What an honor it is for me to be able to introduce our “Scholarship Issue,” which contains many stories of changed lives, and in our region known for generosity, it is nice to highlight one of the very best ways to “give back.” Scholarships change lives (both the donor and the recipient), communities, and indeed, even our region. It is no wonder then that smart philanthropists have helped make scholarships one of the fastest growing areas of our work.

The numbers are impressive, and we are excited to launch several scholarships in 2015, including the Candace Mast Veterinary Medical Scholarship and the Debbie Van Cleave Scholarship. We are especially honored to welcome our newest scholarship in memory of our elder statesman, the late Senator Howard H. Baker, but what I hope this issue will show you is that scholarships are personal…and they change lives on both sides of the equation. When we met with Senator Nancy Kassebaum Baker and the late Senator’s children, Darek and Cissy, and began discussing Senator Baker’s legacy, we talked about a man who reached the pinnacle of power in world politics, but never forgot his rural East Tennessee roots. Well, those roots are growing even deeper with the establishment of the Baker Scholarship, which will continue to “give back,” as will the others, for generations to come.

We hope you enjoy these stories of changed lives and that they encourage you to “give back” as well.

Michael T. McClamroch, ETF President & CEO

2014 Gordon W. and Agnes P. Cobb Scholars
l to r: Morgan Hartgrove, Sarah Stone, and Logan Brueggen-Mikels. Not pictured: Trevor Freeman.

Howard H. Baker Medical Scholarship

“The East Tennessee Foundation is privileged to be a part of this important scholarship that honors one of Tennessee’s and the nation’s greatest public servants and devoted leaders,” said Michael McClamroch, ETF President & CEO.

The family of Senator Howard H. Baker, Jr. has established the Howard H. Baker Medical Scholarship at East Tennessee Foundation. This scholarship will provide financial assistance to medical students excelling in their second or higher year at a Tennessee medical school, who are studying internal medicine or family practice and are residents of Tennessee.

Continued on Page 5
ETF Scholarships Change Lives

Thanks to the generosity of our donors, who are dedicated to investing in our region’s students’ futures, we currently administer more than 50 scholarship funds. Often, our scholarship applicants face daily challenges. Many, if not most, would not be able to afford college without the help of ETF scholarships, and several are the first in their families to attend college. Scholarships truly put a face on what we do at East Tennessee Foundation and really do help make dreams come true!

One ETF four-year scholarship recipient is from a rural area, was born with “mild cerebral palsy,” and was diagnosed with epilepsy at age eight. Despite these medical challenges, she earned a 3.95 GPA in high school, participated in athletics and school activities, and performed volunteer work. Her last transcript from Union College indicated she was working on a B.S. in social work and has a cumulative GPA of 3.88. She is well on her way to achieving the goal she outlined in her scholarship application: “To become a social worker and help people who cannot help themselves.”

ETF’s scholarship program is unique. We truly believe in “our” scholarship recipients and try to support them by giving them every opportunity to succeed.

Because we feel it is important to not just award the scholarships, but to show the recipients we believe in their potential, we give ETF scholarship recipients who do not meet renewal requirements the opportunity to explain extenuating circumstances and to describe their plan to address their challenges. This supportive approach has often helped motivate students to keep trying and, ultimately, successfully reach their goals. One student’s GPA dropped due to significant health challenges. We approved her request to keep her scholarship on a probationary basis. The following semester, her transcript arrived showing she had earned well above a 3.0, with the following note: “Thank you so much for the second chance!”

ETF also wants to assist members of the military. After completing one year of college, one four-year scholarship recipient took a semester off because of Army Reserve responsibilities. She intended to return to school the following semester and asked if we could hold her scholarship for her. We honored her request, and she returned to school as planned. She is on schedule to graduate in December 2014 and is beginning her last semester with a 3.0 GPA in nursing.

These stories illustrate how ETF’s scholarship program includes caring support for “our” students. They are not just names to us; they are individuals growing and dealing with what life brings them. ETF is truly making a difference while investing in the future of our region.

ETF Scholarship Facts:

ETF celebrates the establishment of 50 + scholarship funds!!

• There are currently 51 scholarship funds at ETF, 46 of which are actively making awards.

• ETF scholarship program requirements range from financial need to scholastic achievement. Several scholarships are targeted toward specific schools or counties, particular fields of study, students involved in certain extracurricular activities, or those who may not display the highest scholastic rankings yet still possess great potential and motivation.

• ETF annually administers approximately $14,661,000 in scholarship funds.

• Scholarships are available to residents in 25 counties in our region and 12 outside ETF’s 25-county service area.

• Scholarship funds are endowed, funds and scholarship awards range from 1 year to 4 years and from $700 to $40,000.
East Tennessee Foundation

Where are they now?

Received B.S. in nursing from University of Tennessee at Chattanooga and is attending graduate school to become a family nurse practitioner. Gordon W. and Agnes P. Cobb Scholarship Recipient

Graduated medical school and is practicing medicine in Maryville, TN. Gordon W. and Agnes P. Cobb Scholarship Recipient

Completed B.A. degree in biochemistry from Maryville College and is working in a research lab. Plans to attend professional or graduate school. Gordon W. and Agnes P. Cobb Scholarship Recipient

Graduated medical school and is completing a residency in pediatrics at Levine Children’s Hospital in Charlotte, N.C. Gordon W. and Agnes P. Cobb Scholarship Recipient

Veterinarian at the McMinn Regional Humane Society Spay/Neuter Clinic in Athens, TN. Focuses on helping low income families take care of their pets and prevent unwanted litters. Gordon W. and Agnes P. Cobb Scholarship Recipient

Graduated from Milligan College with a B.S. in communications and is working as an admissions counselor at Milligan. Johnson County Scholarship Recipient

Received a B.S. in agriculture business from University of Tennessee, College of Agriculture and returned home to manage and operate his family farm and his own Black Angus cow/calf herd. John D. Grubb and Louise G. Sumner Fund for Monroe County Scholarship Recipient

Graduated from University of Tennessee, Knoxville with a degree in sociology and completed a masters in elementary education. Johnson County Scholarship Recipient

Received an M.S. in Mechanical Engineering from University of Tennessee, Knoxville and is pursuing a career with ORNL. Mary C. and Joe A. Hollingsworth Scholarship Recipient

The Nashville Alzheimer’s Golf Classic has been running strong for 19 years and benefiting The Pat Summitt Foundation Fund for the last 3 years. This year’s tournament, held in June, broke its own record again, raising just over $100,000 in support of Pat’s determination to help find a cure for Alzheimer’s disease. The tournament is coordinated by a group of Nashville friends and business people led by Mike Estes with Capital Wealth Advisors. This year’s presenting sponsors were National Health Care Corporation and Innovative Financial Group.

Golf Classic Raises Over $100,000

This year marks the third year for the Alzheimer’s Pansy Project, which benefits The Pat Summitt Foundation Fund. The project was started in 2012 by a group of volunteers seeking to raise awareness of Alzheimer’s, show support to families coping with the disease, and raise money for Pat’s mission to help find a cure. People can purchase orange and purple pansies at Stanley’s Greenhouse, which donates a portion of all sales to The Pat Summitt Foundation Fund. Help us paint Knoxville orange and purple – buy your pansies at Stanley’s now!

Alzheimer’s Pansy Project

Women’s Fund of East Tennessee provided $80,000 to seed and develop New Opportunity School for Women (NOSW) at Maryville College, the first NOSW in Tennessee, providing a pathway to self-sufficiency.

Women’s Fund of ET

Did You Know?
The Norris Area Community Foundation is ETF’s first new affiliate fund since 2010.

Pictured l to r: back row; Jane Stephenson, Dr. Tom Bogart, President of Maryville College, Terry Morgan, WF Director, WF Chair Maureen Dunn McBride, and members of the Advisory Board and Founders - Carol Transou, Catherine Gilreath MD, and Judith Ingala WF Founder, Others pictured are the first class of NOSW.
In their own words…

2014 Steven L. Coffey Memorial Scholars
l to r: Daizy Sapp, Olivia Beets, Adam Stair, Hunter Bosnick, Alexis Lively, and Sarah Reynolds

“I am honored to be one of the recipients of the Steven L. Coffey Memorial Scholarship. Thanks to your generous support, I am going to be the first in my family to go to college. I cannot thank you enough for choosing to help me, so someday I can do the same and give my children more than I had growing up. Hopefully, one day I will have the ability to help the less fortunate as you have helped me.”

“Before I knew I was going to receive this scholarship, I was struggling to know where I would go next. Was I just going to work at McDonald’s all my life? I have had a hard life up until now. I was abused for ten years and have been through heart surgery. Receiving this scholarship really made me want to go to college and be something, because now I feel I can do it, whereas before I doubted myself because I had been told I was not going to be anything in life. Receiving this scholarship was the final push I needed to be the best I can be. Thank you for giving me the opportunity to go to college and for being the final step in bettering my life so that I will not have to work at McDonald’s my entire life.” Steven L. Coffey Memorial Scholarship Recipient

“I think that it is very hard for eighteen year olds to thank adults that they have never met for gifts of enormous amounts of money for college. There are just no words. It gives me a strange, renewed faith in humanity to think that people give their hard-earned money towards a fund that will allow strangers to go to college. It is as though someone is saying, ‘Here, although I hardly know you, I believe you deserve a chance.’ Thank you so much East Tennessee Foundation. I will always be grateful and I will not disappoint you.” Johnson County Scholarship Recipient

Continued on Page 5

East Tennessee Foundation Scholarship Opportunities
Continue to Grow

Three East Tennessee Foundation Scholarships Launched in 2014

The Abbie Jane Harper Memorial Scholarship Fund was established by Kenneth and Leyanne Harper in memory of their daughter, Abbie Jane Harper, to benefit graduating seniors of Maryville High School.

The Susan Mast Long Memorial Scholarship Fund was established by anonymous donors in memory of Susan Mast Long to provide a source of financial aid to Johnson County residents.

The Hugh B. Martin Memorial Scholarship Fund was established by A. David Martin in memory of his father, Hugh B. Martin, to benefit graduating seniors and current college students who attend Smithwood Baptist Church in Knoxville, Tennessee.

Two Existing East Tennessee Foundation Scholarships Set to Begin Awarding in 2015

Established by Candace Mast, the Candace Mast Veterinary Medicine Scholarship is intended to benefit female students studying veterinary medicine at either University of Tennessee, Knoxville or Lincoln Memorial University.

Kent and Rebecca Van Cleave established the Debbie Van Cleave Memorial Scholarship in memory of their daughter, Debbie Van Cleave, an East Tennessee award-winning artist whose talent in pottery was not diminished by the fact that she was blind. The scholarship is to benefit legally-blind students from East Tennessee Foundation’s service area to pursue higher education in Tennessee.

East Tennessee Foundation’s scholarship program continues to expand, as several donors are in the process of establishing new scholarships for 2015 and beyond!
John D. Grubb and Louise G. Sumner Scholarship Recipient

"Receiving this scholarship means a great deal to me. I am a first-generation college student, so the entire process will be a learning experience for my family. My parents are blue-collar workers, and, to be honest, we have never had much money, so every scholarship means so much more to me. Thank you for offering me this wonderful gift that will help me with this first big step into ‘the real world.’”  

McMinn County High School Alumni Scholarship Recipient

"Funding of my college education was going to be a hard task to accomplish for my family. I am striving to become the first person in my family to receive a college education. Through obtaining a degree in Ruminant Nutrition, not only will I be able to pursue a rewarding career, but I can help farmers feed their livestock to feed a hungry world. By investing my time and energy into academic training, I can make a difference on our family farm and influence the future of the agriculture industry."

Howard H. Baker Medical Scholarship - Continued from Page 1

Applicants who plan to practice in Tennessee will be preferred, with special preference given to those planning to practice in rural areas of Tennessee. This scholarship will not only benefit the medical students, but also aims to increase the availability of quality medical care in rural areas of Tennessee. The Howard H. Baker Medical Scholarship will begin making awards for the 2015-2016 academic year.

2014 Scholarships at a Glance

- 79 new scholarship awards were given.
- 79 previously-awarded students continue to receive multi-year scholarships.
- A total of 158 individuals, attending 38 different colleges/universities, are participating in ETF scholarship programs in fall 2014.
- Over $500,000 has been disbursed in scholarship awards for 2014-2015 academic year.
- In addition, approximately $1,300,000 remains committed to new and continuing students currently on ETF scholarships.

ETF SCHOLARSHIPS

What is Tennessee Promise?
Tennessee Promise is a scholarship/mentoring program providing assistance for tuition and mandatory fees (only) for up to five semesters. It covers the balance of tuition and mandatory fees after federal and state grants have been applied at any of Tennessee’s Colleges of Applied Technology, community colleges, or any in-state independent or four-year public university offering an associate’s degree. Tennessee Promise funds cannot be used for non-mandatory fees, books, supplies, room & board, gas/transportation, technology, childcare, or any other cost of attendance expenses. Tennessee Promise is for graduating high school seniors who meet program requirements; adult non-traditional students are not eligible.

How will Tennessee Promise affect ETF Scholarships?
Because ETF scholarships can be used for non-mandatory fees, books, supplies, room & board, gas/transportation, technology, childcare, or other cost of attendance expenses, they may be used with Tennessee Promise. As long as ETF scholarships are applied to the student’s financial aid AFTER Tennessee Promise, as they will be in 2015, ETF scholarship recipients should not be seriously impacted. However, if that changes, causing issues for ETF scholarships, ETF is prepared to address those issues. ETF’s goal is to maximize scholarship benefits for students, not replace already available funds.

ETF staff will continue to monitor the details of Tennessee Promise and address possible implications for ETF scholarships. Our governing instruments provide the ability to adapt scholarship programs to continue maximum benefit to the student.

In their own words…
Continued from Page 4
Unicoi County Fund
Begun in 1999 with generous support from an anonymous donor, the Unicoi County Fund was established to provide ongoing and permanent support for Unicoi County priority projects.
The following four organizations are the Fund’s first grant recipients:

Clinchfield Senior Adult Center $500
for Erwin and Unicoi County, Inc.
Transportation will be provided for older adults to travel to and from the Center for services and to attend programs. By participating in Center activities and enjoying meals, adults will remain active, engaged and well-nourished.

Recover Appalachia $500
Recover Appalachia is licensed by the state of Tennessee for DUI School and as an Alcohol and Drug Treatment Facility. Grant funds will be used to purchase a new Parenting Class curriculum for a class that parents are required to complete in order to regain custody of their children.

Unicoi Church of God $500
Manna Storehouse Food Pantry is a program of Unicoi Church which provides low-income residents of Unicoi County with food. Boxes of food are distributed monthly to residents in need. Grant funds will provide food for approximately 112 families.

YMCA of Unicoi County $500
A scholarship program will allow children and adults to participate in programs and become YMCA members. Participation in youth sports, after-school programs, summer camp and other programs will help individuals build healthy spirits, minds and bodies.

Total Funding Awarded: $2,000

Wildlife Preservation Fund
The Wildlife Preservation Fund was established in 1973 to preserve and protect scenic areas in Knox County in their natural state as sanctuaries for wildfire and for the enjoyment of the general public. The grant recipient and project summary follows:

Ijams Nature Center (Ijams) $9,669
A section of the Ijams River Trail on the Tennessee River, which was seriously impacted by industry, will be returned to its natural state. The wildlife habitat will be restored and the river bank will be repaired to enhance visitor experiences along the trail. Grant funds will be used to reduce invasive vegetation along the trail, to plant native shrubs and trees, and to build new bird boxes to support bird habitats.

East Tennessee Foundation (ETF) has recently had the opportunity to participate in helping organizations to leverage funding; one has an enormous impact on combating hunger and malnutrition in rural Greene County; the other impacts and benefits patients and families battling cancer:

Rural Resources (RR), an ETF grantee, has been connecting local farms and food with families and helping rural Greene County residents become “food-secure.” Despite the total loss of its property to a devastating fire in 2009, RR programs have continued to thrive, but inadequate facilities have prevented them from reaching their full potential. A $300,000 matching grant from the Appalachian Regional Commission allowed Rural Resources to leverage the funding by raising $100,000 in the Greene County community. ETF’s Fund for Greene County and ETF fundholders helped RR to meet its goal of $100,000.
Congratulations!

Cancer Support Community East Tennessee (CSC), an ETF agency endowment fund, is endeavoring to grow its endowment fund at East Tennessee Foundation and has garnered a matching grant commitment from The Aslan Foundation. CSC ensures that everyone impacted by cancer is empowered by knowledge, strengthened by action, and sustained by community, absolutely free of charge. The Aslan Foundation will provide a dollar-for-dollar match, up to $100,000 for any “new money gifts” received by December 31, 2014. New money gifts include: any amounts from first-time donors to CSC or past donors who have not given since 2011, or any increase in annual donation from more recent donors to CSC.

Way to go, CSC, for providing sustainability to the good works your organization provides! To participate, send your gift to CSC at: Cancer Support Community East Tennessee, 2230 Sutherland Avenue, Knoxville, TN, 37919 and mark your gift “in support of ETF Endowment Match.”
Does the donor have to be the fund advisor? No, the donor can designate other people as fund advisors to serve instead of the donor, with the donor, or after the donor’s death or resignation as fund advisor. Since the role of a fund advisor is to recommend grants from a donor advised fund, designated individuals must be at least 18 years old and competent to transact personal business affairs. ETF can accept a recommendation received from any one of the fund advisors rather than requiring the signature of all fund advisors for each grant recommendation.

Should a DAF be endowed or not? Well, that depends on the donor’s goals. Endowed funds are designed to last forever and are, therefore, invested with a long-term objective of growing the principal as quickly as inflation while producing a reasonable amount of income. To ensure the fund lasts forever, the amount available to grant out of the fund each year is limited by ETF’s spending rate, which is a specific percentage (currently 4.5%) of the fund’s average balance. By contrast, nonendowed funds do not earn any returns, but the entire fund balance is available for grants at any time. Which type of fund is appropriate for a particular donor really depends on what the donor hopes to achieve through the DAF as well as the size of the fund.

Is there a time limit by which funds must be granted out of the fund? Under present law, there is no required time of distribution, but ETF encourages its DAF advisors to be active grantmakers. You should be aware, however, that Congress is considering imposing some sort of distribution requirement (e.g., distribution within 5 years of contribution or requiring that a minimum percentage of the fund be distributed every year) as part of ongoing tax reform legislation.

What assets can be contributed to a DAF at ETF? Except as limited by law, ETF can accept any asset of value, including publicly traded stocks, real estate, privately held business interests, works of art, collectibles, etc. Qualified charitable distributions from IRAs (a/k/a charitable IRA rollovers), which were popular over the last few years, are not permitted to go into a DAF. Although the charitable IRA rollover provision expired at the end of 2013, Congress is presently considering permanently reviving the charitable IRA rollover as a gift option and, if that occurs, the prohibition on those gifts into DAFs is expected to continue.

I have or am considering creating a private foundation. Can a DAF be advantageous to me? Yes, a donor advised fund can be established at ETF without any setup costs, and ETF’s annual fees for administering DAFs are low. By contrast, a private foundation involves high setup costs, typically several thousand dollars, and a long process to apply for and receive tax exempt status. In addition, private foundations are currently subject to special regulations, excise taxes, and tax reporting, so there are many details for the board and/or staff to manage. With a DAF at ETF, our staff conducts due diligence on the grants recommended, sends required tax acknowledgments for gifts to the fund, and handles all gift and grant reporting on our annual filings to the IRS.

Are there benefits that are unique to DAFs at ETF? Yes! Because ETF has great relationships with many charities throughout our 25 county region of East Tennessee, we can be a great resource for donors to learn about and connect with charities that address the needs in our region that are of concern to that particular donor. Second, our 28-year history of thoughtfully granting hundreds of millions of dollars has made us experts in the processes necessary to make thoughtful, well-placed grants for maximum impact. Our desire to share this expertise with our donors can be particularly useful to businesses designing a corporate grants program or to families wanting to teach the next generation how to pursue thoughtful philanthropy. These services, which are always tailored to the needs and goals of the donor, include examples such as education on various topics (e.g., grant proposal solicitation and evaluation, site visits, etc.), design of a business or family philanthropy plan, and even management of the entire business or family grant process (from application through reporting on the use of the funds granted).

For other questions or to learn more about our donor advised funds or any of ETF’s charitable funds, please contact Sherri Alley at salley@etf.org or (877) 524-1223.
Has your contact information changed?
If so, please let us know so we can keep in touch.

ETF Staff

LEFT to RIGHT: 
Front row - Deborah Phillips, Carolyn Schwenn, Terry Morgan, Leanna Brackett, Anna Whitener, Sherry Williams

Back row - Precy Sturgeon, Jan Elston, Mike McClamroch, Sherri Alley, Beth Heller, Susan Blair, Jeanette Kelleher, Trudy Hughes, Jackie Lane, Adam Waller, Patrick Wade

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To receive this newsletter and other helpful and exciting updates from East Tennessee Foundation, please contact us at etf@etf.org or read it on our website: www.easttennesseefoundation.org.

To have a copy of this newsletter sent to someone, please contact us by phone, toll-free (877) 524-1223, (865) 524-1223 or e-mail, etf@etf.org.

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

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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