BB&T Awards Housing Grant

East Tennessee Foundation is proud to announce that it has received a grant of more than $18,000 from BB&T to support its Affordable Housing Trust Fund. In its award letter, BB&T noted that the fund’s “mission to create and maintain affordable housing opportunities for residents of Knoxville is a perfect fit with BB&T’s corporate mission of making our communities better places to work and live.”

“East Tennessee Foundation is excited about partnering with our long-time banking associate, BB&T, on the important issue of affordable housing for our region. In this time when our nation’s focus is on corporate responsibility, we think it’s important to highlight good corporate citizens, and we certainly appreciate BB&T,” said Michael T. McClamroch, East Tennessee Foundation President/CEO.

The Affordable Housing Trust Fund (AHTF), established in 1993, helps to create and maintain affordable homeownership opportunities for low-income households in Knoxville. The Fund provides grants, loans, construction lines of credit, and forgivable loans to nonprofit organizations (and occasionally to for-profit developers) to support new housing construction; rehabilitation, minor repair, or

Continued on page 8

A NEVER-ENDING CHALLENGE

Among hundreds of emails we receive each week was a thank you note from an East Tennessee Foundation (ETF) scholarship recipient that read as follows: “...Growing up in a home of abuse, poverty, and drugs, statistically, I should not even be finishing high school, especially with plans of attending college. Thankfully, when I was little, I told myself that I had to be different because I knew God had a different plan for me. It was then that I set goals for myself to someday reach my dream of going to college and showing everyone that no matter what kind of life he or she has, he or she has the opportunity to make it better. I would like to thank you from the bottom of my heart for helping me make this dream come true ... Thank you so much for providing me with the opportunity to make my dreams come true and to help others just as you have helped me.”

As you might imagine, it is a never-ending challenge for us at the Foundation to convey to all our varied constituencies the depth of the impact that ETF has on our region. Just how we change lives for the better sometimes takes some explaining. Well, the same is true when it comes to explaining the breadth and scope of all that we do at ETF. In this issue of Connections, you will find a sampling of the wide variety of the work that we do for our region every day.

From Affordable Housing and Child Welfare, to assisting private foundations grant “smarter,” to scholarships and regional affiliate grants, this issue gives you a taste of the many different ways ETF changes lives in our region. We live in challenging times, both economically and socially, and changing lives for the better is indeed a lofty goal. We couldn’t do it without your involvement and we hope knowing both the “depth” and the “breadth” of our work makes you proud to be a part of the ETF team.

Michael T. McClamroch
ETF President & CEO

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Michael T. McClamroch
ETF President & CEO
ETF partners with government

With over 325 charitable funds, East Tennessee Foundation (ETF) has become East Tennessee’s largest vehicle for philanthropy and through its numerous nonprofit partners, has worked for 23 years to improve the quality of life in this region. Because the Foundation is frequently the more silent partner, many in the community are unaware of the work we do. Many such associations are with local governments and the services that the Foundation performs are varied. Examples of such initiatives follow:

The Rogersville Hawkins County Education Fund, an East Tennessee Foundation (ETF) affiliate fund, is an alliance between the City of Rogersville, Hawkins County, and the Hawkins County Chamber of Commerce. The alliance was encouraged by Nancy Barker, Hawkins County Chamber of Commerce president, in her efforts to gain the Governor’s Three-Star Award of Excellence for Hawkins County. The Three-Star Award Program helps Tennessee communities create and preserve new employment opportunities, increase family incomes, improve quality of life, and foster a strong leadership base. One requirement on the application was to have an education foundation. With Nancy’s prior experience of working with ETF, she realized the value of establishing the education fund with the Foundation. City and county funds are annually allocated to grow the fund.

The Kingsport Spirit Campaign, a partnership that includes Kingsport Community Foundation (KCF), East Tennessee Foundation (ETF), the City of Kingsport, the Kingsport YMCA and a multitude of donors, is a five-year project whose purpose is to build a skate park, refurbish soccer and baseball fields, and build a new YMCA with an aquatic center. ETF is acting as a neutral partner to manage the funds. The YMCA and Kingsport Community Foundation are leading the fundraising efforts with the City of Kingsport helping to secure public funds and city property maintenance, and KCF is providing project oversight.

Knox County Government Foundation Fund, a donor advised fund of East Tennessee Foundation, is designed to act as a vehicle for more public/private partnerships among the county, businesses, and individuals. The fund allows tax exempt contributions to be made by businesses and individuals to support Imagination Library, Senior Summit, Read With Me, and First Day Festival.

knoxAchieves, including Knox County, the City of Knoxville, and East Tennessee Foundation as partners, provides an opportunity for 500 Knox County public high school graduates from the Class of 2009 to receive up to $2,000 annually for community college tuition at Pellissippi, Roane, or Walters State Community College. The program is a special project of ETF.

Mayors Ragsdale and Haslam announce the knoxAchieves launch

10-Year Plan to End Chronic Homelessness, a public/private financial alliance of the Knox County Homeless Coalition, City of Knoxville, University of Tennessee, East Tennessee Foundation, and other nonprofit organizations, is part of a national movement to end long-term homelessness. The plan offers a long-range, comprehensive approach to help people who are homeless gain stability in permanent housing. ETF receives and manages contributions to make grants that implement the plan.

East Tennessee Foundation’s Neighborhoods Small Grants Program, with funding from Knoxville Mayor Bill Haslam and Knoxville City Council, is designed to strengthen low-to moderate-income neighborhoods in Knoxville by supporting a wide range of community-based initiatives through grants and technical assistance to neighborhood organizations. The Knoxville City Council approves use of funds from City government to be administered by ETF.

Affordable Housing Trust Fund, which is funded primarily by the City of Knoxville and administered by East Tennessee Foundation, makes grants and loans to nonprofit organizations that create or maintain homeownership opportunities for lower income households.

James Agee Park, an East Tennessee Foundation special project, is a cooperative effort involving the University of Tennessee, the City of Knoxville, Fort Sanders Neighborhood Association, and the James Agee Steering Committee. ETF allows the Foundation’s 501 (c)(3) to give charitable tax deductions to donors and the Foundation manages the assets received and pays contractors for park improvements.

Johnson County Community Foundation was started with vision efforts initiated by Johnson County Champion Community. Johnson County government, the financial catalyst, made an initial contribution to establish the fund. This East Tennessee Foundation affiliate fund is now citizen run and privately funded.
ASSISTING PRIVATE FOUNDATIONS

Those of us in the field of philanthropy have had our “foundations” shaken by the severe downturn in the economy. Not only are the nonprofit organizations feeling a crunch and in some cases closing their doors, but we who support them with our grants are enduring pressures of our own.

East Tennessee Foundation (ETF) has given a great deal of thought to ways in which we might offer our assistance to smaller, private foundations that are working diligently to extend grantmaking dollars to make our communities better places to live. From a financial savings standpoint, one of the most compelling options to consider is converting from a private foundation to a donor advised fund here at ETF.

Following the conversion of your private foundation to an ETF donor advised fund, you, as advisor, will experience very little difference from current private foundation operations. There is preferential tax treatment given by the IRS to gifts to community foundations over those to private foundations. Grants are made through advisor recommendations, there is access to a professional staff that can provide assistance if you so desire, costly audits would be eliminated, the 5% giving requirement would be eliminated, and it’s quite likely that you would save a significant amount of money on administrative and tax filing fees.

There is practically no downside in making the conversion, and you might realize some benefits from your association with us that are not immediately obvious. We would welcome the opportunity to meet with you at a time and place of your choosing to discuss this option in more detail.

For more information or to set up an appointment, please contact Bob Calloway, Vice President for Advancement, at 524-1223.

CONVENING: AN ETF STRATEGY SEEKING COLLABORATION

The well-being of children in East Tennessee has long been addressed by East Tennessee Foundation through its grantmaking, technical assistance, and now convening. With the growing number of non-profit organizations that serve children and young people, and the challenges presented by competing for funding, ETF decided to implement a strategy to remove the competition and share “the pie” so to speak.

Acknowledging the increasing number of new Children’s Advocacy Centers and Court Appointed Special Advocate Programs (CASA’s) opening doors in ETF’s 25-county service area, staff realized that it would be difficult to fund all 17 organizations’ proposals and still support the work of other youth-serving nonprofits.

The strategy ETF decided to implement included convening each group to participate in a very candid conversation, and asking for suggestions and advice as to how ETF can be of assistance. In addition, each collective group has been given the opportunity to apply for a $50,000 grant to collaborate.

To date, the Children’s Advocacy Centers have met several times as they compile ideas for working together, training collectively, and addressing the ever-changing legal parameters within which they must work. A proposal is in sight and ETF is betting it will include opportunities for outcomes that will benefit hundreds of children and families in East Tennessee in a more efficient way. For more information on the services provided by these organizations and opportunities for donating to these programs, please contact Jan Elston or Terry Holley at the Foundation.
For the past year, we have all heard and seen many news reports about the mortgage foreclosure crisis, the credit crunch that is making it hard to find a mortgage loan, and the national decline in home values and home sales.

Although our area has not experienced the extraordinary real estate booms and busts seen in other parts of the country, Knoxville has not been exempt from problems in our housing market. And lower-income families are often the first and most severely affected. The Knoxville Area Urban League began reporting in early 2008 a huge increase in the volume of calls from people needing help to prevent their lender from foreclosing on their mortgage. Around the same time, nonprofit developers like Knox Housing Partnership and Neighborhood Housing Inc. started seeing prospective homebuyers being turned down for loans or being afraid to apply for a loan because of all the publicity about tightening credit standards. And agencies like Knoxville/Knox County CAC faced waiting lists of elderly or disabled homeowners needing help to repair or replace a leaking roof or a failing HVAC system.

In times like these, resources like ETF’s Affordable Housing Trust Fund are crucial to helping our residents to weather the economic storm. The Trust Fund, which is funded primarily by the City of Knoxville, makes grants and loans to nonprofit organizations that create or maintain homeownership opportunities for lower income households. This year, one grant from the Trust Fund allowed the Knoxville Area Urban League to help lower income homeowners who have become delinquent on their mortgage payment; the Urban League provides budget and credit counseling, assistance in working with the lender to restructure the loan, and, in some cases, even some help in paying off the delinquency. Another grant to Knox Housing Partnership (in a collaborative effort with other affordable housing providers) sponsored a housing fair that helped to connect residents of East Knoxville with affordable housing opportunities and services. Grants to Neighborhood Housing, Inc. and Knoxville/Knox County CAC will support minor repairs, roof repair and replacement, and emergency repairs to houses occupied by elderly, disabled, or at-risk homeowners. A grant to Knoxville Habitat for Humanity and a construction line of credit to Neighborhood Housing, Inc. help these nonprofit housing developers to continue even in difficult financial times to build new affordable housing for Knoxville families.

Jeanette Kelleher
Housing and Financial Officer

A CRUCIAL RESOURCE

Johnson County Grantees

Johnson County Humane Society, Inc. - Dog exercise yard

Shady Valley Cranberry Festival, Inc.

Roan Creek Elementary School Tone Chime Choir

Johnson County Senior Center

Knox Housing Partnership’s Chestnut Street Project

East Knoxville Neighborhood Housing Fair
“There is nothing like a dream to create the future.”  
Victor Hugo, Les Miserables, 1862

A scholarship application goes a long way toward putting a face on the recession. Dreams hang in the balance. As young adults watch their parents struggle and their communities face numerous challenges, they seem to wonder what will become of them; what is their future? Yet the overwhelming majority are determined and optimistic as they complete and submit applications, sometimes for 2, 3, or 4 East Tennessee Foundation (ETF) scholarships. Stories of family businesses closing, parents laid off, and the loss of health insurance to treat chronic illnesses are juxtaposed with the description of plans and dreams and determination. With its active 28 scholarships in 2009, ETF is helping make dreams come true while supporting a future filled with possibility. An investment in an ETF scholarship is an investment in the future, in dreams, and in opportunity, not only for the individual recipients, but for their families and communities.

### 2009 Scholarship Recipients

<table>
<thead>
<tr>
<th>Scholarship</th>
<th>Recipient</th>
<th>County</th>
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<tbody>
<tr>
<td><strong>B &amp; W Y-12 Scholarship</strong></td>
<td>Megan Carroll</td>
<td>Anderson County</td>
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<tr>
<td><strong>Coach Jack Blair Scholarship</strong></td>
<td>Connor Hall</td>
<td>Greene County</td>
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<tr>
<td></td>
<td>Jeana Medlin</td>
<td>Greene County</td>
</tr>
<tr>
<td><strong>Ruby A. Brown Memorial Scholarship</strong></td>
<td>Lena Thompson</td>
<td>Grainger County</td>
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<tr>
<td><strong>Vera and Lawrence Carson Scholarship</strong></td>
<td>Merita Pierce</td>
<td>Scott County</td>
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<tr>
<td><strong>Karolyn King Carter Scholarship</strong></td>
<td>Blake Hebert</td>
<td>Greene County</td>
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<tr>
<td><strong>Gail Clay Scholarship</strong></td>
<td>Jeminaka Norton</td>
<td>Knox County</td>
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<tr>
<td><strong>Gordon W. and Agnes P. Cobb Scholarship</strong></td>
<td>Molly Hunt</td>
<td>Blount County</td>
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<td></td>
<td>Adam Patterson</td>
<td>Blount County</td>
</tr>
<tr>
<td></td>
<td>Joseph Tipton</td>
<td>Blount County</td>
</tr>
<tr>
<td><strong>Steven L. Coffey Memorial Scholarship</strong></td>
<td>Rachel Bullock</td>
<td>Anderson County</td>
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<tr>
<td></td>
<td>Megan Davis</td>
<td>Anderson County</td>
</tr>
<tr>
<td></td>
<td>Kayla Sewell</td>
<td>Anderson County</td>
</tr>
<tr>
<td></td>
<td>Sarah Walker</td>
<td>Anderson County</td>
</tr>
<tr>
<td></td>
<td>Tracie Meares</td>
<td>Anderson County</td>
</tr>
</tbody>
</table>

**TOTAL FUNDING AWARDED:**  $6,920
SCHOLARSHIPS

Scholarships continued from page 5
Craighead Limestone Scholarship
Dylan Moser, Monroe County

R. G. Crossno Memorial Scholarship
Wesley Vines, Anderson County
Samantha Yellen, Anderson County

Michael D. Curtin Renaissance Student Memorial Scholarship
Brad Shear, Anderson County

Marilyn Davis Music Scholarship
Matthew Brickney, Sullivan County

Greene County Scholarship Program
Lacy Jay Bowman, Greene County

Michael David Greene Memorial Scholarship
James Marcus Jeter, Knox County
Steven Lawhon, Knox County
Brianna White, Knox County

Johnson County Scholarship
Hannah Alleman, Johnson County
Billie Jennings, Johnson County
Tara Mahan, Johnson County
Christina Maurice, Johnson County

Dr. Richard Forrest and Ella Dudney Kelsey Memorial Scholarship
Angie Tsay, Shelby County

Dorsey and Betty King Scholarship
Rebekah Evans, Campbell County

Knox Central High Class of ’50 Alumni Association Scholarship
Amanda Fields, Knox County
Jessica Newman, Knox County

Knoxville Business Association Scholarship
Dino Muftic, Knox County

Miller/Vicars Scholarship
William Godsey, Hawkins County

John D. Grubb and Louise G. Sumner Fund for Monroe County Scholarship
Lynn Alexandria Brown, Monroe County
Christopher Gibson, Monroe County
Christina Hawk, Monroe County
Anthony Raper, Monroe County

Reuben Louise Cates Mount and the Junior Service League of Blount County Memorial Scholarship
Katelyn Howard, Blount County

Tennessee Judicial Conference Foundation Scholarship
Morgan Buchanan, Washington County
Andrew Kerr, Washington County

Brandy Maples Memorial Scholarship
Kathryn Clift, Knox County

Jack F. and Edith Updyke Harmon Scholarship
Patrick Jones, Sullivan County

Mary C. and Joe A. Hollingsworth, Sr. Scholarship
Megan Carroll, Anderson County
Eliott Cooper, Anderson County

Johnson County Education Growth Scholarship
Molly Henson, Johnson County
Jordan Kinser, Johnson County

In 2009 two new ETF scholarships granted their first awards, the Jack F. and Edith Updyke Harmon Scholarship and the Marilyn Davis Music Scholarship.

The total number of scholarship applications received during the 2009 scholarship season was 368, submitted by a total of 321 applicants. Considering only scholarships that were awarded in both 2008 and 2009, this number represents a 52% increase in the number of applications in 2009 over 2008.

“Words cannot describe how I felt the day that I received your telephone call informing me that I had been chosen the recipient of this prestigious award . . . . The confidence that has been placed in my ability to succeed is sincerely moving and encouraging. Thank you for believing in me, encouraging me, and most of all for investing in me. With your help, I will be afforded the opportunity to prove to myself and to others that it is never too late to go back to school.”

“I am so thankful that you saw enough in me to grant me this scholarship . . . . I promise to do the best that I can in college and I guarantee that you will not regret awarding me a scholarship.”

“I am on my way to success because this scholarship committee cared enough to help a struggling dreamer become all she can . . . . I hope that someday I may inspire my students the way you have inspired me to reach my dreams.”
If you are a regular reader of our newsletter and you have a mind for trivia, you may recall that I wrote an article early in 2006 entitled, “Shall We Dance?” The theme of that article was the introduction of an initiative to increase ETF’s Operating Endowment, and we were looking for partners to join in the “dance” of our fundraising effort. I ended that article with this statement: “I hope you will put on your best dancing outfit, because we really want you to be our partner in a dance that will solidify the future of East Tennessee Foundation.”

2006 was East Tennessee Foundation’s twentieth anniversary year, and we thought that would be the perfect time to boost our Operating Endowment in an effort to ensure our sustainability for many years to come. In spite of our good intentions to roll out a major fundraising effort that year, circumstances beyond anyone’s control forced us to wait until 2009 to get the initiative started.

You might think that the recent downturn in our economy would make this the worst possible time to raise money, but that has not been the case. We have not yet completed the “silent phase” of this initiative, and we have already received gifts and pledges of more than $750,000! Our goal is $2,000,000, so we are very encouraged with the response so far.

As we go public in seeking partners for this endeavor, I need to point out that we are more often in the business of raising money for component funds here at the Foundation that benefit other nonprofit organizations than for our own purposes. Using the slogan, “Because East Tennessee Foundation Matters,” this initiative is based on what we think is a valid assumption that ETF truly does make a significant contribution to the quality of life in East Tennessee. Just one example of that occurred near the end of 2008 when ETF pieced together $100,000 from various sources to award nineteen grants to nonprofit agencies throughout our 25-county service area that were in dire need of financial assistance.

Those nineteen grants represent a small fraction of the nearly $160 million in grants we have awarded in our 23-year history, with most of that money going to agencies and organizations in East Tennessee. I am not given to bragging, but our board members, both past and present, fundholders, and grant recipients agree that ETF adheres to the highest standards of professionalism and operates with maximum efficiency in receiving charitable gifts, investing funds prudently, and making grants where the money can do the most good. As Walter Brennan used to say in The Guns of Will Sonnett, “...no brag, just fact.”

Please consider partnering with us in this noble work. The band is playing and it’s time to dance!

Yes! I would like to participate in the “Because East Tennessee Foundation Matters” campaign. My pledge/gift for the Operating Endowment is described below:

<table>
<thead>
<tr>
<th>GIVING CATEGORIES</th>
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<tbody>
<tr>
<td>$500—$999</td>
</tr>
<tr>
<td>$1,000—$4,999</td>
</tr>
<tr>
<td>$5,000—$9,999</td>
</tr>
<tr>
<td>$10,000—$24,999</td>
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<td>$25,000+</td>
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</tbody>
</table>

☐ I am giving a one-time gift of $ (check enclosed)

☐ I am pledging $___________ over a period of ________ years (no more than three years) in ________ (quarterly or annual) installments

Please return this form (along with check, if applicable) in the enclosed self-addressed stamped envelope.

Thank you for your support!

East Tennessee Foundation is a non-profit 501(c)(3) public charity. All contributions are tax-deductible.
BB&T - Continued from page 1
accessibility improvements for existing homes; foreclosure prevention assistance; downpayment assistance; and other activities that meet the Fund’s mission.

Since its inception, programs supported by the AHTF have assisted more than 2,550 Knoxville households by constructing 173 new homes, rehabilitating 163 existing homes, providing roofing or minor home repairs to more than 850 homes, supplying downpayment assistance to 233 homebuyers, and helping almost 500 homeowners prevent foreclosure. EastTennessee Foundation has partnered with a variety of nonprofit organizations to achieve these accomplishments, including Knoxville Area Urban League, Knoxville Habitat for Humanity, Knox Housing Partnership, Knoxville-Knox County Community Action Committee, and Neighborhood Housing, Inc.

East Tennessee Foundation is a public, nonprofit, community foundation created for the purpose of building charitable resources to make communities stronger and lives better through thoughtful giving.

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STAFF CONTACTS
Leanna Brackett, Financial & Administrative Officer..........................lbrackett@etf.org
Bob Calloway, Vice President for Advancement............................bcalloway@etf.org
Jan Elston, Senior Program Officer ..................................................jelston@etf.org
Dan Foltz-Gray, Coordinator, Coffey Memorial Scholarship Fund
Amanda Gillooly, Advancement Associate............................................agillooly@etf.org
Julie Goodfellow, Receptionist & Assistant to the President........jgoodfellow@etf.org
Beth Heller, Scholarship & Program Associate.............................bheller@etf.org
Terry Holley, Senior Vice President for Programs & Regional Development...tholley@etf.org
Jeanette Kelleher, Housing & Financial Officer.................................jkelleher@etf.org
Jackie Lane, Vice President for Communications..............................jlane@etf.org
Michael McClamroch, President & CEO.............................................mmcclamroch@etf.org
Carolyn Schwenn, Senior Vice President for Finance & Administration.cschwenn@etf.org
Precy Sturgeon, Financial Administrator............................................psturgeon@etf.org

East Tennessee Foundation respects, celebrates, and encourages diversity that positively contributes to our healthy and caring community.