

CONNECT

Empowered Health

Dr. Jessica Schneider, CEO, Empowered Health, pg. 18

Personalized Medicine and Patient Connection

HOW A LOCAL DOCTOR'S PERSONAL EXPERIENCE REDEFINED HER VISION FOR HEALTHCARE

PLUS: The 30-year success story of a local favorite

sponsored by:

**COMMUNITY
FIRST BANK**

HFG | TRUST

OCTOBER 2024

Photo by Spotted Fox Digital Marketing



Disclaimer: Any articles included in this publication and/or opinions expressed herein do not necessarily reflect the views of Community First Bank and HFG Trust but remain solely those of the author(s). The advertisements contained within this publication are not endorsed or recommended by Community First Bank and HFG Trust. Therefore, Community First Bank and HFG Trust may not be held liable or responsible for business practices of these companies.

© 2024 COMMUNITY FIRST BANCORP

MAGAZINE CONTRIBUTORS

CONTENT

Matt Ward

Marketing Communication Specialist
Community First Bank & HFG Trust

Eric Pearson

Chief Executive Officer
Community First Bank & HFG Trust

Shelby Simmelink

Marketing Team Lead
Community First Bank & HFG Trust

Danielle King

Director of Branch Banking
Community First Bank & HFG Trust

Megan Nichols, CFP®

Financial Advisor
Community First Bank & HFG Trust

Antoinette Burnside

Product Manager
Community First Bank & HFG Trust

Mike Robinson

Residential Specialist
Retter & Company
Sotheby's International Realty

Kevin Lewis

President & CEO
Visit Tri-Cities

Rob Lalonde

Owner
360 Automotive & Repair

Jeremy Karmy

CEO and Infrastructure Architect
Devfuzion

DESIGN

Mark Palazzo

Multimedia Specialist
Community First Bank & HFG Trust

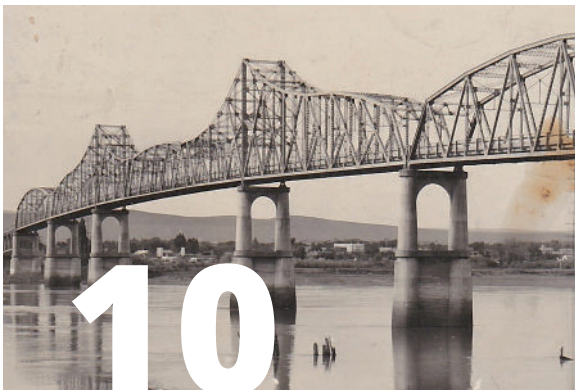
Spotted Fox Digital Marketing

Photography
**Where Noted*

IF YOU ARE INTERESTED IN
CONTRIBUTING TO *CONNECT*,
PLEASE EMAIL US AT
MARKETING@COMMUNITY1ST.COM



5



10



18



25

INSIDE THIS ISSUE

- 3 **LETTER FROM THE EDITOR**
- 4 **NOTE FROM THE CEO**
- 5 **TRI-CITIES TREASURE**
- 10 **HERO HIGHLIGHT:
CAROLYN JONES' STORY IN THE TRI-CITIES**
- 14 **ROUNDTABLE DISCUSSION**
- 18 **PERSONALIZED MEDICINE
AND PATIENT CONNECTION**
- 22 **BURNSIDE BAKERY**
- 23 **FEATURED HOME**
- 25 **CELEBRATING EXCELLENCE:
THE RICHARD C. EMERY SCHOLARSHIP**
- 26 **BANKERS CARE**
- 27 **ECONOMIC UPDATE**

LETTER FROM THE EDITOR

| Matt Ward, Editor

From Farmland to Flourishing

Each year, I spend a fair chunk of the summer gathering information, conducting interviews, and doing research before I even consider attempting to tell the stories of the individuals and businesses that are featured in Connect Magazine.

This year, I spent some of that time refamiliarizing myself with the history of the Tri-Cities. Some of the things I stumbled upon were things I knew; some were things I was learning for the first time.

In my lifetime, there has always been a distinct connection between Kennewick, Richland, Pasco, and the surrounding area. At times, it can be difficult for even the most seasoned Tri-Citian to know which of these cities they are currently in; yes, I'm talking about Gage Boulevard.

For me, and many others around my age, it can seem impossible that there was a time when that wasn't the case. As recently as 85 years ago, it wasn't. What we now call the Tri-Cities was a trio of small farming communities with a combined population of just over 6,000 people, and the distance between the towns was far greater than it is today.

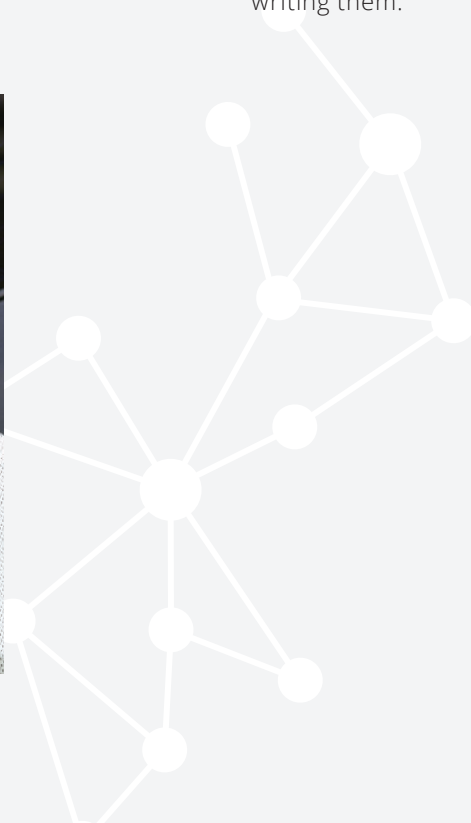
In the early 1940s, everything changed. The Tri-Cities began a rapid expansion, and for the most part, it never really stopped. US Census data and the Washington State Office of Financial Management show that the population is still booming, adding almost 125,000 more people since the beginning of the new millennium.

The expansion of the Tri-Cities over the last 80 years has created a unique cultural and economic region, fueled by transplants and the money from government projects and contractors.

The eight decades of population growth and government money infused into our local economy have created the perfect environment for businesses like Bruchi's Cheesesteaks and Subs and Empowered Health to thrive; and Tri-Citian Carolyn Jones has been here to witness it all.

As we put together the stories in the pages ahead, I was reminded of how lucky we are to live in this community, no matter where we come from.

For you, the reader, I hope you enjoy the stories we tell in this issue of Connect Magazine as much as I enjoyed writing them.



A NOTE FROM THE CEO

Eric Pearson, CEO, Community First Bank & HFG Trust

The Benefits of Partnering With a Local Financial Institution

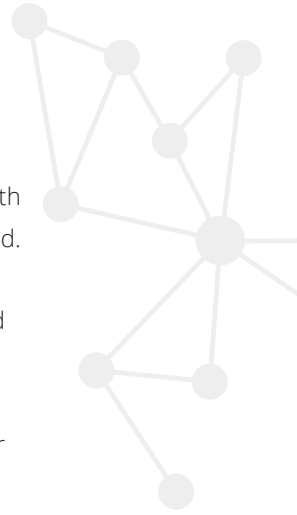
In today's fast-paced world, where technology often overshadows personal interactions, the value of working with a local financial institution has never been more pronounced. As businesses and individuals alike navigate their financial landscapes, local institutions like Community First Bank and HFG Trust offer a range of benefits that larger, impersonal institutions may lack. Here's why opting for a local financial institution can be a strategic and advantageous decision for your financial needs.

One of the standout benefits of working with a local financial institution is the level of personalized service you receive. Local companies prioritize building relationships with our clients. Unlike larger, national institutions where customer service can feel impersonal and transactional, local financial institutions invest time in understanding our clients' unique needs and goals. This personalized approach means you're more likely to receive tailored advice and solutions that align with your specific financial situation.

Local financial institutions are deeply invested in their communities. We often support local businesses, sponsor community events, and contribute to regional development projects. By choosing a local provider like us, you're not only benefiting from their services but also helping to strengthen the local economy. Companies like ours reinvest their profits into the community, fostering a cycle of growth and prosperity that benefits everyone.

Local financial institutions typically offer more flexible solutions compared to their larger counterparts. Whether it's a business loan, a mortgage, or a personal financial product, institutions like us are often more willing to work with you to find a solution that fits your needs. We have the flexibility to make decisions locally and quickly, which can be a significant advantage when you need financial services that are both timely and customized.

Trust is a crucial factor in financial relationships, and local institutions excel in this regard. Knowing that you're working with a company that has a vested interest in your community



can provide a greater sense of security. We have a reputation to uphold within the community, and our success is directly tied to our ability to provide excellent service and build lasting relationships with our clients.

Contrary to what some might believe, local financial institutions often offer a level of convenience that matches, if not exceeds, that of larger institutions. We provide modern digital banking services, including mobile apps and online account management, making it easy to handle your finances from anywhere. Additionally, local branches provide more personalized in-branch service, which can be a significant convenience.

For small- and medium-sized enterprises, local financial institutions are invaluable partners. We understand the local business climate and are more inclined to offer support tailored to the unique challenges and opportunities faced by businesses in the area. This local knowledge and commitment can be a crucial factor in securing loans, lines of credit, and other financial products essential for business growth and sustainability.

Choosing to work with a local financial institution like us brings a host of benefits that can significantly impact your financial well-being and contribute positively to the community. From personalized service and flexible solutions to community support and enhanced trust, we offer compelling reasons to make us Your Financial Partner for Life. As you consider your financial options, remember that the value of local expertise and community commitment can be a game-changer for your financial future.

TRI-CITIES TREASURE:

How Three Decades Shaped a Local Icon

by Matt Ward



Mike Scott, Owner

Photography by Spotted Fox Digital Marketing

Since 1994, Bruchi's Cheesesteaks and Subs has been serving high-quality, freshly made food throughout the Tri-Cities. Though the first store was built in Spokane, Bruchi's quickly expanded to the Tri-Cities with a shop on the corner of Highway 395 and Vista Way in Kennewick. Today, there are six Tri-Cities locations that cover the entire community.

In total, Bruchi's Cheesesteaks and Subs has 19 locations in Washington, Idaho and California. Bruchi's thrives with a menu built to be made fresh for every order. Each store even bakes their own bread each day.

"We make everything from scratch," owner Mike Scott explained. Dressing, croutons, everything that we can make."

When the first Kennewick store opened, Bruchi's featured a limited menu of sandwiches and cheesesteaks, but over the last 30 years, the menu has expanded to include burgers and salads as well.

"We learned that if you're taking a carload of people to lunch, somebody in the car almost always wants a burger," Scott stated.

Burgers and salads have been staple items for years, and they are now the two top selling categories for the store, propelling increased sales figures, and increasing the restaurant's prominence in the Tri-Cities.

Bruchi's stores are not technically franchises, instead opting for a licensee model. Thus, each Bruchi's store is able to tailor its menu to the trends of its local clientele as opposed to being pinned down to a single menu. The Tri-Cities locations were the first Bruchi's locations to serve burgers. After seeing the success brought by that new menu item, burgers were added to the menu in the Spokane market as well.

The Tri-Cities market has often been the place where a number of menu

items have been added first. This includes when they began selling beer.

"We started [selling] beer at Louisiana [Street] next to Costco, and it was really kind of an experiment," Scott recalls. "We saw enough [demand] to make it worth our while. I personally like a cold beer with a cheesesteak. I just think it's a great pair. So that's how it came about."

They included their own private-label Bruchi's Beer with a special price, originally selling for just 99 cents for a pint. The price has risen over time, but you can still order a cold Bruchi's Beer for just \$1.99.

The origin of Bruchi's Beer is a closely held secret. Some have been so brazen in trying to find out the secret origin that they have offered money to employees to divulge the secret.

"That's classified," Scott stated boldly. "It's private labeled for us, but not once has anybody ever been told."

Selling beer brings a number of challenges. There is the matter of space for storage, refrigeration and serving. There are also a number of regulations that can create headaches. One such challenge is a requirement that at all times there needs to be someone on duty who is state certified to pour beer, challenging a business that is often partially staffed with employees below the legal drinking and serving age.

“WE MAKE EVERYTHING FROM SCRATCH. DRESSING, CROUTONS, EVERYTHING THAT WE CAN MAKE.”

Though there have been a number of additions to the menu, there have also been some subtractions. Some items have been removed for low sales, but some items with a cult following have also been cut. Such was the fate of the Reuben sandwich at Bruchi's.

Throughout the years, Bruchi's has seen a number of sandwich shops come and go. Subway, Quiznos, Graze, and Jersey Mike's have all taken their own spaces across the Tri-Cities. This kind of continuous competition might make some business owners worry,

Building a Local Institution

Mike Scott is the son of an Air Force pilot. As a child, Scott remembers living in eight states before reaching high school age. The family moved so much that he and his siblings were all born in different states, Mike in South Dakota, his brother in Georgia, and his sister in Texas.

The family found their final destination in Spokane, when Scott's father was named the Squadron Commander at Fairchild Air Force Base. Scott attended

high school in Medical Lake and continued his education at Eastern Washington University (EWU) in nearby Cheney.

After graduating from EWU, he took a sales job with Proctor and Gamble, and he later worked for American Hospital Supply (AHS). While working for AHS, he covered a massive sales

“WE FRAMED IT, DID ALL THE DRYWALL, LAID ALL THE FLOORING, AND BUILT ALL THE COUNTERS.”

“What happens is, as an operator, you have to look at how many we are selling,” Scott explained. “No other sandwich had corned beef. It's the only thing we put Thousand Island dressing on, the only reason we had sauerkraut, and the only reason we had rye bread.”

but Bruchi's has enjoyed success throughout the market, regardless of the competition. Scott attributes Bruchi's ability to combat pressure from competitors to the quality of their product and their ability to keep menu prices lower for that success.

3 RIVERS COMMUNITY FOUNDATION
Celebrating 25 years
and \$10 million in local giving.

Give to the local causes
you care about.
Create a custom plan
that lasts forever.

www.3rcf.org

region, including Washington, Oregon, Montana, and Alaska, requiring him to spend a lot of his time traveling.

Eventually, Scott and a friend from high school were looking to start a business. At the time, Scott was still working for AHS. His friend, Bruce Greene, worked for a popular downtown restaurant and bar in Spokane.

The pair, along with another friend, had spent hours theorizing what they would do if they opened their own business. Scott had an interest in restaurants, and the others already worked for a restaurant. To open their own was a natural choice, and from there, Bruchi's Cheesesteaks and Subs was born.

"[Greene's] father was an East Coast guy from Delaware who actually came up with the initial recipes," Scott recalled.

They opened the first Bruchi's location in Spokane in 1990. The store was a small, 200-square-foot space at the intersection of Francis Avenue and Nevada Street. The cooktop of the original store was a residential stove with flat-top pans.

After a few years, Scott left Spokane to open a new Bruchi's location in Kennewick, leaving Greene to operate in the Spokane market. He chose a

former service station on the corner of Highway 395 and Vista Way to place his new shop. Scott and a partner did most of the work to convert the building into their new store. The pair pulled out the service station's garage-style doors, jackhammered the concrete of the shop floor, and pulled the old plumbing lines. From there, it was time to start building.

"[We] framed it, did all the drywall, laid all the flooring, and built all the counters," Scott remembers.

They were able to complete the construction without borrowing any money to get it off the ground and opened the doors in July of 1994. A few months later, the duo opened a store in Yakima.

"That kept us both really busy for the next four or five years," Scott explained. "My partner, he is from Southern California. His kids were all going to play collegiate tennis, so they moved to California for better coaching and better opportunities. So, I bought him out at that time."

Scott ran the two stores on his own and began looking to open a third. He found space in an up-and-coming commercial development along

Gage Boulevard, near the newly constructed Costco.

Around the same time, Scott was contacted by Money Tree about his first Tri-Cities location. The financial services chain was interested in the location off Vista Way, and they made a considerable offer to purchase the building. With the money from the transaction, Scott purchased a building not far away, along Kennewick Avenue near Yelm Street, and moved his operation to a new home.

Over the next 10 years, Bruchi's would grow, adding stores on Burden Boulevard in Pasco, Jadwin Avenue in Richland, and Edison Street in Kennewick, while also moving the Gage Boulevard store down the street near the intersection of Gage and Steptoe Street.

The Burden Boulevard store was the first Bruchi's location to feature a drive-through window, something that Scott was initially worried about. His concerns were centered on the speed at which the store could produce orders in a drive-through operation and whether menu items would be too messy to eat in the car.

Scott even worked with his brother's father-in-law, a cardboard engineer,



on a box design that could mitigate messiness. The top of the box could be unfolded and hung around the customer's neck, routing any falling pieces of food into the box. They even pitched the idea to operators at Safeco field, but the device never made it past the prototype phase.

In 2022, the Kennewick Avenue store was on the move once again, moving about a block up the street near Highway 395. The newer locations feature patio seating and a drive-

through. The previous Kennewick Avenue store was the only one in the Tri-Cities that did not have a drive-through.

Earlier this year, Bruchi's added a new store to the Tri-Cities, its first addition in nearly a decade when they built the shop on Edison Street. The new store was built on Court Street and 20th Avenue in Pasco, opening the doors to the public for the first time in June.

Looking Ahead

Bruchi's celebrated 30 years in the Tri-Cities in July. With six locations across the Tri-Cities, there is a Bruchi's nearby no matter where you are in town, with few exceptions.

There is one location Scott has his eye on if he does decide to add another store to his collection. That area is on Duportail Street between Queensgate Drive and Keene Road, but that's only if the situation is right for his business. He says the challenges with constructing a commercial building today are far greater than they were in 1994.

After his 30 years at the helm of Bruchi's in the Tri-Cities, Scott knows that he won't be able to continue to lead the community staple forever. In fact, he didn't even think he would be able to maintain the business for as long as he has.

"I only thought I'd do it for two or three years," he recalled. "I never thought it would be as long as it has, but I have really enjoyed it. It's been a good business."

He knows that someday he will have to retire, but he hasn't started to put a succession plan in place quite yet. He and his wife plan to return to Spokane in retirement, though he will be close enough to stop by his shops when he is in town.



HERO HIGHLIGHT

● ● ● ● ● by Matt Ward



NAVIGATING CHANGE: Carolyn Jones' Story in the Tri-Cities



Carolyn in her teenage years enjoying a horseback ride.

What is now known as the Tri-Cities (Kennewick, Richland, and Pasco), was a destination for many people during or after World War II. Prior to the war, the towns that became the Tri-Cities were much different: they were smaller, the distances between them was greater, and there certainly were no plans for a Chick-fil-A.

While Carolyn Jones may not have been born in the Tri-Cities, her family's roots have been planted near the intersection of the Columbia and Snake Rivers longer than most can claim today.

She was born in 1932 in Walla Walla, though she will tell you that's only because that was where the closest hospital was at the time. She was the family's third and final child and the only girl. At the time, her family was living in housing provided to railroad workers along the Snake River. She started her

schooling in a one-room schoolhouse when she was barely 5 years old.

The family remained there until moving onto farmland on the outskirts of Kennewick when Carolyn was six. The town was a small agricultural town built around the irrigation system, and almost all of the luxuries we enjoy today hadn't even been considered. The growth

because the Columbia was too cold," she reminisced. "So, we used to go down to boat and play in the Snake River more so than the Columbia."

Significant changes to the population, landscape, and culture were about to set the Tri-Cities on a new path that would change the trajectory of the region in the decades to come.

“ PEOPLE WERE POURING INTO TOWN BECAUSE OF HANFORD. THEY WERE LOOKING FOR HOUSING; THEY WOULD LIVE IN BARNS, CHICKEN COOPS, ANYTHING THEY COULD FIND FOR SHELTER. ”

spurred by the Manhattan Project, the Hanford Nuclear Reservation, and Columbia Basin irrigation project had not yet begun.

“We didn't have a swimming pool and learned to swim in the irrigation water, the Columbia River, or the Snake River

A Town Transformed

As many locally know, the Tri-Cities area has been on a steady arc of growth. When Carolyn first moved to Kennewick, the combined population of the three towns was roughly 6,000, supported by just one hospital in Pasco.

In the '40s the expansion began with the construction of the Naval Air Station in Pasco and Hanford just north of Richland, drawing thousands of sailors, workers, and their families to the area. The jobs created by these projects flooded the area with new residents. Carolyn remembers those days well.

"People were pouring into town because of Hanford," she recalled. "They were looking for housing; they would live in barns, chicken coops, anything they could find for shelter."

The Tri-Cities needed to construct housing, amenities, and businesses to keep up with the new boom in demand. Some of the early projects include quality-of-life improvements, like a community swimming pool in Kennewick, and new local businesses and shopping centers, like the Uptown in Richland and Columbia Center Mall.

By 1950, that population had exploded to more than 42,000, nearly double that of nearby Walla Walla, and by 1955, both Kennewick and Richland had built their own hospitals.

Though the area hasn't seen the population increase nearly 500% in a 10-year span since, there have only been two decades since 1950 in which the population grew by less than 20%. With the continual inflow of new residents, the Tri-Cities have been forced to constantly evolve over the last eight decades. Though she

spent several years going back-and-forth between Western Washington and Alaska, Carolyn witnessed a majority of the growth the Tri-Cities has undergone.

In Kennewick, the growth of the city often meant that farmlands would be converted into new neighborhoods, business, and even Sanders Field, where residents enjoyed Minor League Baseball games and outdoor entertainment from 1950 until 1974.

Outside of the first year of schooling, which she completed before moving to the Tri-Cities, Carolyn completed the entirety of her schooling in Kennewick

schools. She even recalls her homeroom class in junior high being held in a repurposed shower in one of the school's locker rooms.

Carolyn fondly remembers spending the 12 years with many of the same classmates. During high school, her parents moved to nearby Burbank, and they wanted their daughter to join them,

but she was intent on finishing her schooling with the classmates with whom she had grown so close.

"At the time, my parents were running a mom-and-pop grocery store out in Burbank," she said. "I didn't want to change schools. My mother and I had a disagreement... She thought I could go to Columbia High. I had been with these kids for 13 years, and I didn't want to change."

Carolyn would finish her senior year of high school while living with a family in Kennewick during the weekdays and spending her weekends with her family until graduating from Kennewick High School in 1949.

Carolyn married her first husband in March of 1950 after meeting during a short stint at Kinman Business University in Spokane. The couple had their son, Robin, in December of that year but then divorced shortly after.

"We were both too young," she explains. "He couldn't comprehend acquiring a college education and having a wife and child. So he chose education over us. He kind of abandoned us."

In 1952, Carolyn began her first job as an admitting clerk at the newly built Kennewick General Hospital, where she worked for a short time before moving on to a clerk position with General Electric in Richland.

Expanding Horizons

At the age of 21, she determined it was time to continue her education, enrolling at Washington State University in Pullman. While she was away for the school year, her son lived with her parents. During that time, her parents relocated to Alaska to help build cabins with a friend in the construction industry.

While at WSU, Carolyn met a student from Alaska in her dormitory. The classmate's mother was also living in Washington to lessen the impacts of arthritis during the winter months. As the school year drew to a close, Carolyn joined her classmate, as well as the classmate's mother, on a journey along the Alcan Highway to Alaska, where she would be reunited with her son.



Carolyn Jones doing volunteer work at the Museum at Keewaydin.

Carolyn recalled, "The day we arrived, this little two- to three-year-old came out and said, 'Are you my mother?' That crushed me, and I said quietly to myself, 'You'll never ask that again.'"

She decided to put her education on hold to dedicate more time into raising her son. Carolyn started in Alaska where she took a job as a bookkeeper with the Homer Electric Association, a rural electric cooperative that was working to bring electricity to parts of the Kenai Peninsula in southern Alaska.

Carolyn returned to Washington for a short time, settling in the Seattle area before returning to Alaska with her brother and a friend. She would marry her second husband in 1957 while in Alaska.

"He was a do-it-yourself homesteader," she said. "He made a pretty good husband."

The couple would once again relocate back to the contiguous 48, this time landing in Bellevue. Though they were based in Bellevue, the family did spend some time in Alaska, as Red, Carolyn's second husband, worked seasonally on commercial salmon and king crab boats. In November of 1961, he was lost at sea along with his fellow crew members.

Carolyn quickly returned with her son to Bellevue, where her son could enjoy a higher quality education than was available in Alaska at the time.

Returning Home

Not long after, her father returned to the Tri-Cities after a series of health issues. Carolyn also returned to the Tri-Cities with her son.

"[My parents] had raised my son so much that I moved back to Kennewick from [Bellevue]," she explained. "I wanted to get my son with my father,

who was his grandpa. Grandpa was in poor health. He had had a heart attack, and he was limited in his activities. I wanted my son to be exposed to his grandpa again."

Carolyn began her career with Battelle, getting her foot in the door in the typing pool and working part time while her son, Robin, was in high school. Typists in the typing pool were tasked with converting handwritten materials into typed documents. She would eventually move on to be a fill-in secretary. She would continue with Battelle for the rest of her professional career.

In 1965, Carolyn revitalized her education, finishing her second year of college at Columbia Basin College.

Once settled back in the Tri-Cities, she reconnected with a classmate and friend, John Jones. The pair would get married and have Carolyn's second son, Jonathan.

Her husband operated a farm, growing Bing cherries on five acres in Kennewick. The couple looked into purchasing land toward the outskirts of town to move their cherry farm, but after only a few short years of marriage, Jones' husband passed away suddenly at the age of 37.

"It was the beginning of cherry harvest in June of 1968" she recalled. "Him being 37, it was just overnight. We didn't know why he died so suddenly... The Department of Agriculture wanted to do an autopsy because he had sprayed the cherries."

Jones was once again left to raise her boys as a single mother. She continued working at Battelle as a secretary. She also pushed forward with her schooling through Central Washington University, taking night classes from professors who traveled down from Ellensburg to teach junior- and senior-level classes.

She would finish her undergraduate degree at the age of 50.

In 1995, she began her retirement, receiving some extra incentives from Battelle during the company's first downsizing.

A New Chapter

"After retirement, things really changed for me," Jones explained. "For the first time in my life, I could volunteer at something that wasn't paid work or to make a living."

After decades of raising her sons as a single mother, completing her education, and working to support her household, Jones found herself with a newfound surplus of free time. She embraced this opportunity by immersing herself in volunteer work, which soon became a deeply fulfilling and enriching part of her life.

Jones began her volunteer journey with a friend who introduced her to the Museum at Keewaydin, where she devoted her time to various projects for the museum and the East Benton County Historical Society. Her initial task involved clipping obituaries from newspapers, which she meticulously organized and stored in three-ring binders. This meticulous work laid the foundation for the museum's efforts to preserve local history.

As technology advanced, the museum began converting its records into digital formats. Jones eagerly adapted to this new phase, helping to digitize the obituaries she had painstakingly compiled. Her dedication extended to producing oral history recordings, ensuring that the stories and voices of the past were preserved for future generations.

Jones' passion for volunteering did not stop there. She also dedicated her time to the Sacajawea State Park Interpretive Center, where she found joy in leading tours for school children. "I really enjoyed that," she explained, her enthusiasm evident. The interpretive center hosted an annual Museum Day each year, a highlight for Jones and the community. Alongside park rangers and other volunteers, Jones guided groups of 10 to 12 students through the museum and special outdoor exhibitions and demonstrations.



Jones and her friend, Dottie, meeting two Canadian travelers at Sacajawea State Park. The travelers were canoeing the Columbia River from British Columbia to the Pacific Ocean.

Her interactive tours brought history to life for young minds, fostering a sense of curiosity and appreciation for their heritage.

In addition to Museum Day, Jones volunteered in a similar capacity when sternwheel river cruises docked at the park in Pasco. She welcomed visitors with her warm demeanor and extensive knowledge, providing guided tours that showcased the rich history and natural beauty of the region. Her contributions were not just about sharing facts but about creating memorable experiences for all who visited.

Jones' commitment to volunteerism extended beyond the projects themselves. She formed lasting friendships with fellow volunteers and

park rangers, creating a strong sense of community. Her work at the museum and the interpretive center allowed her to stay active, engaged, and connected to the place she called home.

Volunteering became more than just a way to fill her time; it became a source of pride and fulfillment. Through her efforts, Carolyn Jones left an indelible mark on the institutions she served and the countless lives she touched. Her story is a testament to the power of giving back and the profound impact one person can have on their community.

Retirement and Beyond

Carolyn Jones lived in the same condo near Canal Drive in Kennewick for over 50 years, a testament to her deep roots in the community. Recently, she moved into a senior independent living community in Kennewick, a transition that marked a new chapter in her life. Despite the change, her connection to her family remains strong. Her sons no longer live in the Tri-Cities, but they maintain a close bond with their mother. Her oldest son travels from Yakima nearly every week to help with maintenance and to spend quality time with her.

At the age of 92, Jones still drives, though she admits she doesn't often travel far or spend much time on the freeways. Her independence and

resilience are a testament to her enduring spirit and determination.

Carolyn Jones' life story is a rich tapestry woven with threads of family, community, and service. From her early days swimming in the Snake River and navigating the changes brought by the Manhattan Project, to her dedicated years at Battelle and her impactful volunteer work, Jones has witnessed and contributed to the transformation of the Tri-Cities.

Her legacy is not just one of personal resilience but of community enrichment. Through her volunteer efforts at the Museum at Keewaydin, the East Benton County Historical Society, and the Sacajawea State Park Interpretive Center, Jones has played a crucial role in preserving the history and heritage of the region. Her commitment to educating and engaging others, especially young students, has helped foster a deeper appreciation for the Tri-Cities' unique past.

As she enjoys her well-earned retirement, Carolyn Jones' story continues to inspire. Her life is a powerful reminder of the importance of community involvement and the lasting impact one person can have through dedication and service. The Tri-Cities have grown and changed in countless ways over the decades, but the contributions of individuals like Carolyn Jones ensure that the region's rich history and vibrant spirit endure. Her journey is a testament to the power of perseverance, the joy of giving back, and the strength of community bonds.

ROUNDTABLE DISCUSSION

Local experts weigh in on the forces impacting our area's leading industries.



AUTOMOTIVE

by Robert LaLonde, 360 Automotive & Repair

As the owner of a modern automotive repair shop, I have found that the automotive industry is extremely challenging and rewarding at the same time. With all the advances in technology, it requires a large capital investment for the necessary equipment and tools as well as continuous training to keep up with new technology that is constantly coming out. Vehicles are very complex and can be very frustrating to diagnose at times. However, being able to diagnose and repair them correctly is extremely rewarding. This segment will focus on three areas to provide a brief insight into the industry.

TRENDS AND INNOVATIONS

Vehicles are extremely advanced, and the manufacturers are continuously adding more and more bells and whistles. These features include artificial intelligence (advanced driver assistance system, in-car experiences such as Google Assistance and Siri®, autonomous driving, etc.). These enhancements have improved the driving experience as well as safety. In addition, there is a huge push for the electrification of vehicles and a lot of legislation requiring manufacturers to produce vehicles that do not use traditional fuel sources. This initiative will have pros and cons that will drastically affect the industry. Both independent shops and service departments at dealerships will face a lot of obstacles that they will need to overcome. These obstacles include internal infrastructure to accommodate servicing vehicles, training, and equipment expenses.

EMPLOYEES

Finding qualified professionals is not an easy task. You can't just hire an employee and put a wrench in their hand anymore. Training is more pertinent now than ever. They need to have the knowledge and some hands-on experience. With older vehicles still being on the road as well as new vehicles, technicians need to wear several "hats" these days. To service vehicles, they need to be HVAC technicians (heating and air conditioning), electricians (power, grounds, continuity, voltage, and ohms), plumbers (cooling, hydraulic, and fuel systems), IT (computers and data communication), as well as have traditional "nuts and bolts" mechanical aptitude.

As an owner, I have only had two employees that have resigned since starting the company nine years ago. If you create a positive working environment, engage with them, and provide them with a good salary, they feel appreciated and respected. This truly has been the reason for our company's success. In a nutshell, if you take care of your employees, they will take care of you and your customers.

CUSTOMERS

Customers used to be able to perform work on their own vehicles. Even in today's world, it's not that they don't have the ability to do so, it is just cost prohibitive after they purchase the necessary tooling to do so. When I first got into the industry over twenty years ago, I constantly heard concerns about the cost to perform repairs and the value of doing so. Even though we still hear that today, it's not so much about the value as it is cost. Most customers understand that it is very expensive to run a modern automotive repair shop. In my opinion, customers are willing to pay the price if they receive quality repairs and good service. It's like going to a doctor: they understand it will be expensive, but they are usually okay with it if the results match the cost of services.

In addition, if a customer is informed in simple terms to help them understand the repair process and everything involved in doing so, they are usually very understanding and appreciate the complexity of the process and what it takes to repair a vehicle properly.



TRAVEL/HOSPITALITY

by Kevin Lewis, President & CEO, Visit Tri-Cities

Fueling Transformational Growth

There is an uncommon pulse of positive energy in the Tri-Cities. We live in a place where flowing waters, golden hills and fertile vineyards are the backdrop to inspiring stories of triumph and resilience.

In a world sometimes overshadowed by negativity and discord, the power of generating positive impact is critical to the success and vitality of our communities. As the destination marketing organization in the region, Visit Tri-Cities is a catalyst for optimism, influence, and meaningful action.

Tourism creates a positive economic cycle in our communities as visitors infuse millions of dollars into local businesses each year. These revenues flow through our community, supporting jobs, lowering taxes, stimulating opportunities and enhancing our quality of life. With an over-arching purpose to help our communities achieve their goals, Visit Tri-Cities leverages the power of travel revenues and travel inspiration to fuel transformational growth.

A recent study of one of Visit Tri-Cities' 2024 advertising campaigns identified an impressive \$184 : \$1 return on ad spend (ROAS). ROAS measures the hotel revenue earned for each dollar spent on advertising. These numbers do not include additional visitor spending

for entertainment, food, recreation, etc. Meanwhile, a study released by Destinations International this year concluded that every \$1 spent promoting a destination generates an average of \$8 in additional tax revenue for the community.

Those are significant returns to a community, and these economic impacts trigger other significant benefits that go well beyond business and tax revenue. Over 5,800 people in the Tri-Cities earn their livelihood from the tourism industry. The work they do provides even more opportunities for friends and neighbors who hold jobs in other industries that support hospitality businesses – think health, construction, finance, legal, and other professional services. Tourism and hospitality businesses also provide access to entertainment and recreational opportunities that simply wouldn't be available without the revenue from visitors.

As the visitor economy churns, it transforms locations into destinations – places where people want to visit, live, work, play and invest. Our organization acts as a bridge that connects people to places – allowing them to explore, celebrate, consider and appreciate the unique attributes of the place we call home. Flowing through our diverse communities is a stream of unique

stories, cultures and experiences that inspire and reward the spirit of discovery in each of us.

Transformational opportunities are available at our wineries and vineyards. Refreshing activity happens on, in and along the rivers. The unique aspects of history and science in our destination provide intriguing opportunities for discovery and unique venues for contemplation and consideration. Signature events like the new IRONMAN 70.3 and World Horseshoe Pitching Championships, and established events like the Water Follies and Benton County Fair & Rodeo serve as catalysts for transformation in our communities. These kinds of experiences foster active lifestyles and a culture of collaboration and innovation.

Sometimes, when we are so close to a situation, we can overlook the rewards of discovery and rejuvenation found right in front of us. We invite you to celebrate and participate in the dynamic influence travel has in driving our economy, cultivating vibrant communities and forging connections. Toast the wineries. Savor the food. Consider the past and seek out the future. Let the passion and friendliness of our people move you and the spirit of exploration expand your horizons. The journey of discovery is refreshing, and the most important quest is to discover what's in you.



CYBERSECURITY

by Jeremy Karmy, CEO and Infrastructure Architect, Devfuzion

Navigating the Cybersecurity

Landscape: The Dual Role of AI

The cybersecurity landscape is in a state of constant flux, evolving with the rapid advancements in technology. As managed cybersecurity providers, like Devfuzion, strive to protect sensitive data and maintain the integrity of customer systems, the role of Artificial Intelligence (AI) has become increasingly significant. Let's delve into how AI is reshaping the cybersecurity industry from two contrasting perspectives: the malicious innovations by threat actors and the defensive advancements by security professionals.

The Rising Threat: AI in the Hands of Cybercriminals

AI's transformative potential extends to cybercriminal activities, offering threat actors unprecedented capabilities to launch sophisticated attacks. One of the primary ways AI is exploited by cybercriminals is through the automation of tasks that previously required significant manual effort. This includes the automation of phishing attacks, where AI algorithms can generate highly personalized and convincing emails at scale, increasing the likelihood of success.

Moreover, AI-powered malware and ransomware are becoming more prevalent. These malicious programs can adapt to evade traditional security measures, learning from the defenses they encounter to become more effective over time. For instance, AI can enable malware to alter its code on-the-fly, bypassing signature-based detection methods and making it harder for security systems to recognize and block them.

Another concerning development is the use of AI in deepfake technology. Cybercriminals leverage AI to create realistic but fake audio and video content, which can be used to impersonate individuals and manipulate

victims. This type of attack poses significant risks to both personal and corporate security, as it undermines trust in digital communications and can lead to severe financial and reputational damage. The Tri-Cities area has started to see an uptick in this specific tactic where the cybercriminals are taking audio from social media accounts sounding like friends and family (or, in the commercial space, accountants and vendors) asking for money to be transferred.

The Defensive Frontier: AI-Powered Cybersecurity Tools

While AI provides new tools for attackers, it also equips cybersecurity professionals with innovative solutions to detect and mitigate threats. AI-driven security tools are becoming essential components of modern defense strategies, offering enhanced capabilities in threat detection, analysis, and response.

One of the key benefits of AI in cybersecurity is its ability to analyze vast amounts of data quickly and accurately. AI algorithms can sift through network traffic, system logs, and other data sources to identify patterns indicative of malicious activity. This allows for the early detection of threats that might go unnoticed by human analysts. Machine learning models, for example, can recognize anomalies in user behavior that suggest a compromised account, enabling swift intervention before significant damage occurs.

AI also plays a crucial role in automating incident response. In the event of a security breach, AI-powered systems can rapidly contain and remediate the threat, minimizing the impact on the organization. By automating routine tasks, such as patch management and threat hunting, AI frees up security professionals to focus on more complex and strategic aspects of cybersecurity.

Furthermore, AI enhances the predictive capabilities of cybersecurity systems. By analyzing historical data and identifying trends, AI can forecast potential threats and vulnerabilities, allowing organizations to proactively strengthen their defenses. This predictive aspect is particularly valuable in the context of zero-day vulnerabilities, where the ability to anticipate and prepare for unknown threats can make a significant difference in the overall security posture.

Balancing the Scales

The integration of AI into the cybersecurity landscape highlights a crucial dynamic: while AI empowers both attackers and defenders, the balance of power can be tipped by the effective and ethical use of technology. Organizations must invest in AI-driven security solutions while staying vigilant by training employees about the evolving tactics of cybercriminals.

AI is a double-edged sword in the cybersecurity realm. It introduces new challenges as threat actors leverage their capabilities to launch sophisticated attacks. Simultaneously, it offers robust tools for detecting, analyzing, and mitigating threats, significantly enhancing the defensive measures of organizations. The key to navigating this landscape lies in understanding and harnessing AI's potential while staying ahead of the adversaries who seek to exploit it.

A Quick Plan for Protection

- Invest in AI cybersecurity tools
- Enlist the help of a Managed Security Service Provider
- Train employees to spot potential threats
- Analyze digital requests (phone, email, text messages) that have a sense of urgency
- Inspect email links
- Check a sender's email address
- Be skeptical of requests for personal information
- Don't hesitate to report suspicious activity to your IT department and/or Law Enforcement



HOUSING MARKET

by Mike Robinson, Residential Specialist at Retter & Company Sotheby's International Realty

The Tri-Cities region, encompassing Pasco, Kennewick, Richland, and West Richland, is currently experiencing a unique real estate landscape. As of now, approximately 800 homes are on the market in these cities. To understand the implications of this number and the broader trends at play, let's delve into various facets of the market.

Current Housing Inventory

The current inventory of around 800 homes is significantly lower than the historical average of approximately 1,500 homes. This reduction in available homes is noteworthy, as it represents about half of what is typically seen in the market. This deviation from the norm raises questions about the underlying factors driving this trend.

Factors Contributing to Low Inventory

One of the primary reasons for the reduced number of homes for sale is the reluctance of potential sellers to list their properties. Many homeowners are hesitant to sell because they currently hold mortgages with interest rates below 3%. Given that current interest rates are around 6%, moving to a new home would likely mean taking on a much higher interest rate. This significant increase in borrowing costs is a deterrent for many, especially those who secured historically low rates during the past decade.

Impact on Home Prices

The scarcity of homes has a direct impact on home prices. For properties under \$500,000, the market is still experiencing a healthy appreciation rate of 3% to 5% annually. This steady rise in prices indicates strong demand relative to the limited supply. In the mid-range market, between \$500,000 and \$800,000, prices have remained relatively stable, reflecting a balance between supply and

demand. However, for homes priced over \$800,000, there is a noticeable softening in prices. This segment of the market is more affected by the reluctance of potential step-up buyers who do not want to lose their existing low-interest loans.

Current and Future Interest Rates

The prevailing interest rate for a standard 30-year, fixed-rate mortgage is currently in the middle 6% range. While this is higher than the historically low rates seen in recent years, there is potential for these rates to decrease. The Federal Reserve has indicated that there might be some easing of rates towards the middle of fall. If this occurs, it could have significant implications for the housing market.

Advice for Potential Buyers

Given the current market conditions, potential buyers face a strategic decision: Should they wait for lower interest rates or purchase now? If interest rates soften, the market is likely to see an increase in sales as more buyers enter the market. This surge in demand would further reduce inventory levels and potentially drive prices up at a rapid pace. Therefore, the best strategy for buyers might be to purchase now at current prices and refinance later if and when rates decrease. Many lenders are offering low-charge or no-charge refinancing options, which could provide a financial advantage in the future. There is a phrase within the industry that rings true: "Date the rate, marry the house."

It is understandable to be concerned about rising interest rates. However, trends show that rates are influenced by market and economic performance. While waiting might seem appealing in hopes of lower rates, it could result in higher home prices and increased competition. By purchasing for their future, buyers can secure their desired property and

potentially benefit from refinancing opportunities down the line.

Emerging Trends

Two notable trends are shaping the Tri-Cities real estate market. First, there is an increase in the availability of entry-level homes priced between \$350,000 and \$400,000. These homes are not only affordable but also located in desirable areas, making them attractive to first-time buyers and families. This shift is significant, as such homes were scarce just a few years ago.

Second, there is a growing trend of parents and grandparents financially assisting younger family members with down payments and closing costs. This support extends to interest rate buydowns, making homeownership more accessible for the next generation. The motivation behind this assistance is often a desire to ensure that children and grandchildren do not have to live in less desirable rental properties. This intergenerational support is playing a crucial role in sustaining demand in the market.

Conclusion

The Tri-Cities real estate market is currently characterized by low inventory, stable to appreciating home prices, and a cautious outlook on interest rates. Potential buyers and sellers must navigate these dynamics carefully. For buyers, acting now and considering refinancing options later could be a prudent move. Sellers, on the other hand, may continue to benefit from strong demand, particularly in the entry-level and mid-range segments. As market conditions evolve, staying informed and adaptable will be key to making the most of opportunities in this unique real estate landscape.



PERSONALIZED MEDICINE AND PATIENT CONNECTION:

HOW A LOCAL DOCTOR'S PERSONAL EXPERIENCE DEFINED HER VISION FOR HEALTHCARE *by Matt Ward*

A local Tri-Cities medical practice is offering a more personalized approach to treating patients. Breaking the mold of the traditional insurance-based healthcare used by a vast majority of providers, Empowered Health Institute uses a membership model, one that is unlike any provider in the Tri-Cities.

Dr. Jessica Schneider opened the doors to Empowered Health Institute in April of 2019. At Empowered Health, Schneider and her fellow medical providers are using precision medicine, taking care of their patients' current health issues as well as developing a plan to proactively tackle potential future issues.

Passion Ignited

Schneider was born and raised in Richland, where her family had resided since her grandparents moved to the area for a new career opportunity. She attended Richland schools and graduated from Hanford High School. Her passion for the medical field began in high school after an illness led to a hospital stay, emergency surgery, and a subsequent follow-up procedure.

"I remember laying on a stretcher, being

raced through the halls, and feeling awful," Schneider recalled. "The place that the patient sits where there's so much uncertainty, they don't know who to ask questions, who to trust, what's happening to your body, and what they are going to do to you."

Following that experience, she decided to pursue a career in medicine. It not only shaped her future career path but

their patient can make all the difference in the world."

After completing high school, Schneider began her undergraduate coursework at Washington State University, where she graduated summa cum laude with a Bachelor of Science in Biochemistry. She then advanced to medical school at the Medical College of Wisconsin (MCW) in Milwaukee.

I RECOGNIZED NOT ONLY THAT THE SCIENCE OF MEDICINE IS INTERESTING, BUT THE IMPACT AND RELATIONSHIP THAT A DOCTOR CAN HAVE WITH THEIR PATIENT CAN MAKE ALL THE DIFFERENCE IN THE WORLD.

also provided her with a model of the care, connection, and compassion she aimed to offer her future patients.

"One of my doctors had such a big impact on me. He was so encouraging," she explained. "Every time he would come into the room, I would feel 10 times better. So, I recognized not only that the science of medicine is interesting, but the impact and relationship that a doctor can have with

Over the next four years, she would focus much of her time developing a broader knowledge of medicine and honing her skills. She quips that she wasn't always aware of what was going on in the world around her during that time.

"Those were some of the hardest and the best years of my life," Schneider recalled. "When you're in medical school, the rest of the world stops... Your head is down

in what's happening, which is good. We want our doctors focusing."

After completing her coursework at MCW, she remained in Milwaukee for her residency, a stage of medical training that spans between three and seven years after medical school where a doctor can gain supervised, hands-on training in a particular medical specialty. Schneider chose to focus on internal medicine for her residency.

The Healthcare Model, Reimagined

While completing her residency, Schneider found a niche in integrative medicine that piqued her interest. She became intrigued by the idea that healthcare doesn't always have to be limited to pharmaceuticals and surgery.

"Maybe there's a place for lifestyle changes, and in certain scenarios,

evidence supports acupuncture, physical therapy, chiropractic, or supplement use," she explained.

It's not that there is no place for pharmaceuticals and surgery, but an attentive provider may be able to help a patient steer clear of those remedies with a combination of alternative care methods.

After completing her residency, Schneider stayed in Milwaukee and worked for a large medical group for a few years. By this time, she had called Milwaukee home for nearly a decade, and she began setting her sights back on the Tri-Cities, where her family still lived.

"[The Tri-Cities] community has been my home my whole life," She explained. "I have a very close-knit family... My family is still here and I'm very close to my brother, and that was a big draw."



Dr. Paul Monié and Dr. Jessica Schneider.

When she left Washington to attend medical school, Schneider had always hoped to return home at some point in her career, and she was ready for that return. It didn't take long for her



“ Partnering with Community First Bank has been seamless. From our initial consultation to finalizing our business and investment plans, Cassandra’s **expertise** and **dedication** have made every step smooth and stress-free. Her personalized approach and keen understanding of our needs have turned what could have been a daunting process into an outstanding experience. We are incredibly grateful for Cassandra’s support and professionalism. **Thank you, Cassandra, for helping us achieve our goals with such ease and confidence!** ”



to find and fill an opening with Kadlec in Richland, bringing her back to the Tri-Cities.

To that point, she had expanded her medical education and training, including a fellowship in Integrative medicine through the University of Arizona and training through the Institute of Functional Medicine at Cleveland Clinic. She was honing her skills in precision medicine, but she was often not able to take the time to practice it in full with her patients. She grew frustrated working under the umbrella of the large medical group, and she yearned to infuse her expansive, specialized medical knowledge into her practice.

“Primary care being done under the umbrella of these large hospitals is becoming more and more problematic,” Schneider explained. “It’s problematic for patients. You are waiting for an hour to get into your 15-minute appointment. It’s problematic for the doctors.

They’re being told you need shorter and shorter visit times. You need to do more paperwork in those visit times to meet requirements set by the health insurance companies, and at the end of the day, it’s the doctors and the patients that are really suffering in this model.”

Schneider envisioned building personal connections and providing the kind of care she sought for her patients. However, she found it challenging to address and correct these issues within a large medical group. Frustrated by the limitations that prevented her from fully practicing lifestyle medicine and developing meaningful relationships with her patients, she was motivated to seek change.

“You can’t do that when you have a 15-minute visit,” she explains. “Honestly, it’s even hard in 30 minutes. You need more time to engage and to learn what makes a patient tick and why they might be motivated to make a change or not.”

Building to Entrepreneurship

Dr. Schneider determined that carving out her own path would allow her the freedom and flexibility to care for her patients the way she wanted to.

At Empowered Health, patients subscribe to a membership model. They pay a monthly membership fee, in lieu of paying per individual visit.

“We don’t bill insurance directly for the interactions that happen within the clinic,” Schneider detailed. “It’s great for the patients because they know what they’ll be charged every month. There are no hidden fees. There’s no co-pay for visits. Anything that we order - labs, medications, imaging - that still runs through the normal insurance models.”

For Schneider, building a business would be a new adventure. Not knowing where to start, she started at the end, writing what she would need upon opening the doors, and she worked backwards from there.

One of the challenges Schneider faced as she built Empowered Health was finding experienced medical professionals to join her in her mission.

“I will say that getting qualified medical providers is probably one of the biggest challenges that we’ve had,” she recalled. “Hiring doctors is hard. You want a good fit... In this industry, customer service and bedside manner is everything.”

Schneider found a pair of providers to round out her practice: Dr. Paul Monié and Nurse Practitioner Haley Scellick.

Monié is board-certified in Family and Sports Medicine, and Scellick is a board-certified Advanced Registered Nurse Practitioner with a master’s in nursing from Gonzaga University.

“Both of the medical providers that we’ve hired are outstanding,” Schneider said. Their patients love them, and their bedside manner is amazing.”

One trait Schneider deemed vital in her search for providers is curiosity, a trait that both Monié and Scellick embody. As a team, all three routinely do continued research on topics that may impact their patients and share their findings with their fellow providers. Schneider sees the ongoing professional curiosity as a sign that the providers who work for her are not reaching a stage of burnout, an issue that commonly plagues medical professionals.

The team also shares ideas as they relate to one another’s patients. This gives each individual the opportunity to use the collective knowledge of their team to help their patients thrive in their health journey.

“The three of us meet twice a month,” Schneider said. “We sit down, and we talk about cases. We help each other problem solve, and we get each other’s advice.”

Providers at Empowered Health work with fewer patients than many primary care physicians, giving them more time to focus on their patients.

“Because of the way our clinic is operated, we take care of a smaller volume of patients than the average doctor,” Schneider explained.

“The average doctor... is taking care of anywhere from 2,000 to 5,000 patients [per] provider. We do not go above 400 [patients] per provider.”

A Healthcare Journey with Empowered Health

Empowered Health is known as a precision medicine clinic. The precision medicine they practice isn't typical reactionary care. The team at Empowered Health is equipped and qualified to deal with issues as they arise, but their main focus is preventative, proactive, highly personalized, and precise.

Schneider, Monié, and Scellick aren't keen on dictating care to their patients. They prefer to provide their patients with the data they gather and offer options for their patients to choose from.

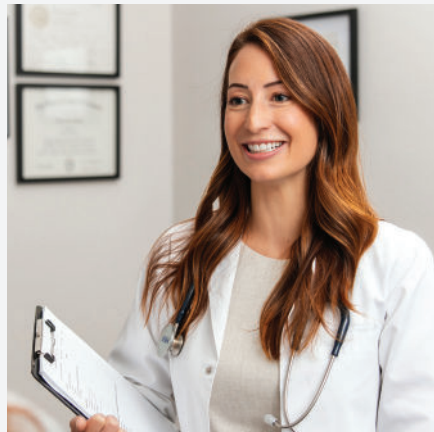
"When you come in and work with us, your plan and what we are going to be talking about, all the things we're going to be doing is not going to be... exactly what someone else is doing."

Schneider acknowledges that the health plans she shares with patients are based as much on medical information as it is on what the patient's capacity for change is.

When a patient onboards with Empowered Health, they begin their journey with an orientation on how the clinic works, where they can access their information, and how they can best utilize the clinic. That is followed by an initial 360-degree assessment to gather detailed information about their current health and their goals.

The next step is a follow-up visit where the patient and their personal physician will build a comprehensive health plan to address any current health issues and prevent future health concerns before they start.

The plan created between patient and doctor will encompass more than just



any specific health factors discovered during the initial assessment. The healthcare plan will also include what lifestyle factors could help the patient maintain their health in the long term, including diet, exercise routine, and personal connections.

Patients also gain access to a patient portal, where they can raise questions and concerns anytime. A core practice of the providers at Empowered Health, is to respond to messages in the online portal within 24 hours, 365 days a year. This allows patients to address minor issues and questions quickly without the delay of waiting for a typical appointment to address concerns.

The internet has brought knowledge to our fingertips, but people can become anxious when they research medical symptoms and conditions online. The medical providers at Empowered Health don't frown upon their patients seeking answers online. Schneider says that she enjoys that her patients take that level of initiative in their care.

"First of all, we love that," Schneider says. "Knowledge is power, and yes, there is inaccurate knowledge on the internet. I think again this is where the relationship is the foundation. If there's

a trusting relationship, they're not afraid to bring information forward because they know they won't be dismissed... We invite that conversation."

These conversations can help both the doctor and their patient navigate what is true or not and whether it really applies to the patient. It can also be a learning opportunity for the clinic.

Looking to the future, Schneider anticipates growing the footprint of Empowered Health, beyond just the number of patients they are able to serve.

"We are growing out of our current space," she explained. "We have plans to move into a new building. We want to triple our openings for patients and continue to serve this community."

She envisions a future where primary care is less reliant on an insurance-based model. Primary care would be a more proactive and personalized service under a membership, while larger issues and emergencies would be handled by the larger hospital systems and insurance companies, better suited to catering to the urgent cases that arise.

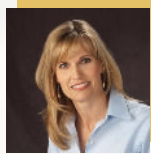
"I think that first-line primary care is just like getting your oil changed," she says. "You don't expect your car insurance to pay for your oil change and the maintenance on your car. You expect them to be there when you have an accident and there's something larger that needs to be taken care of. I think this is the shift that we are going to see with primary care in our country, a little bit more relationship-based, taking care of things at that first level between the doctor and patient in the membership model."

BUTTERSCOTCH FUDGE

Fall is my favorite time of year. Cooler temperatures, crisp mornings, and the smell of baked goods provide a comforting atmosphere. Fudge is very versatile in that it stores and freezes well (wrap in wax paper, followed by tin foil in an airtight container) and is perfect when participating in cookie exchanges or when you just want to have something on hand when friends and loved ones stop by. This Butterscotch Fudge recipe is more forgiving than other fudge recipes if you are making fudge for the first time.

Nutrition facts

1 piece: 64 calories, 2g fat (2g saturated fat), 2mg cholesterol, 29mg sodium, 10g carbohydrate, (9g sugars, 0g fiber), 1g protein.



Antionette Burnside
Product Manager
Community First Bank & HFG Trust

Ingredients

Butter, 1 teaspoon plus 2 tablespoons, divided
 Sugar, 1 ¾ cups
 Salt, ½ teaspoon
 Chopped Walnuts, ½ cup, toasted*
 Butterscotch Chips, 1 package (10 to 11 ounces)
 Evaporated Milk, ¾ cup
 Miniature Marshmallows, 2 cups
 Maple Flavoring, 1 teaspoon

**You can substitute your favorite nut. I prefer hazelnuts.*

Directions

1. Line an 8-inch square pan with foil and grease the foil with 1 teaspoon of butter; set aside.
2. In a large saucepan, combine sugar, evaporated milk, salt, and the remaining 2 tablespoons of butter; cook and stir over medium heat until the mixture comes to a boil. Boil for 5 minutes, stirring constantly.
3. Remove from heat; add the marshmallows, butterscotch chips, nuts and maple flavoring. Stir until marshmallows and chips are melted. Spoon into the prepared pan. Let stand until set.
4. Using foil, lift the fudge out of the pan. Discard the foil and cut the fudge into 1-inch squares. Store in an airtight container at room temperature.



CAN LOCKING THE DOOR BRING YOU MORE CUSTOMERS?

The safety of your customers' data is paramount. By building detection & response capabilities to **shut out threats**, you **gain the confidence** of your customers, which opens the door to creating more rewarding relationships for all.

THAT'S HOW YOU CAN **GROW YOUR BUSINESS** WITH DEVFUZION



WWW.DEVFUZION.COM

HOME FEATURE



Devoted Builders LLC is a local family-owned and run custom home builder that operates throughout the entire Columbia Basin. Justin Carroll is the lead in the field for owners (and parents) Fred and Rosemary Giacci. The family team is also represented by owners of Referred Real Estate, Jennifer Cowgill and Jessica Johnson, both daughters of the Giacci's.

Devoted Builders is proud to partner with Community First Bank at beautiful Sundance Estates, located in south Richland just off Columbia Park Trail. Sundance Estates is a community that offers custom home lots with amazing views and convenient access to shopping, dining, and so much more!

Devoted Builders LLC

509-727-5536

www.devotedbuilders.com



“OUR FAMILY HELPS YOU, AND YOUR FAMILY, CREATE THAT SPECIAL PLACE YOU WILL LOVE TO CALL HOME.”



*One of Community First Bank's
trusted home builder partners*

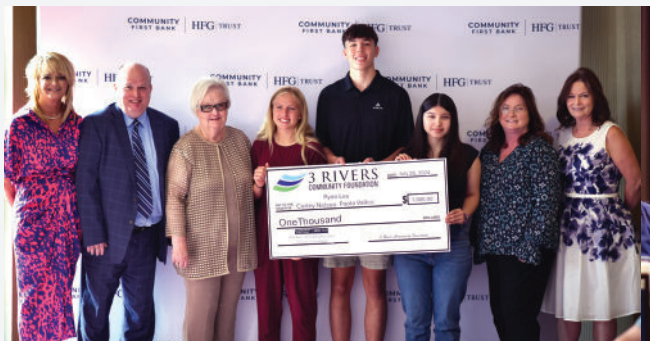


The 3rd Annual Richard C. Emery Scholarship Presentation and Reception Breakfast

The 3rd Annual Richard C. Emery Scholarship of Business and Finance Presentation and Reception Breakfast was held on a beautiful Friday morning in July, continuing its tradition of honoring exceptional students pursuing degrees in business and finance. In its first two years, the scholarship reception was a very intimate gathering for the Emery family and the scholarship recipients, reflecting a close-knit celebration of academic excellence and potential. This year, the event expanded to include a broader circle of benefactors and community leaders who knew Richard Emery well.



Kathy Emery addressing the crowd at the 2024 Emery Scholarship Breakfast.



The Emery Family with Carley Nelson, Ryan Lee, and Paola Valles, three of the 2024 Emery Scholarship recipients.



Abbey Cameron, CEO of 3 Rivers Community Foundation, addressing the crowd at the 2024 Emery Scholarship Breakfast.

The intimate gathering brought together scholarship recipients, their families, benefactors, and community leaders in a celebration of academic excellence and future potential. The event highlighted the hard work and dedication of the students, recognizing their achievements and encouraging their continued pursuit of education and professional growth. The inclusion of additional community members and supporters marked a significant evolution of the event, enhancing its impact and reach.

A significant milestone for the Richard C. Emery Scholarship fund was achieved at this year's breakfast. A generous \$4,800 was raised, demonstrating the community's strong commitment to supporting

higher education. This substantial contribution brings the total fund to approximately \$16,400, ensuring that the scholarship program can assist even more students in the coming years. The increase in funds not only underscores the success of this year's event but also sets a promising precedent for future fundraising efforts. The support of the 3 Rivers Community Foundation has been instrumental in the collaboration and management of the scholarship process, further enhancing the program's reach and effectiveness.

The event's success in raising funds and fostering a supportive community atmosphere bodes well for the future of the Richard C. Emery Scholarship program. With

enhanced financial resources, the program is now better positioned to provide greater support to deserving students, helping them to achieve their educational and career aspirations. As the scholarship presentation and reception breakfast continues to grow, it promises to be an even more impactful and celebrated event in the years to come. The scholarship application window opens annually in January and closes around March, with the review period taking place in the spring for the recipient selection.

To learn more about the Ricard C. Emery Scholarship, visit www.3rcf.org/scholarships

Community First Bank Becomes *by Danielle King* Founding Bank of Bankers Care Initiative

Community First Bank is pleased to announce that we are a founding bank of Bankers Care. You may be wondering, what is Bankers Care and why is this so special? Bankers Care is a voluntary coalition of banks that are committed to supporting the communities where they live, work, and serve. We joined Bankers Care because we believe that banking is more than just a business; it is a service to our clients and to our community.

Originally, Bankers Care was an annual food drive in association with Northwest Harvest and Washington Bankers Association (WBA). However, the WBA and its member banks soon realized that Bankers Care meant so much more than taking in food donations once a year.

Each community in Washington had distinct needs that bankers were eager to address and support. From this realization, Bankers Care expanded to include financial literacy and education programs, volunteerism with local organizations, offering special loan programs aimed at helping underserved parts of the community, and many other things.

At Community First Bank, we exemplify Bankers Care values in many ways. Beyond having several employees volunteer on non-profit boards, we've also arranged multiple events and fundraisers. For example, after the tragic events that took place at Wiley Elementary, we partnered with Quake Family Fun Center to offer park passes to all students and staff of the school. We have also noticed an increase in fraud in our community, especially among our senior citizens. In response to this, we partnered with the Richland Police Foundation to hold fraud education seminars for these valuable and vulnerable community members to help protect them and their finances. Upcoming, our branches will be drop off sites for a Diaper Rally with Soroptimist International, Coats for Kids, and Toys for Tots.

Community First Bank is dedicated to making a positive difference in our community, not only by providing high-quality financial products and services, but also by giving back to those who need it most. We are proud to be the 12th founding bank of Bankers Care, and we look forward to collaborating with other like-minded organizations to amplify our impact. We hope that you share our excitement and enthusiasm for this initiative, and that you will join us in making a positive difference in our wonderful community.

**Interested in ways to partner with
Community First Bank | HFG Trust for other initiatives?
Email marketingdepartment@community1st.com**



**Bankers Care
Founding Bank**



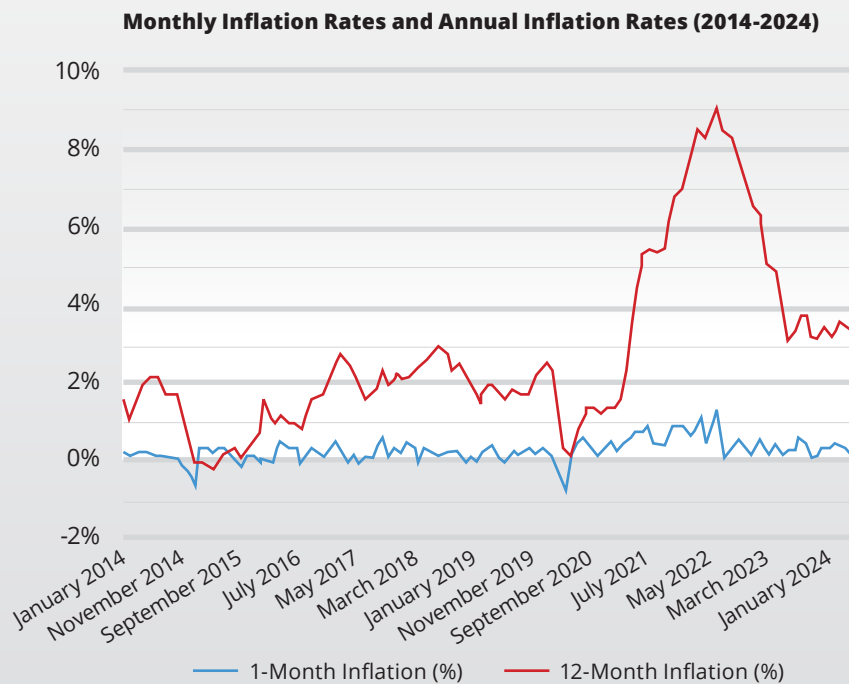
6481 W. SKAGIT AVE. KENNEWICK, WA 99336

ECONOMIC UPDATE

Megan Nichols, CFP®, Financial Advisor, HFG Trust

Economic Update – as of August 13, 2024

In 2024, the U.S. economy has shown a blend of progress, resilience, and challenges. At the time of this writing, recession fears resurfaced following a stock market selloff during the first week of August amidst other economic indicators signaling a slowdown. This downturn comes over two years after the Federal Reserve began raising interest rates to combat inflation, which has been decreasing and stood at 3% in June.



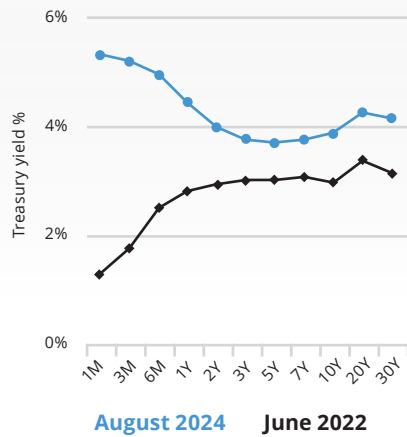
Supply chain disruptions, massive federal spending, and changes in consumer spending behavior resulting from the pandemic, along with the Russian invasion of Ukraine, all contributed to high inflation that peaked at 9.1% in June 2022. To combat this, the Federal Reserve started aggressively raising short-term interest rates. Investors, anticipating an economic slowdown or recession due to these rate hikes, shifted their investments to long-term bonds, increasing their demand and lowering their yields.

This decrease in long-term yields and increase in short-term yields caused an inverted yield curve. An inverted yield curve

occurs when longer term bond yields are lower than shorter term bond yields and is a key recession signal. The yield curve has been inverted since July 8, 2022, which exceeds a record 624-day inversion in 1978 but is showing signs of reversing with the gap narrowing.

An inverted yield curve is bad for economic activity and financial markets, because capitalism works best when there is a positive return for taking more risk with lending and investments further out the curve. Higher short-term yields lift borrowing costs on consumer and commercial loans, while lower compensation for long-term lending discourages risk-taking. Likely as a result, the

Treasury Yield Curve



U.S. unemployment rate has risen over the last year from around 3.5% in mid-2023 to 4.3% in July 2024. Although this rate is relatively low historically, this increase indicates a slowdown in the labor market, reflecting a deceleration in hiring.

Despite these factors, economic growth has been surprisingly resilient this year. GDP growth in the second quarter was reported at an annual rate of 2.8%, up from 1.4% in the first quarter. Consumer spending, private inventory investment, and nonresidential fixed investment were primary drivers in this growth. However, the overall growth rate is a bit lower than previous years, reflecting a softening labor market and economic uncertainties.

The Fed has taken a cautious approach, closely monitoring economic conditions with a focus on inflation and employment metrics. The federal funds rate has remained steady at 5.25%-5.50% since July 2023. Many are calling for rate cuts and feel inflation has made steady progress towards the Fed’s target rate of 2%, with some arguing that a range of 2.5% to 3% might be more appropriate given current economic conditions. Current projections suggest rate cuts will be gradual, with a 0.50% reduction in 2024 expected. In 2025, it is anticipated that the rate will be reduced to approximately 3.00%-3.25% by the end of the year.

Looking forward, economic growth is expected to continue decelerating as the effects of monetary policy take a broader toll and post-pandemic tailwinds fade. Recessions, often identified by two consecutive quarters of decline in real GDP, are a natural part of the economic cycle, and while they can be challenging, they also lead to necessary adjustments and innovations in the economy.





Plasma Pen™

Lift, Tighten & Shrink Excess Skin



Hair Styling | Skin Care | Aesthetics & MORE

What can be treated with Plasma Pen?

- Excess Eye Bags & Eye Lids
- Crow's Feet
- Lip & Forehead Lines
- Crepey Neck & Décolleté
- Pigmentation
- Skin Tags
- Milla / Syringamas
- Warts – Flattened & Raised
- Moles *(with Doctor's approval)*

(509) 735-2744

3180 W Clearwater Ave, H1 Kennewick, WA

Commercial & Residential
Equipment Sales

Service & Maintenance

Fitness Training

(509) 783-8533

3180 Clearwater Ave., O
Kennewick, WA

Serving Tri-Cities
since 2005

@afsathletics



Services we provide:

- ▶ Carbonless forms (NCR's)
- ▶ Weight Tickets
- ▶ Scale Tickets
- ▶ Notebooks
- ▶ Labels
- ▶ Business Cards
- ▶ Stationary
- ▶ Envelopes
- ▶ Letterhead
- ▶ Aluminum Signs
- ▶ Banners
- ▶ Mailing Services

Phone : 509-586-7858

Address : 110 N Cascade Street
Kennewick, WA 99336

Website : www.tricitiesprinter.com

Locally owned and operated.



Your oasis is waiting!



For over 50 years, Homes & Land has helped homebuyers search for their perfect home. With real estate listings and houses for sale across the US and Canada, our goal is to make it easy to find your next new home.

Find us on news stands throughout the region, or visit us online today!

www.homesandland.com

PRSR STD
U.S. POSTAGE
PAID
IMAGEWORKS
53717



For every stage of life.



Reaching your financial goals doesn't have to take up all of your time. Let our team of financial experts manage the details, giving you peace of mind to focus on the important things in life.

Schedule a FREE Consultation Today.

