignor, Lancaster
Katherine E. Thomas, Lancaster
Dylan Rose, Lancaster
Hannah Mitchell, Northumberland
Don and Doris “Hank” moved to Northumberland County in 1982 from Louisville, Kentucky after Don’s retirement from General Electric. While they enjoyed sailing the Chesapeake Bay from their home on Dividing Creek, Don and Hank soon became better known for their community involvement. They gave generously of their financial resources, time and talents to significantly benefit many local nonprofits, especially the Lancaster Community Library and the Northern Neck-Middlesex Free Health Clinic.

An astute investor, Don understood the financial and tax advantages of establishing a charitable trust with appreciated securities. Accordingly, they established a charitable remainder trust with River Counties Community Foundation (RCCF) to provide income during their lifetimes. After their deaths, the remaining assets would go to the Donald W. and Doris B. Lynch Endowment Fund. Don wanted the endowment to remain in the local community and trusted the leadership of then three-year-old RCCF. He knew the foundation would steward his charitable priorities long after he and Hank were gone.

Don passed away in 2010 and Hank eventually moved to Rappahannock Westminster-Canterbury. After her death in the spring of 2017, their charitable trust was terminated and its remaining assets funded their endowment. In addition, Don and Hank left a significant bequest to RCCF. The combined proceeds will create the largest component fund held by River Counties Community Foundation to date, significantly bolstering the competitive grants program!

The Donald W. and Doris B. Lynch Endowment Fund is a permanent legacy of two generous and caring individuals. The charitable work for which they were well known will continue through grants to organizations focused on a better quality of life for residents of Lancaster and Northumberland counties.

A new way to use your IRA distributions…

I am over 70 ½.
I have an Individual Retirement Account (IRA).
I would like to reduce my taxable annual adjusted net income.
I would like the opportunity to make tax advantaged charitable gifts during my lifetime.

Option A: Designate a gift directly from your IRA to River Counties Community Foundation or any other qualified nonprofit of your choosing.

Option B: Establish a charitable fund with RCCF. The fund can be in your or your family’s name, in honor of a person, or in support of an organization you chose. RCCF handles all the administration.

To find out how you can take advantage of this opportunity, please contact your accountant, financial advisor, or Margaret Nost, Affiliate Director at (804) 436-1600 or mnost@tcfrichmond.org.
COMPETITIVE COMMUNITY GRANTS

In 2017, River Counties Community Foundation awarded nearly $500,000 in competitive grants. At the core of grantmaking is a set of goals that envisions a community that offers a path to economic prosperity, an opportunity for young people to experience educational success, a commitment to health and wellness, and is renowned for its cultural vibrancy. Competitive grants are awarded to impactful programs and projects working toward these collective goals.

**ECONOMIC PROSPERITY** – The region’s resources are sustainable and its residents are economically stable and secure ($247,987)

Residents access and maintain safe and affordable housing in thriving, sustainable communities.

- The Middlesex Foundation
- Middlesex Water Authority
- Middlesex County Department of Social Services
- Habitat for Humanity of Middlesex
- Hands Across Middlesex
- Lancaster/Northumberland Habitat for Humanity
- Lancaster/Northumberland Interfaith Service Council

Residents have the financial knowledge, skills and resources to support themselves and to access career and economic opportunities.

- Bay Aging (Bay Transit)
- Rappahannock Community College Educational Foundation
- Northumberland Public Library
- VersAbility Resources
- Linking Hope and Help – The Link
- Legal Aid Works

**EDUCATIONAL SUCCESS** – Young people achieve in school, engage in their community, and are prepared for the workforce ($78,300)

Children begin school ready to learn and are supported academically and socially throughout their educational experience.

- Kids First Foundation
- Middlesex Elementary School
- Northern Neck Family YMCA
- Northumberland Family YMCA
- Kiwanis Club of Middlesex
- Lancaster County Virginia Educational Foundation
- Friends of the Rappahannock
- Middlesex County Public Library
- Northern Neck Court Appointed Special Advocate (CASA)

Youth become skilled, self-sufficient, and contributing members of the community.

- Boys & Girls Club of the Northern Neck
- GReat Aspirations Scholarship Program (GRASP)

According to the Virginia Early Childhood Foundation, “Research is clear that simply providing access to early childhood services isn’t enough – the opportunities must be high-quality in order to have an impact on children’s preparedness.” Through a two-year grant from RCCF, Kids First Foundation worked in partnership with Middlesex County Public Schools to implement just that – a high-quality three-year-old preschool program. Kids First works with teachers to engage the whole family in learning opportunities and includes a nutritional program, encouraging healthy (and fun!) eating behaviors from a young age.
HEALTH AND WELLNESS – Community members are safe and healthy ($131,851)

Residents access comprehensive and coordinated preventative services and quality health care.

Northern Neck-Middlesex Free Health Clinic
Rappahannock Westminster-Canterbury Foundation
Ledwith-Lewis Free Clinic

Residents are connected to resources that meet their health, nutritional, and safety needs.

Middlesex Family YMCA
Northern Neck Food Bank
Together, Let’s Save Lives
Lower Middlesex Volunteer Fire Department
Animal Welfare League of the Northern Neck
Upper Lancaster Volunteer Rescue Squad
Lancaster County Department of Emergency Services

When the Northern Neck Food Bank, the region’s re-distribution organization, moved into its current warehouse in late 2013, it was distributing 800,000 pounds of food to local pantries. Today, that number has grown to over 2 million pounds of food, with a higher percentage fresh from local fields. Health and food go hand in hand, and the NNFB is committed to healthier, fresher foods to local pantries. This translates to a need for warehouse freezer and refrigerator space to provide the capacity to match that commitment.

CULTURAL VIBRANCY – Community members have access to and an appreciation for arts and cultural opportunities ($38,874)

Residents are enriched and educated through a diverse offering of arts and cultural activities in their communities and schools.

Rappahannock Art League
Northern Neck Orchestra
Rappahannock Foundation for the Arts
Rappahannock Concert Association
The Court House Players

The region’s historic and cultural assets are supported to enrich current and future generations.

Middlesex County Woman’s Club
Rice’s Hotel/Hughlett’s Tavern Foundation
Steamboat Era Museum
Garden Club of the Northern Neck

Rossini, Saint-Saens, Beethoven, Brahms and Bizet … Since 1991 the Northern Neck Orchestra has been performing selections from the standard symphonic orchestra repertory for audiences in Lancaster, Middlesex and Northumberland counties. The full-size symphony orchestra is comprised of enthusiastic amateur and talented student musicians, as well as several professional musicians. Concerts are always free to students, cultivating a life-long appreciation of music. Photo by Kent Eanes
Grant Distribution

River Counties Community Foundation has invested nearly $7,500,000 since 2006 in successful nonprofits!

Investment Expertise

Through its affiliation with The Community Foundation Serving Richmond and Central Virginia, 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 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 Current Assets (Millions)

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<th>Year</th>
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<tr>
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<td>$11.9</td>
</tr>
</tbody>
</table>

The power of endowment has resulted in a 3X growth in assets over the past 10 years while investing over $7,500,000 in successful nonprofits!
Anonymous
Kenneth & Maricel Quintana Baker
Marguerite Odom Bashore
Mr. & Mrs. Steve Bitner
The Matthew T. Blackwood
Foundation Trust
Jack H. Blaine
Mr. & Mrs. Philip Q. Booth
Mr. & Mrs. Bryce A. Bugg
Rosemarie & Walter Bundy III MD
Virginia S. Burnette
Campbell Memorial Presbyterian
Church
John & Virginia Cann
Chuck & Barie Carmichael
Chesapeake Bank
Peter M. Clay
Louise B. Cochrane Charitable
Foundation
Connie Conley
Kathleen & Mike Conroy
Mr. & Mrs. J. Allen Cornwell
Charles J. Costello
Creative DeSIGNS/Sandra Matthews
Elizabeth Hinton Crowther
Mr. & Mrs. John D. Cryer
John & Jeannie Coyle
Bill & Blair Curdts
Ted Curtis
Steve & Ellen Edmonds
Lynn & Leonard Engstrom
Mr. & Mrs. John Blake Franklin
Erma Gary
Mr. & Mrs. Thomas A. Gosse
Vivian Graham
W Gerald Hamm
Mr. & Mrs. John J. Hanky Jr.
Mr. & Mrs. James H. Harris
Mr. & Mrs. Ratcliffe W. Harris
Steven D. Harris
Gwen M. Head
Martha Heric
Mr. & Mrs. H. Dieter Hoinkes
Andrea Holt
Robert & Terry Hood
Mr. & Mrs. Gary L. Hooper
Charles & Til Huckins
John & Page Hunt
Eric & Christiane Jacobson
Mr. & Mrs. Leland T. James
Mr. & Mrs. Robert R. Kane
Mr. & Mrs. Craig J. Kelly
Patricia King
Stuart & Joy Kramer
Allen J. Krowe
The Donald W. & Doris B. Lynch
Charitable Remainder Unitrust
Gene & Barri Mapes
BGen. & Mrs. Frank K. Martin
(Ret.)
Ellen B. McAllister
Jim & Susan McFadden
Mr. & Mrs. Alexander J. McKelway
Robert N. McKenney
Mr. & Mrs. Donald L. Mihills
Pauline B. Montgomery
Deborah Newman
Northern Neck Insurance Company
Northern Neck Rotary Charitable
Trust
Mr. & Mrs. Eric F Nost
Cate E. Ogden
Col. & Mrs. Don Phillips (Ret.)
Travis & Susan Pittman
Tove N. Power
Theresa Whay Ransone
Clyde H. & Carolyn K. Ratcliff
Nancy Reath
Revere Gas Inc.
Mr. & Mrs. Donald E. Rice
Casey Neal Rogers Memorial
Scholarship Fund
Mary Kay Rotert
Cheryl Ann Sadler
Donald & Suzanne Scheu
Mr. & Mrs. Kenneth W.
Schmalenberger
Mr. & Mrs. Paul T. Sciacchitano
Cor & Murray Simpson
Rebecca R. Smiley
The Rodney W Smith Trust
Kay L. Somers
Paul H. Somers & Sons Corp.
Mr. & Mrs. Jamie Anderson
Stalnaker
Visiting Angels NNMP
Mr. & Mrs. William O. Vose
Kathryn & Jeffrey Wainscott
Gloria S. Wallace
John B. Wallin
Mr. & Mrs. Thomas M. Watkins III
Robert M. Weekley
Dr. & Mrs. Richard Wenzel
Mr. & Mrs. Richard T. Wilson III
Youth Club of Lancaster County
In Honor of Jane &
Walter Bundy Jr. MD
Rosemarie & Walter Bundy III MD
In Honor of Church of the
Visitations's organist
Dr. David J. Suyes Jr.
In Honor of Rev. David May
Marguerite Odom Bashore
In Honor of Gloria Wallace
Elizabeth Hinton Crowther
In Memory of FR. John D. Boddie
Jane C. Agnor
Angelo's Colonial Pizza Restaurant
Mr. & Mrs. Norbert M. Billey
Mr. & Mrs. Thomas J. Billey, Jr.
Mr. & Mrs. Joseph R. Brinkley
Bristow-Faulkner Funeral Home, Inc.
C. Ben Lennon DDS, Inc.
Mr. & Mrs. Gary R. Cook
Mr. & Mrs. Richard H. Cox
Doc Jones Auto Parts
Mr. & Mrs. Tom T. Hawksworth II
Betty J. Hodge
Mr. & Mrs. Howard Hollingsworth
Hurd's, Inc.
J & W Seafood of Virginia, Inc.
Kathleen Kaufman
Mr. & Mrs. John T. King Jr.
Mr. & Mrs. Thomas M. Lange
Mr. & Mrs. Frank C. Lohr III
John & Carol McCormack
Lynne McMurtrie
William J. Melvin Jr.
Margaret A. Meushaw
Victoria Ann Ministri
Mr. & Mrs. Joseph H. Nolte
Eric & Margaret Nost
Capt. & Mrs. Albert N. Nunn
Robert P. O'Keefe
Mr. & Mrs. Leonor V. Paul Jr.
SMSGT & Mrs. Joseph P. Pearce
(Ret.)
Mr. & Mrs. Jack Petralia
Mr. & Mrs. William R. Puttman Jr.
Mr. & Mrs. Jeter L. Reamy
Robert W. Scherrer, OD
Stephanie K. Selmer
Mr. & Mrs. Thomas R. Shepherd
Mr. & Mrs. Frederick B. Siterding
IV
Carol Ann Smith
Steven G. Forte, DDS Endodontics
Dr. David J. Suyes Jr.
Mr. & Mrs. Wayne L. Thomas
Mr. & Mrs. Charles R. Walsh Jr.
Mr. & Mrs. Robert P. Wilkins
In Memory of Weston &
Bill MacLean
Marchibroda
Mrs. Richard H. Miller &
the Miller Family
In Memory of Jerry McMurtrie
Robert N. McKenney
In Memory of Charles Paul
Mr. & Mrs. H. Craig Stallings
In Memory of Casey Neal Rogers
Robert C. Ashton
EVB Bank
John B. Lewis
Casey Neal Rogers Memorial
Scholarship Fund
In Memory of Janet &
Dick Steelman
Mr. & Mrs. Robert R. Kane
In Memory of Joy &
Howard Straughan
Connie Conley
In Memory of Marie Suyes
Eric & Margaret Nost
In Memory of Marie Suyes
Eric & Margaret Nost
In Memory of Jean Hudnall
W Gerald Hamm
In Memory of Coach Ted
Marchibroda
Mrs. Richard H. Miller &
the Miller Family
In Memory of Jerry McMurtrie
& Bill MacLean
Lynne McMurtrie
In Memory of Coach Ted
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In Memory of Jerry McMurtrie
& Bill MacLean
Lynne McMurtrie
In Memory of Jean Booth
McKenney
Robert N. McKenney
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Howard Straughan
Connie Conley
In Memory of Marie Suyes
Eric & Margaret Nost
In Memory of Jean Hudnall
Mr. & Mrs. Howard E. Barton Jr.
Mr. & Mrs. Peter J. Bruha
Irina H. Burke
Larry J. Dawson
Stuart & Jane Dunaway
Mr. & Mrs. John H. Elliott
Mr. & Mrs. Eugene S. Hudnall Jr.
W Leslie Kilduff Jr.
Mr. & Mrs. Gregory B. Kirkbride
Mr. & Mrs. Paul N. Krop
Lester & Sue Brent
Catharine B. Moore
Northern Gas Company/Northern Neck Gas
Company
Mr. & Mrs. L. Gerald Perks
Mr. & Mrs. Edward R. Pittman
Mr. & Mrs. Travis R. Pittman
Neale E. Sanders
Mr. & Mrs. Donald P. Scott
Charlotte W Swaffin
Mr. & Mrs. Irving L. Talley
June H. Turnage
Alice P. Walker
In Memory of Maria Laqueur
Charles J. Costello
W Gerald Hamm
In Memory of Coach Ted
Marchibroda
Mrs. Richard H. Miller &
the Miller Family
In Memory of Jerry McMurtrie
& Bill MacLean
Lynne McMurtrie
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Dick Steelman
Mr. & Mrs. Robert R. Kane
In Memory of Joy &
Howard Straughan
Connie Conley
In Memory of Marie Suyes
Eric & Margaret Nost
“The location of our new office at the corner of Waverly Avenue and Main Street in Kilmarnock provides outstanding accessibility and visibility for RCCF.”

Bill Vose – Board Chair
Thank you for supporting our mission.

Together. Stronger.

CHESAPEAKE BANK

Paul Sciacchitano, AAMS®
Managing Director – Investments
(804) 435-1636

CHESAPEAKE WEALTH MANAGEMENT

James A. “Alfie” Butts, IV
Trusts & Estates
(804) 438-5588

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