

PHILANTHROPY THROUGH A COVID-19 LENS

The theme of our Annual Meeting in January was 2020 VISION FOR THE FUTURE, and if all had gone as planned, it would be the title of this article as well. But, of course, our world has significantly changed in recent months, challenging us to look at our philanthropic response through a “COVID-19 lens.” With that in mind, I want to provide an update on how the Foundation has been operating and responding during this time. Before I do, however, I send my heartfelt regards to you and yours and hope you are staying healthy.

We activated the Foundation’s Neighbor to Neighbor Disaster Relief Fund on March 18 and implemented our Business Continuity Plan on March 23. Since then, our team has been working – and working hard – safely from home. I am pleased to say it is business as usual and then some. When you call our office, you are still greeted by a real person, and our team response has been characterized by adaptability, resilience, and flexibility. Donations are flowing in, many grants are being made every week, and our conversion to Foundant’s cloud-based software two years ago has allowed the essential functions to be completed from many remote locations. As I write this, we continue to work safely from home. We are monitoring public health data and guidance to determine the appropriate time to begin reopening our office and conducting face-to-face business outside the office. Our goal is to protect the health and safety of our team and our constituents and to ensure our capability to serve our region.

Our central effort since the beginning of the pandemic has been to grow our #COVIDgiveWhereYouLive campaign through our Neighbor to Neighbor Disaster Relief Fund (N2N) and make well-placed grants. Our grants have been awarded to nonprofits assisting with critical immediate needs created by the impact of the pandemic, including job loss, illness, hunger, and housing insecurity. Our goal has also been to sustain the nonprofits in our region that have been critically affected by loss of revenue and increased demand for services. We have received over \$1,000,000 in donations to N2N including large grants from The Humana Foundation, Truist Financial Corporation, CNS Y-12, Trinity Health Foundation of East Tennessee, many of our donor advised funds, and many other generous gifts, both large and small, from individuals and companies throughout our region. In partnership with Bacon & Co. and our sister

community foundations across Tennessee, revenue from sales of the #COVIDfeedTN t-shirts continue to accumulate.

We have mobilized over \$865,000 in grants from all Foundation funds in support of COVID-19 relief efforts. This ongoing process cycles every week, reviewing new applications, looking again at earlier applications that have not yet received funding, and making new grants. Our affiliate funds in the region are joining with us, some offering matching funds, as well as identifying needs in their respective counties.

We have joined with foundations across the country in a pledge to respond to this crisis with urgency and flexibility, supporting our nonprofits and the people and communities we all serve. For example, we have adapted our Arts Fund grant cycle, which normally supports new and innovative arts initiatives with a two-year award, to a simplified application to be awarded in the next few months to help provide financial sustainability to our threatened arts organizations. We have also removed program-related restrictions on previously awarded grants, so nonprofits can use the remaining funds for their emergency needs. In non-monetary assistance, we have published on our website a compilation of community resources available to our nonprofits and individuals in need.

In a similar effort, we have diligently continued with our scholarship program. Our usual in-person scholarship selection committee meetings

were transitioned to an online selection platform. The adaptability of committee members to this new process was amazing because many of them were struggling in their day jobs to teach and counsel remotely. One of our selection committees, comprised of very busy public health nurses, declined our offer to substitute others to serve, saying they considered it an honor! We have sent scholarship award letters to new recipients last month. For our continuing students, we waived the transcript requirement for the last semester for those students without internet and remain flexible to ensure “our” students can continue during COVID-19.

Another big initiative was the formation of the Knox County COVID-19 Response Fund, a partnership of East Tennessee Foundation, United Way of Greater Knoxville, and the Alliance for Better Nonprofits. Together, the partnership raised over \$1 million and has granted over \$400,000 for emergency needs in Knox County.

TOTAL \$ MOBILIZED FOR COVID-19 RELATED CAUSES = >\$865,000
TOTAL \$ RAISED FOR ETF N2N FOR COVID-19 ISSUES = >\$1 MILLION



Together, and ONLY together, can we create the thriving communities we all want to have. Similar to our response to the COVID-19 crisis, we highlight and rededicate ourselves to East Tennessee Foundation's Hope in Action Fund launched two years ago to support innovative programs and partnerships around protecting populations most likely to face discrimination and those that seed, support, and nurture hope and equality in our culture. We have already committed \$50,000 as a matching grant and have posted a call for collaborative proposals on our website.

From the moment we finish writing this publication until it reaches your mailbox, the facts and circumstances of ETF's work, our community's efforts and recovery, and your lives will have changed. As our lives have slowed in ways to combat this invisible enemy, changes in how we live our lives have sped up. We will continue to do our best to keep you informed and invite you to follow us on Facebook, Twitter, Instagram, LinkedIn, and easttennesseefoundation.org. In the meantime, we hope you find comfort in the familiarity of reading this issue of our newsletter, aptly named, CONNECT.

Mike McClamroch
East Tennessee Foundation
President + CEO

WE ACTIVATED OUR NEIGHBOR TO NEIGHBOR DISASTER RELIEF FUND FOR COVID-19 ON MARCH 18

When COVID-19 was declared a national emergency, ETF immediately began to see the impact in our region. We quickly activated our Neighbor to Neighbor Disaster Relief Fund (N2N). Donors responded, and ETF began making well-placed grants.

We developed a phased strategy to guide our grant awards:

Phase I (40%) of grants to assist with critical and immediate needs created by the impact of the COVID-19 pandemic. These may include but are not limited to food, housing, utilities, and health (physical and mental/emotional) needs.

Phase II (30%) of grants to assist with recurring critical needs such as loss of revenue and continued operations of essential nonprofit services.

Phase III (30%) of grants to support long-term needs created by the pandemic, as well as support for nonprofit organizations' long-term stability for their operations.

To see a full list of current grant awards, apply for a grant, or donate, visit easttennesseefoundation.org

TOTAL \$ RAISED FOR ETF N2N FOR COVID-19 ISSUES = > \$1 MILLION

TOTAL GRANTS AWARDED FROM ETF N2N = > \$415,000

TOTAL \$ RAISED THROUGH #COVIDFEEDTN T-SHIRT SALES REVENUE = > \$48,000

TOTAL GRANTS AWARDED TO FOOD-RELATED CAUSES FROM ETF N2N = > \$118,000

THANK YOU NOTES



"Free Medical Clinic (FMC) requested emergency funding based on this historic community health crisis, and ETF was the first to respond. Their compassion and quick turnaround ensured we were able to launch a new telehealth service and technological support that continued patient care and protected our providers. FMC will continue using this priceless tool even after the crisis. Thank you, ETF, your partnership as a community leader is invaluable." Billy Edmonds, Executive Director of Free Medical Clinic of Oak Ridge serving Anderson, Morgan, and Roane counties of Tennessee

Pictured is Dr. James R. Michel using the telehealth service with a patient at FMC serving Anderson, Morgan, and Roane counties and thousands of low-income and uninsured patients.



“As our country prepared to go into quarantine in response to the COVID-19 pandemic, our Executive Director, Tim Howell, grew increasingly concerned for our elderly population and those who have a compromised immune system. How could they stay home and yet receive groceries and supplies without people taking advantage of them financially? He created the SOS, SCHAS Out Shopping, program where Senior Citizens Home Assistance Service, Inc. staff and vetted volunteers would shop and purchase groceries upfront and be reimbursed upon delivery. This program launched March 19 due to the generous support of sponsors such as ETF. Since its inception, we have delivered over 400 orders, served over 200 customers throughout the region and will continue to provide this program through 2021. Thank you, ETF, we could not have done this without you!” Jessica Popek, SCHAS Development and Event Coordinator

Pictured are Jack and Kate Ogle who received deliveries from SCHAS Out Shopping (SOS) in Sevier County.

Many households are regularly one paycheck away from loss of utilities and/or housing. Decreased work hours, furloughs, and business closures added more households to this precarious point. Our region is fortunate to have many organizations assisting to fill this void by supporting families with utilities and rental payment assistance. ETF is standing in partnership with organizations such as Good Neighbors of Blount County, United Way of Anderson County, and United Way of McMinn and Meigs Counties to support these needs. *To see a video gift presentation and thank you with Executive Director Lisa Blackwood, Good Neighbors of Blount County, visit easttennesseefoundation.org/videos.*

ETF would like to extend a thank you to the work of community organizations like Upper East Tennessee Human Development Agency and Greater Kingsport Family YMCA, where Northeast Tennessee residents can access a variety of personal and household care items (diapers, wipes, laundry detergent, deodorant, shampoo, toilet paper, etc.). Necessity packs are also being delivered to senior citizens at high risk for social isolation.

To review a full list of grants awarded, visit easttennesseefoundation.org.



#COVIDFEEDTN

The coronavirus crisis poses urgent food security threats to many Tennessee families – whether from health-related or economic impacts.

The Volunteer State is mounting a comeback – through a collaborative effort between Tennessee’s regional community foundations and locally based hunger-relief organizations.

Tennesseans can purchase a #COVIDfeedTN t-shirt with the inspirational message, “The Comeback is Always Stronger Than The Setback.” Online orders can be placed at covidfeedtn.shgstores.com or purchased at participating locations of Kroger, Food City, and Pilot retailers across Tennessee.

All proceeds will directly fund grants to nonprofit hunger-relief organizations or initiatives, located in the regional area of the Tennessee ZIP code of purchase.

Funding from t-shirt sales will be collected and grants distributed by ETF in full coordination with the Community Foundation of Greater Chattanooga, The Community Foundation of Middle Tennessee (based in Nashville), and the Community Foundation of Greater Memphis.

Tennessee nonprofit organizations with hunger relief and food distribution-related missions (such as community food pantries, school or faith-based meal programs, and food-delivery services to homes) can apply for grants via their area’s community foundation website. To apply in East Tennessee, visit etf.org; in Chattanooga, visit cfcg.org; in Middle Tennessee, visit cfmt.org; in West Tennessee, visit cfigm.org.

Mike McClamroch, President + CEO of East Tennessee Foundation said, “We’ve had such success with this fundraising model for such efforts as the Pat Summitt Foundation and Smoky Strong, and we would like to see it applied in this crisis situation as well, to benefit Tennesseans in need statewide.”



Cocke County Mayor Crystal Ottinger took action for her community and quickly posted this photo and made an appeal on Facebook after receiving her t-shirt! Cosby Elementary School and Empower Cocke County are just two great examples of food-related programs ETF has been able to support.

MEET OUR NEW BOARD MEMBERS



THOMAS BOYD Thomas Boyd was born and raised in Knoxville. He is a restaurateur and property developer in Knoxville's Old City. Currently, he is serving on the boards of WDVX and The Old City Association.

Philanthropy is important to him personally because he believes everyone deserves the opportunity for a successful and happy life.



DENISE DEAN Denise Dean believes love is a verb and it informs all she does. It is her love for children that led her to start the East Tennessee Freedom Schools (ETFS) where she is the Executive Director. ETFS delivers the Children's Defense Fund Freedom Schools® program that helps children fall in love with reading and engage in social and civic action. They operate three sites, two in Knox County and one in

Blount County. She is proud to offer a program that makes a difference and where communities of children and families can learn, love, and flourish.

In 2003 Denise left IBM as an executive where she led and worked in the areas of sales, management training, executive coaching, and organization development. She left to become an elementary school teacher. She spent her first years of teaching with 5th grade students in San Jose, CA. In subsequent moves she delivered programs and tutored children at elementary schools in Bethel, Connecticut, Dubai, U.A.E., and here in Knoxville, TN.

In addition to running ETFS, Denise serves on the board of Muse Knoxville. When not working, she enjoys traveling, weight training, swimming, reading, and watching sports and movies. She has also enjoyed a couple of more risky adventures – scuba diving and skydiving.

Denise chose to join the East Tennessee Foundation board because philanthropy is vital to so many in need. As helpful as it can be to people in need, a significant part of the beauty she sees in philanthropy has to do with how it allows people to serve others in alignment with their values.

Denise moved to East Tennessee in 2013 with her husband, Dr. Mark E. Dean, and lives in Jefferson City. She has a Bachelor of Arts from Harvard College, a Masters in Organization Development from American University, and a Teaching Credential from San Jose State University.



BRUCE HARTMANN Bruce Hartmann serves as Sr. Vice President and Chief Community Relations Officer for the University of Tennessee Medical Center. In his role, Hartmann leads all legislative activities on behalf of the medical center in the state and federal legislature and is the liaison to local, state, and federal lawmakers

and their staff members. In addition, Hartmann has oversight of the Human Resources Department at the medical center.

Prior to accepting the position, Hartmann served for almost three years as President of the Chattanooga Times Free Press. Before that he retired from E.W. Scripps after a 25-year career with the company. Hired by Scripps in 1989 as advertising director at the Knoxville News Sentinel, he was promoted to general manager in September 1993. In June 1997, he was named president and publisher of the News Sentinel and KNS Media Group, a diverse multimedia company encompassing a variety of websites, magazines, community newspapers, commercial services and more. In October 2009, he was promoted to Vice President of Sales for the E.W. Scripps Company's newspaper division, and then became Chief Revenue Officer and Vice President of Sales and Marketing for the Publishing Division.

Before his tenure in Knoxville, Hartmann held advertising management positions at the Lowell Sun in Massachusetts from 1987 to 1990 and the Nashua Telegraph in New Hampshire from 1985 to 1987. He began his career with a six-year run in the advertising department at The Baltimore Sun.

He currently serves on the board of directors for South College, Catholic Charities, and UT School of Nursing Advisory Board. He has previously served on the boards of several other organizations including Leadership Knoxville, Friends of the Smokies, the Bijou Theatre, Regal Entertainment's Children's Charity Variety, United Way, and the Knoxville Chamber Partnership. Hartmann was the 2006 campaign chair for United Way of Greater Knoxville and a past president of both the Knoxville Chamber and the Historic Tennessee Theatre Foundation boards. He is also a 1995 Leadership Knoxville graduate, and served as chairman of Leadership Knoxville in 2012.

Hartmann is a 1979 graduate of West Virginia University where he received a bachelor's degree in journalism.

He and his wife Tami enjoy their children Steven and Melissa (Cox), James and Jacquelyn (McDonald) and Brian. They thoroughly enjoy spending time with their grandchildren, Caroline, Clara, Rosemary and Charlie.



ROCÍO HUET Rocío Huet has many years of clinical experience in medical practice as well as teaching. She was first exposed to holistic medicine as a member of the American Medical Student Association, for which she served as the national president 1980-1981. After 25 years of practice in internal medicine, she decided to dedicate her practice to a team-based approach partnering with patients to help each

person find his or her path to optimal health in all realms: physical, mental, emotional, and spiritual. She employs proven complementary modalities that can aid in healing. Through her vision of bringing the integrative medicine approach to her community and region, the University Internal Medicine and Integrative Health practice was started, and the University

of Tennessee Medical Center (UTMC) integrative medicine program has developed and continues to grow. She is presently the Director of Integrative Medicine at UTMC and is also a Clinical Assistant Professor in the Department of Medicine. She is a fellow of the American College of Physicians and a diplomat of the American Board of Integrative Medicine and the American Board of Medical Acupuncture. She is a graduate of the 2018 Leadership Knoxville class and a graduate of the third annual Duke Leadership Program in Integrative Healthcare. She is presently on the board of Bridge Refugee Services, Inc., an advisor to the Dorothy Mitchell-Kincaid Beloved Community Outreach Foundation, a member of the Leadership Knoxville Curriculum Committee, and a Leadership Knoxville Scholars Mentor.

Dr. Huet earned her B.A. in Molecular Biology from the University of Kansas, her M.D. from the University of Michigan, her internship in internal medicine at the University of Missouri-Kansas City, and her residency in internal medicine at the University of Tennessee Medical Center. She is bilingual in Spanish and English having been the first child born in the US to her parents who immigrated here from Mexico City.

Advocating for social justice has always been something incredibly important to her. She knows too many people are marginalized in our society without power or even recognition as human beings because their values or needs are not the same as the “mainstream.” She recognizes none of us accomplishes anything alone. She resonates with the statement made by Mahatma Gandhi, “The best way to find yourself is to lose yourself in the service of others.”

She hikes in the mountains as often as possible and has a daily meditation practice to help her stay balanced. She reads books of all topics, especially related to neuroscience and psychology. She loves travel and spending time with her husband, grown children, and family and friends.



DROCELLA MUGOREWERA

Drocella Mugorewera moved to Tennessee in 2009. She was born in Rwanda, East Africa, and was forced to leave as an adult due to persecution. When she arrived in Knoxville, she was assisted by the only refugee resettlement agency in East Tennessee. They helped her navigate the immigration system to become a naturalized US citizen. That agency was Bridge Refugee Services

where Drocella now serves as executive director.

In Africa, Drocella served as a member of Parliament and Rwandan government as the Secretary of Lands, Environment, Water, Forestry and Mines. Drocella graduated from National University of Life and Environmental Sciences of Ukraine in 1991. Currently, she is the delegate from Tennessee to the Refugee Congress, a national former-refugee-led advocacy and advisory body.

Drocella is an active member of Knoxville Association of Women Executives, Statewide Organizing for Community Empowerment (SOCM), and is part of the Diversity Champions for the Knoxville Chamber of Commerce. Additionally, she is on the boards of Tennessee Valley Coalition for the Homeless, SOCM, and Tennessee Immigrant and Refugee Rights Coalition.

She is an advocate for social, cultural, and economic justice. She builds relationships with community partners to engage them in welcoming and inclusion programs. Her primary philanthropic driver is to make a difference in people’s lives and advocate for people in need.

Drocella speaks five languages, and enjoys meditation, Zumba, and reading. It is easy to see why Nelson Mandela’s quote, “It always seems impossible until it is done,” is her favorite.



STEPHEN ROSEN Stephen Rosen is a Managing Director in Fixed Income Capital Markets with Raymond James and Company in Knoxville. He has been in institutional sales with the firm and its predecessor, Morgan Keegan, since 1988. Stephen’s client base includes banks, money managers, broker-dealers, municipalities, and one world-class university.

Stephen and his wife, Kim, have been extremely involved in the local Jewish community. He is a past president of the Knoxville Jewish Alliance and continues to serve in his 28th year on the board of directors. Stephen chairs the leadership committee of East Tennessee’s efforts with American-Israel Public Affairs Committee. He also serves on the board of Conexx, the America-Israel business connector, headquartered in Atlanta. In previous years, Stephen was on the international board of directors of B’nai Brith Youth Organization (BBYO) as a teen, followed by a second stint as an adult. Most recently, he joined the board of the Knoxville Jewish Community Family of Funds, and will become the president in 2020.

Outside the Jewish community, Stephen just completed two terms on the board of his alma mater, Webb School of Knoxville. He is a graduate of the University of Tennessee Chancellor’s Associates and participated in the State of Tennessee Business Mission to Israel in 2015.

Stephen earned a BA in economics and an MBA from Duke University.

**PLEASE VISIT EASTTENNESSEEFUNDATION.ORG
FOR UPDATES TO UPCOMING FOUNDATION EVENTS**



- COVID-19 COMMUNITY RESOURCES
- COVID-19 RELATED BULLETINS
- NEIGHBOR TO NEIGHBOR DISASTER RELIEF FUND
- HOPE IN ACTION FUND

HOPE IN ACTION GRANTS AWARDED AS PART OF ETF'S ANNUAL MEETING FOR SECOND YEAR



Mike McClamroch presented a Hope in Action grant award of \$5,000 to Metro Drug Coalition's (MDC) Media Relations and Project Director Deborah Crouse for The Gateway project. Since receiving this award, MDC allocated their newly purchased building on West 5th Avenue for shelter space during the pandemic, which is now called "The Guest House." This building is the future home of the Gateway Recovery Community Center and has enough space to accommodate 18 people, following appropriate social distancing and infection control guidelines. For more information on this campaign, visit metrodrug.org.

Mike McClamroch presented a Hope in Action grant award of \$10,000 to Highlander Research and Education Center for its Septima Clark Learning Center project. Pictured with Mike are Rev. Allyn Maxfield-Steele and Susan Williams with Highlander Center. The Septima Clark Learning Center will serve as the 21st century home for Highlander's library, archives, and multi-purpose meeting space. As of May 1, 2020, ninety percent of their campaign goal had been raised. For more information on this campaign, visit highlandercenter.org



AN EXCERPT FROM THE INVOCATION GIVEN BY KIRAN SINGH SIRAH AT EAST TENNESSEE FOUNDATION'S ANNUAL MEETING, JANUARY 21, 2020.

"Buenos Días/ Good morning/Namaste Y'all!...I'm Sikh, so that's a value with which I was raised. In Sikhism the highest form of prayer is community service. An important idea in Sikhism, is that to serve a community, you have to understand it. We have a philosophy – maybe you'd call it a call of duty – to explore the world, especially traditions that aren't our own. The idea is to study five ways of life, or five religions, that are outside your own experience. You fully immerse yourself in those communities, in their languages, in their art and poetry and ways of life. And by the time this process is over, and you're done with the fifth exploration, your personal spiritual journey is complete.

The idea is simple, but powerful: understanding what it means to be Sikh, isn't just about learning and practicing Sikh traditions. It's about being part of a larger world—and that's something, that I believe, we all should strive towards.

Now to be clear, I'm not suggesting we should all go out and learn five languages! Instead, my invocation challenge to you is to take the principle and explore it in your own way...Growing up, my parents took me to churches, mosques, and synagogues, and taught me how to respect the differences amongst these traditions while still treating them as one family. That idea became even

more powerful when I got older and started to work personally and professionally in social justice causes and community building.

I see my work at the International Storytelling Center as the culmination of that work. Our mission is to build a better world through the power of storytelling. And step one in that project is telling a story about who we are—much like I'm doing here today—and listening to others' stories in return. This is a process that builds empathy and understanding. And it also empowers people to dream.

We live in divisive times, and this is, as you know, an election year. But

taking the time to understand one another is at the heart of every act of service. In the coming months, I challenge you to choose five people, five nonprofits, five places of worship – whatever it is – and take the time to look and listen to their stories, with an open heart. At the International Storytelling Center, we talk a lot about the importance of honoring the past. But we talk even more about how, together, we can build a better future. How can we as individuals, as world-class institutions, and as citizens of the world, work together to craft the greatest story, ever told. The story of our collective potential. Thank you. Namaste, and have a beautiful day."

"In the coming months, I challenge you to choose five people, five nonprofits, five places of worship – whatever it is – and take the time to look and listen to their stories, with an open heart."

ADVANCEMENT

THE IMPACT OF THE CARES ACT: AN INCENTIVE FOR GIVING

While we have all been staying apart in the fight against COVID-19, East Tennessee has been coming together to financially support nonprofits as they see increasing need.

For donors, the Coronavirus Aid, Relief, and Economic Security (CARES) Act, passed by Congress and signed into law by the President on March 27, contains provisions which expand charitable giving.

A New Above-the-Line Charitable Deduction for 2020*

Under current tax law, only those who itemize their deductions qualify for the charitable contribution deduction, except for a new allowance under the CARES Act.

Taxpayers will now be able to claim up to \$300 in cash contributions made to a charity this year as a deduction from their gross income even if they take the standard deduction on their 2020 tax return. This deduction will ultimately reduce the amount of your income that is taxable.

The provision is an incentive to give to a charitable organization prior to December 31, 2020 and reduce your taxes owed when you file in 2021. People are encouraged to help now, when it is needed most.

Caveat: This deduction does not apply to donations made to a donor advised fund or supporting organization; however, a donation can be made directly to other types of Foundation funds such as ETF's Neighbor to Neighbor Disaster Relief Fund or Hope in Action Fund.

A New Charitable Deduction Limit for 2020*

As part of the CARES Act, individuals who itemize can deduct much greater amounts of their contributions. Individuals can elect to deduct donations up to 100% of their 2020 adjusted gross income, up from 60% previously. The new deduction is only for cash gifts that go to a public charity.

If your assets are substantial enough that you can give more than your income this year, you will not lose the deduction for the excess amount. You can use it next year, as has always been the case.

The inclusion of an expanded charitable giving incentive is a significant acknowledgment by our federal government that the work of nonprofits is, indeed, an essential service valuable to our communities, especially today.

Caveat: The higher deduction does not apply to donations made directly to a donor advised fund or supporting organizations but can be made to ETF's Unrestricted Opportunity Fund, for example, which allows ETF staff to recommend grants where and when needed.



Tamara Boyer
East Tennessee Foundation
Legal Counsel + Vice President
for Advancement

*Certain restrictions do apply. Please consult with your professional advisor.

CELEBRATING MILESTONE ANNIVERSARIES



15 YEARS

JEANETTE KELLEHER,
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10 YEARS

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EAST TENNESSEE FOUNDATION IS A PUBLIC CHARITY AND COMMUNITY FOUNDATION CREATED FOR THE PURPOSE OF BUILDING CHARITABLE RESOURCES TO MAKE COMMUNITIES STRONGER AND LIVES BETTER THROUGH THOUGHTFUL GIVING.

HAS YOUR CONTACT INFORMATION CHANGED? IF SO, PLEASE LET US KNOW SO WE CAN KEEP IN TOUCH.

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