



**3 RIVERS**  
COMMUNITY FOUNDATION



**2025**

**ANNUAL REPORT**

**Where  
Generosity  
Becomes  
Legacy**



# LETTER FROM ABBEY & TARA CEO AND BOARD CHAIR



2025 was a banner year for

**3 RIVERS  
COMMUNITY FOUNDATION**

2025 was a banner year for 3 Rivers Community Foundation. The endowment grew sizably and we distributed MORE. We distributed more grant dollars, more scholarships, and we have more funds staying in Benton and Franklin counties and supporting vital services to people and animals in our community.

The Celebration of Philanthropy has become a premier event, bringing together nonprofits and the community members who care about them so much. The highlight for 2025 was the initial grant from 3RCF Leadership Fund, an endowed fund built exclusively from the donations of 3RCF Board Members and staff. This inaugural grant was given to the Tri-Cities Cancer Center and was meaningful to each of us. We are proud to say that 100% of 3RCF Board Members made a donation in 2025, showing strong leadership that will continue into the future.

In 2025 we expanded our resources by adding a key Office Coordinator role and bringing Erin Waddell onto our team. Her behind the scenes expertise is paying off in spades. We also extend deep thanks to Dave Praino who completed his service on the Board. Dave's dedication and promotion of 3RCF was amazing, he will be missed but his mark stays with the organization.

What you will not see in this report is the hours of donated time, expertise, and experience that this Board pours into the staff and 3RCF. We are sharpening our tools, and we have big goals for the future. If you have suggestions for us, our door is open please let us know. If you are not sure where to start with your own philanthropic goals, we are here to be your partner.

Benton & Franklin counties are better when we all come together, join us.

# BOARD OF DIRECTORS & STAFF

## BOARD

|                    |                                 |
|--------------------|---------------------------------|
| Randy Aust         | Lori McCord                     |
| Blanche Barajas    | Mike Miller                     |
| Susan Coleman      | Shawn Murrow                    |
| Uby Creek          | Dave Praino                     |
| Don "Mark" Gerboth | Kathy Ruggles, Board Vice Chair |
| Becky Grohs        | Randy Taylor                    |
| Wayne Jenkins      | Bonnie Walter                   |
| Candice Jones      | Tara Wiswall, Board Chair       |

## STAFF

Abbey Cameron, CEO  
Kelsi Gardner, Program Manager  
Erin Waddell, Office Coordinator

## EMERITUS BOARD MEMBERS

|               |                           |
|---------------|---------------------------|
| Dale Burgeson | Sharon Rhodes             |
| Kat Lawrence  | Deena Smith               |
| Colleen Lloyd | Rella Reimann (1944-2022) |
|               | Tim Anderson (1956-2024)  |

## MISSION STATEMENT:

As your local community foundation, we create opportunities for perpetual charitable giving in Benton and Franklin counties to support nonprofits now, and in the future.

## VISION STATEMENT:

To be recognized as a trusted philanthropic leader in the local communities we serve through the delivery of quality donor services, impactful grants and scholarship programs, and bold initiatives that address community needs.

## COMMITMENT TO COMMUNITY STATEMENT:

### WE REPRESENT

the whole community and endeavor to serve everyone with fairness and compassion.

### WE ACKNOWLEDGE

this includes marginalized groups in our community that need our support.

### WE STRIVE

to be open-minded, kind, and respectful and to avoid being unintentionally exclusive.

### WE CONTINUOUSLY LEARN AND GROW

to meet our community's needs.

3RCF maintains voluntary accreditation through the Council on Foundation's National Standards



# THE COMMUNITY ENDOWMENT

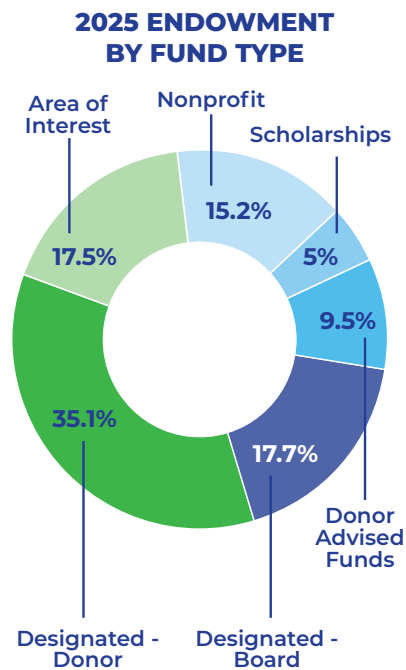
## 3 RIVERS COMMUNITY FOUNDATION

3RCF was established in 1999 with the goal to create a permanent community endowment that grows over time to support the needs of Benton and Franklin counties charitable organizations. 3RCF is honored to steward this permanent asset, on behalf of our donors, for the long term benefit of Benton and Franklin counties.

| FOUNDATION ASSETS SNAPSHOT (5 YEARS) |             |             |             |              |              |
|--------------------------------------|-------------|-------------|-------------|--------------|--------------|
|                                      | 2021        | 2022        | 2023        | 2024         | 2025         |
| <b>ENDOWMENT</b>                     | \$7,478,694 | \$6,724,652 | \$8,964,167 | \$10,787,079 | \$13,262,930 |
| <b>OTHER ASSETS</b>                  | \$331,524   | \$597,089   | \$650,537   | \$483,058    | \$419,226    |
| <b>TOTAL</b>                         | \$7,810,218 | \$7,321,741 | \$9,614,704 | \$11,270,137 | \$13,682,156 |

The endowment comprises approximately **50 funds**, established by donors or organizations. The total pool is invested and overseen by the 3RCF Board of Directors, and **each fund makes a charitable distribution each year** in the form of a **grant or scholarship**. This perpetual structure ensures that each donor's wishes are followed, during their lifetime and beyond.

For more information on how these donor-established funds support our community, look for 3RCF's Impact Report, planned to be released later this year.



# WAYS TO GIVE

In addition to endowed funds, 3RCF offers donor services in which donations are held for a shorter time before being distributed for community benefit per the donors' wishes. This may include **anonymous giving**, processing **Qualified Charitable Distributions** from a traditional IRA/401K, or processing **gifts of appreciated stock** for local nonprofits.



ANONYMOUS GIVING



QUALIFIED CHARITABLE DISTRIBUTIONS



GIFTS OF APPRECIATED STOCK

# ESTABLISHING YOUR FUND

Establishing a fund at 3RCF is personal and simple. Community members come to 3RCF with ideas about organizations or issues they care about. These ideas may be broad or specific, and may begin now, or as part of their will or estate plan.

Through conversations a charitable plan is crafted, which may include more than one type of fund or charitable tool. Planned gifts may be made permanent by endowing them, or may pass-thru 3RCF to immediately benefit nonprofit organizations.

Ask your CPA or Investment Advisor about the tax benefits available to maximize your charitable giving over one or multiple years. Then work with 3RCF to implement your plan and see the community benefit.

**YOUR CHARITABLE GOALS**



**CUSTOM TOOLS**



**GIVING NOW OR LATER**



**BIG COMMUNITY IMPACT**

Contact the 3RCF office at [office@3rcf.org](mailto:office@3rcf.org) or 509-735-5559 to schedule an informational charitable planning session.

# CELEBRATION OF PHILANTHROPY

PRESENTED BY



3RCF's premier event is an annual celebration of giving and the donors who make it possible.



# ANNUAL GRANTS

Through an extensive review process, these grants are awarded based on applications received and reviewed by the 3RCF Board of Directors. For a list of the nonprofits that received grants in each sector, visit [www.3rcf.org](http://www.3rcf.org).

|                                                  |                  |
|--------------------------------------------------|------------------|
| <b>ANIMAL WELFARE</b>                            | <b>\$ 9,141</b>  |
| <b>CONSERVATION</b>                              | <b>\$ 4,000</b>  |
| <b>ART &amp; HISTORY</b>                         | <b>\$ 35,000</b> |
| <b>BUILDING COMMUNITY / OTHER</b>                | <b>\$ 22,500</b> |
| <b>DEVELOPMENTAL DISABILITY SUPPORT</b>          | <b>\$ 26,800</b> |
| <b>EDUCATION</b>                                 | <b>\$ 25,660</b> |
| <b>YOUTH</b>                                     | <b>\$ 46,000</b> |
| <b>FOOD INSECURITY &amp; BASIC NEEDS</b>         | <b>\$ 67,700</b> |
| <b>HEALTHCARE</b>                                | <b>\$ 40,900</b> |
| <b>HOUSING &amp; SHELTER</b>                     | <b>\$ 12,500</b> |
| <b>SAFETY, SUPPORT, &amp; JUSTICE</b>            | <b>\$ 50,500</b> |
| <b>SUBSTANCE ABUSE RECOVERY &amp; PREVENTION</b> | <b>\$ 13,000</b> |
| <b>MENTAL HEALTH</b>                             | <b>\$ 18,800</b> |



These application-based grants total **\$372,201**. In addition, 3RCF distributed **\$365,724** to nonprofits on behalf of our donors and fundholders. This is a total impact in 2025 of **\$738,225**. For more details, look for our Impact Report later this year.

## CREATING A LASTING IMPACT

These endowed funds create the backbone of the permanent community endowment managed by 3RCF, in perpetuity.

*\*denotes new fund established in 2025.*

## AREA OF INTEREST FUNDS

For donors who want to support a particular cause and have 3RCF select organizations to support

- Family Health and Wellness Foundation – Gartner Child Assistance Fund
- Henrietta & Marshall Finney Fund for Children’s Issues
- Jean F. O’Sullivan Fund for the Arts
- Lauren Adams & Shawna Reeves Fund for All Animal Lovers
- Richard D. Smith & Elaine G. Chapman Conservation Fund
- The Burnham Endowment for the Developmentally Disabled

## DESIGNATED FUNDS (Board Discretion)

These unrestricted funds are directed by the 3RCF Board of Directors to the areas of greatest need in our community.

- 3RCF Leadership Fund
- 3RCF Operating Endowment Fund
- Cressy Lambert Fund for Benton & Franklin Counties
- Dennis J & Metta Marie Fife Fund for Benton & Franklin Counties
- Mary Lynne Peters Fund for Benton & Franklin Counties\*
- Rella Reimann Fund for Benton & Franklin Counties
- Richard D. Smith & Elaine G. Chapman Fund for Benton & Franklin Counties
- Victor & Julia Epperly Fund for Benton & Franklin Counties

## DONOR ADVISED FUNDS

Donor Advised Funds, or DAF’s allow donors maximum charitable flexibility supported by 3RCF’s knowledge of local needs. These donors direct grants to organizations of their choice each year.

- A Brighter Future - Mike and Debbie Trader Donor Advised Fund
- Andy & Steffanie Smith Fund
- Edith Bishel Fund for the Blind & Visually Impaired
- Edward R. Siciliano Donor Advised Fund
- Fulton Family Fund\*
- Joy & Bob Vosburgh Animal Fund
- Madison Taylor Fund
- Mark & Deena Smith Fund
- Rich & Janet Stevens Fund\*
- Steven Ball Memorial Fund

## DONOR DESIGNATED FUNDS

These donors have named an organization to receive an annual distribution from their fund, in perpetuity.

- Daisy Craddock Fund for Children’s Developmental Center
- Daisy Craddock Fund for Columbia Basin Dive Rescue
- Daisy Craddock Fund for Mid-Columbia Libraries - Benton City Branch
- Daisy Craddock Fund for NW Public Broadcasting
- Daisy Craddock Fund for Richland Public Library Foundation
- Daisy Craddock Fund for Safe Harbor
- Daisy Craddock Fund for the Kadlec Foundation
- Daisy Craddock Fund for Tri-Cities Chaplaincy
- Dolly Richendrfer Fund for Benton Franklin Humane Society
- Family Health And Wellness Foundation Fund - Supports Tri-Cities Chaplaincy, Children’s Developmental Center, The Children’s Reading Foundation of the Mid-Columbia, Grace Clinic, Safe Harbor Support Center, Support Advocacy and Resource Center, and Tri-Cities Cancer Center Foundation
- Family Health And Wellness Foundation Fund – Supports Columbia Basin Veterans Center, Benton Franklin Recovery Coalition, KPD Foundation
- Henry W and Wayne H Smith Fund for Academic Link Outreach
- J&J Roop Community Fund for Benton Franklin Humane Society
- J&J Roop Community Fund for WSU Master Gardeners Program
- J&J Roop Community Fund for Historical Society of Carroll County
- J&J Roop Community Fund for Johnston County Historical Society
- JJ’s Place Fund for Kadlec NICU
- Kirk A. Holmquist Designated Fund for Meals on Wheels
- Lauren Adams Fund for Watson’s Paws for the Cause
- Northwest United Protestant Church Fund for Jefferson Elementary\*

# BUILDING A STRONGER NONPROFIT COMMUNITY

Nonprofit endowment funds help local organizations build long-term financial stability by providing a reliable source of income and future reserves. 3RCF provides investment oversight, financial administration, and reporting, allowing nonprofit leaders to remain focused on serving the community.

## NONPROFIT ENDOWMENT FUNDS

- Children’s Developmental Center – Capital Improvements Fund
- Children’s Developmental Center – Endowment Fund
- Columbia Ability Alliance Endowment Fund
- Downtown Kennewick Development Endowment Fund
- Elijah Family Homes Endowment Fund
- Generational Care Endowment Fund
- Leadership Tri-Cities Endowment Fund
- Mid-Columbia Ballet Endowment Fund
- Mid-Columbia Mastersingers Fund (non-endowed)
- Mid-Columbia Symphony Endowment Fund
- Princess Theatre Endowment Fund
- The Children’s Reading Foundation Endowment Fund
- Women Helping Women Tri-Cities Educational Endowment Fund
- Women Helping Women Tri-Cities Program Endowment Fund
- Women Helping Women Tri-Cities Operations Endowment Fund

## FISCAL SPONSORSHIP AND PASS THRU FUNDS

We are honored to support these partners:

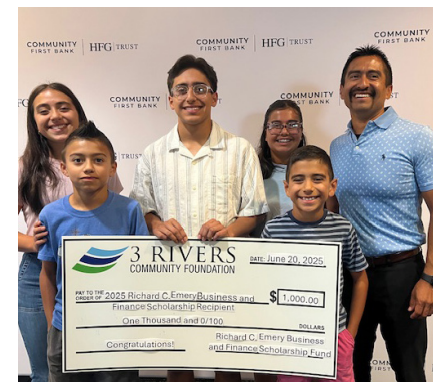
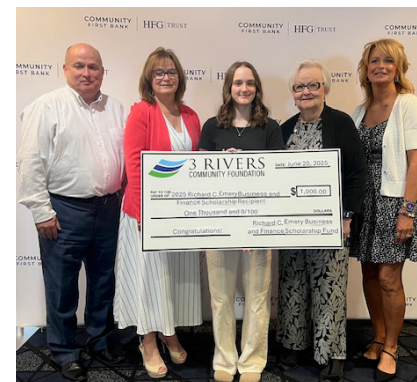
### Fiscal Sponsorship:

- Cavalcade of Authors
- Circle of Hope
- DOE Science Bowl
- Tri-Cities Engineer Week
- Kennewick Public Arts Fund
- Pasco Chamber – Cultivating our Futures Fund

# SCHOLARSHIP AWARDS

The permanent structure of an endowment extends to scholarships, allowing donors to make a gift that generates scholarship awards year after year. 3RCF offers unique flexibility and support for scholarships, helping donors support the academic success of students across our community.

- Babcock Services Scholarship Fund
- Clarence Martin Jr. Memorial Scholarship\*
- Clay Wick Memorial Scholarship for Bass Musicians\*
- Cocoa Morris Memorial Scholarship Fund
- Erin Steinert Memorial STEAM Scholarship\*
- Gabe Morris Memorial Scholarship Fund
- Jim Noland Memorial Scholarship Fund
- Mike McClure Memorial Scholarship
- Pamela & Scott Woodward Conservation Scholarship Fund
- Richard C. Emery Business and Finance Scholarship Fund
- Richland Fire and Emergency Services Scholarship
- The Glenwood Scholarship\*
- Thomas E. Jones Memorial Scholarship for Science and Engineering
- Victor and Jean Sands Memorial Scholarship for Oboe and Strings
- Virgie Robinson Memorial Scholarship



These scholarships provided critical academic support for 24 students totaling **\$34,200** in 2025. Each scholarship is customized to the donor’s intent, helping students achieve their goals and creating impact for years to come.



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Kennewick, WA 99336

**WE MANAGE CHARITABLE  
ASSETS WITH DILIGENCE  
AND CARE, ALWAYS  
KEEPING THE LONG-TERM  
BENEFIT OF OUR COMMUNITY  
AT THE FOREFRONT**

**[www.3RCF.org](http://www.3RCF.org) | (509) 735-5559**