

Tomorrow

The Newsletter of the Tennessee Baptist Foundation ▼ A Tennessee Baptist Cooperative Program Ministry

Foundation awards 231 scholarships for 2009-2010

By H. Garrison (Gary) Coltharp, D.Min.

The Tennessee Baptist Foundation has awarded \$184,000 in Educational Grants and Scholarships for the 2009-2010 academic year. Those awards were made from various funds left in the Foundation's care by Tennessee Baptist individuals who left a Christian legacy through the Foundation for that purpose.

Many of those funds stipulate that scholarships are to be for students attending Tennessee Baptist colleges (Carson-Newman College and Union

University). Sixty-one \$1,000 scholarships were awarded from those funds. Other funds stipulate that they be awarded to students preparing for vocational ministry roles in one of the Southern Baptist Convention's six theological seminaries (Southeastern, Southern, New Orleans, Midwestern, Southwestern and Golden Gate).

Forty-four Tennessee Baptist seminary students received a total of \$36,500 in scholarship assistance from those funds. The remaining scholarships

went to Tennessee Baptist students attending any college, with some designated by the donors for students in medical, dental, pharmacy, nursing or other medical disciplines. Many of the scholarships awarded to students in community colleges and state universities were limited to \$500 due to limited funds.

Educational Grants are limited to incoming freshmen who demonstrate academic achievement and significant

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Procrastination

By W. L. (Bo) Childs, Jr. CFP®

Philadelphia is the home of the Procrastinator's Club; you can join for \$5.00 a year. The club has promoted various outlandish events; they even travelled to Spain to raise money for three ships to discover America!

A member of the club was once expelled for getting his Christmas cards out on time. He was reinstated later, when he explained they were the previous year's cards! The Procrastinator's Club of America will hold its annual Christmas shopping seminar on December 26.



This may be a humorous concept, but procrastination can become a destructive habit.

Every year thousands of Americans die without having prepared a Last Will and Testament. They have thought about it, even discussed it with their spouse or children but just never got around to actually doing it. Studies have been reported that as many as 70 percent of Americans do not have a Will which they signed. *All* adults have a Will because all states have laws which distribute a person's belongings if they have not signed a Will.

Just recently we read of the tragic death of the Tennessee Titans' former Quarterback. He had a sizable estate, an agent and all of the professional assistance he needed, but he died without a Will! His wife and children will share his estate. However, it will be more costly to administer the estate and the distributions to his wife and children will be done in accordance with the Tennessee law in the legal amounts. In this case, a large percentage of the estate will be paid out in taxes, much of which could have been avoided with proper planning. It has been said that many people spend more time planning their vacations than planning their estates. Please don't be one of them.

The Foundation staff would be glad to assist Tennessee Baptists in developing an estate plan which provides for a person's family as well as Tennessee Baptist causes of their choice.

Just call Bo or Gary at (615) 371-2029 or (800) 552-4644 if we may help.

It has been said that many people spend more time planning their vacations than planning their estates.

Congratulations to the 2009-2010 Tennessee Baptist Foundation Grant and Scholarship Awardees!

Adams
Kristina A. Martin

Afton
John A. Venters

Athens
Joshua L. Bull
Sandra L. Swafford

Bartlett
Benjamin M. Peacock

Bell Buckle
Keith A. Wortham

Blaine
Eric M. Kitts

Bolivar
Caleb S. Stallings

Bon Aqua
Sally M. Boutwell

Bradford
Corey M. Raines

Brentwood
Joseph T. Coppage
Joshua J. Lee
Mitchell S. Robertson
Matthew G. Rosenbaum
Michael P. Rosenbaum

Brighton
Dawn M. Baxter
Jeremy O. Wright

Brush Creek
Justin L. Claire

Calhoun
Tammy R. Yates

Cane Ridge
Aimee S. Buntin

Centerville
Christina L. Walton

Chattanooga
John W. Halladay
Adam W. Morris
Carrie D. Morris
Daniel B. Richeson
Skye S. Shelton

Chuckey
Joel A. Brimer

Clarksburg
Julie A. Todd

Clarksville
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Paul S. Bunger
Daniel L. Patterson

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Mary K. Work

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Bethany A. Banks
Andrew S. Hammond
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Amanda S. Eldridge
Brooke E. Stiles

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Jason R. Todd

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Tyler L. Brasher
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Joshua S. Sorah

Elmwood
Legon A. Craighead

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Robert C. Casteel

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Joseph D. Chapdelaine

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Jamie L. Lealos
Jacob M. Scrimshire

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Douglas A. Cammuse
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Jared H. Moore

Hohenwald
Calli A. Hankins

Humboldt
Walter A. Hammond

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Hillary M. Bush

Huron
Amanda L. Foley

Jacksboro
Sarah F. Morris

Jackson
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Brittney A. Coley
Ryan H. Courtner
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Jeremiah S. Wade
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Jamestown
Kyle H. Dickson

Jefferson City
Matthew E. Brooks
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Adam M. Harvell
Amanda M. Heilman
Morgan C. Riddle

Jonesborough
Jonathan S. Darnell
Sean A. Lee

Kenton
Lucas C. Littleton

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Congratulations to the 2009-2010 Tennessee Baptist Foundation Grant and Scholarship Awardees!

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Tyler J. Strong

Kingston

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Megan L. Hurst
Lauren A. Mitchell
Kate E. Sexton

Lawrenceburg

Whitney B. Slater
Emily D. Stem
Jenny L. Wilkins

Lebanon

Andrew T. Collier
Jeffrey L. Collier
Michael P. Tungett

Lexington

Ashley D. Alexander
Gene W. Gant
Megan M. McKeen
Hanna E. Phillips
Andrew R. Wilkinson

Livingston

Kaylie V. Wilson

Loudon

Alyssa N. McPeck

Madisonville

Christa D. Cardin
Rebecca G. Watkins

Manchester

Danielle Hall
Carl N. Quinn

Martin

Anthony B. Ray

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Jamie D. Evans
Stephanie D. Goode

McKenzie

Caleb W. Owen
Sarah C. Owen

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Molly A. Mercker

Memphis

Katherine A. Chandler
Megan M. Daniel
Rachel R. Daniel
Jennifer L. Gentry
Jordan M. McDugle
Kelsey J. Roberts
Cynthia M. Wade
Zachariah N. Wade

Michie

Devon M. Sledd

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Leslie B. Jones
Emily B. Martin
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Jonathan C. Seals
Allison L. Young

Mt Juliet

Erin E. Bell
Jessica J. Knight
Kalli S. Nicks
Bethany R. Prall
Whitney L. Smyser

Munford

Melanie A. Jepsen

Murfreesboro

Trevor M. Atwood
Rebekah D. Minor
Charles T. Montgomery

Nathan K. Potratz
Jessica N. Riley
Tyler M. Rohrbaugh

Nashville

Robert C. Irvin, III
Tiffany C. Jones
Joosung Kim
Christian W. Messemer
Jessica N. Stump

Newport

Joseph P. Ball
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Ooltewah

Christopher A. Lee

Paris

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Spring Hill

Lauren M. Sharpe

Thompson's Station

Courtney N. Miller

Three Way

Hannah K. Maxwell

Trenton

Michael G. McEwen

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Laura R. Adams

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Touching Tomorrow

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MISSION STATEMENT

The Tennessee Baptist Foundation is the trust and investment institution of The Tennessee Baptist Convention. Its purpose is to assist Tennessee Baptists, churches and the Convention to lay a strong financial foundation under those institutions, causes and agencies supported by the churches of The Tennessee Baptist Convention. This purpose is fulfilled by encouraging and promoting the establishment of living trusts, testamentary trusts, gifts and bequests, and by acting as a funds manager for the Tennessee Baptist institutions.

The Foundation is a 501(c)(3) organization and as such all gifts are tax deductible.

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Foundation awards scholarships

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financial need. Seventeen such \$1,000 grants were awarded this year.

That is the good news. The bad news is that a large number of very worthy applicants did not receive a grant or scholarship this year. The Foundation's Scholarship Committee agonized over these decisions, but faced with far more applicants than available income to distribute, they had to make very hard decisions. Thus many very fine applicants had to be denied assistance. The only remedy for this monetary shortfall is for Tennessee Baptists who have a heart for helping young people reach

their potentials through higher education to provide the funding necessary to generate income year after year for this purpose. Christian Memorial Funds provided for in Last Wills and Testaments as well as Charitable Trust arrangements and outright gifts can be sources of such income for scholarships.

To explore ways you might have a part in touching the lives of Tennessee Baptist students through a perpetual fund, please contact Bo Childs or Gary Coltharp for a personal consultation. They may be reached by calling toll-free, (800) 552-4644.

The Tennessee Baptist Foundation, Inc. is a non-profit organization which assists anyone who desires to make a bequest or gift to benefit a Baptist cause. Neither the author, publisher, nor this organization is engaged in rendering professional legal or tax advice. The purpose of this publication is to provide accurate and authoritative information of a general character only. For advice and assistance in specific cases, the service of an attorney or other competent professional advisor should be obtained.

TBF scholarship awardees

(Continued from Page 3)

- | | |
|---|--|
| White House
Abigail C. Mullen | Wildersville
Brittany N. Coffman |
| Whiteville
Savannah N. German | Woodbury
Travis C. Prater |
| Whitwell
Brandon L. Blevins | |