



CHARITABLE TRUSTS UNIT

NH DEPARTMENT OF JUSTICE

Administering Donor-Restricted Funds

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June 8, 2023

AGENDA

- 1. Introduction to the CTU**
- 2. Role of Trustees of Trust Funds**
- 3. Fiduciary Duties**
- 4. MS-9 and MS-10 Overview**



Dep
Justice
33 Capitol Street

INTRODUCTION TO THE CTU



ROLE OF THE CHARITABLE TRUSTS UNIT

The mission of the Charitable Trusts Unit is to protect the public's interest in the organizations and assets committed to charitable purposes in New Hampshire.

ROLE OF THE CHARITABLE TRUSTS UNIT



Department
of Justice
33 Capitol



We protect donor intent

Investigation

Litigation

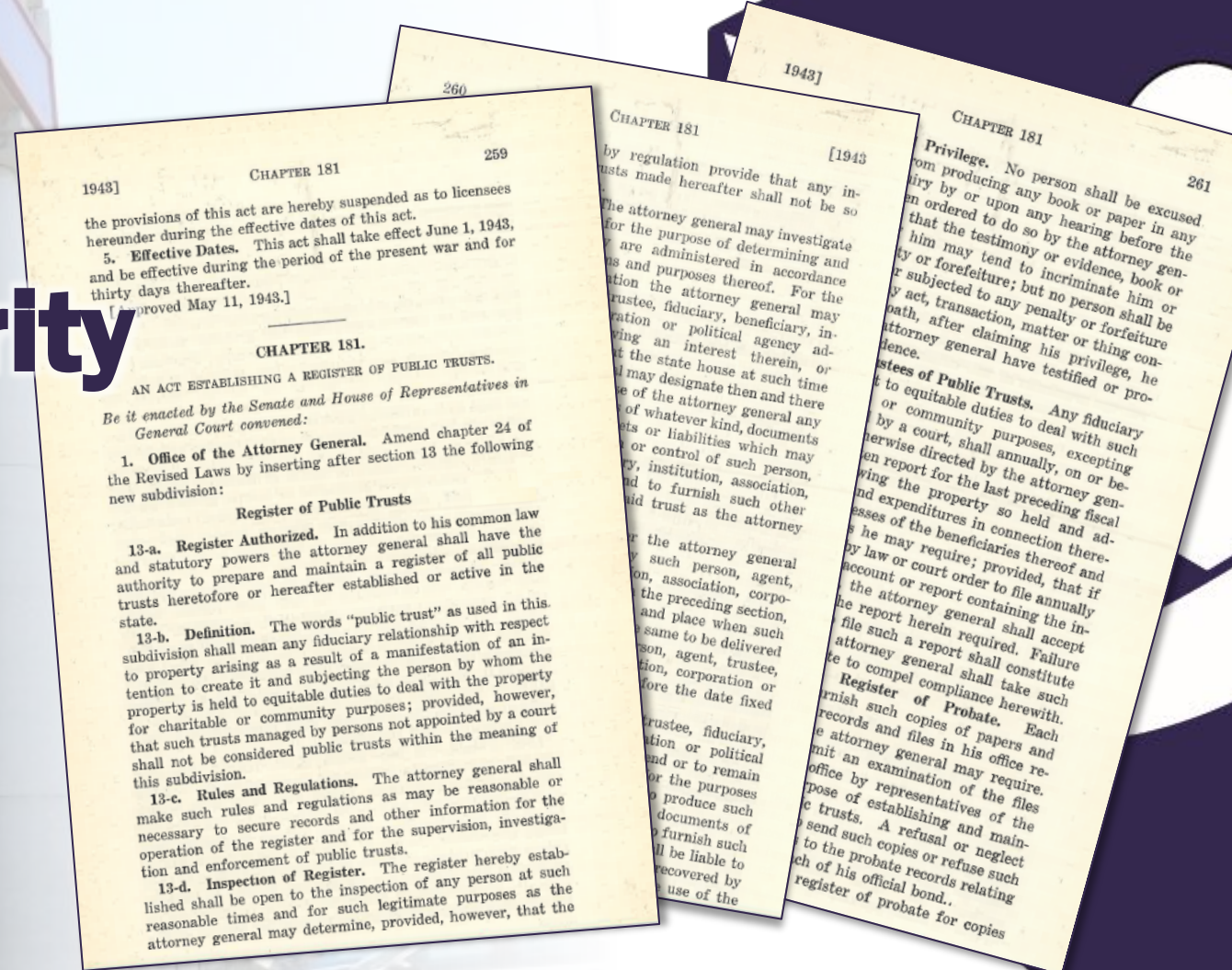


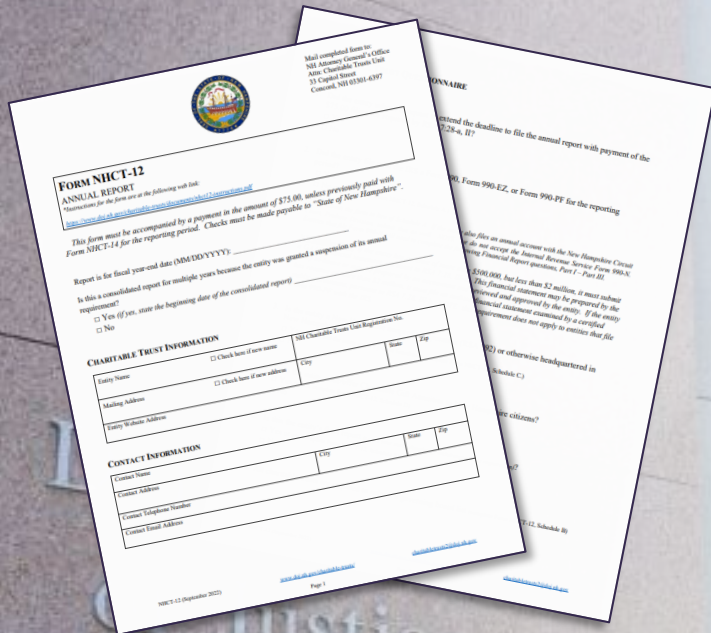
ROLE OF THE CHARITABLE TRUSTS UNIT

Common law authority

Established by NH
statute in 1943

First in the nation





About **12,000** annual reports from registered charitable organizations and trusts

About **255** MS-9 and MS-10 annual reports from municipalities



About **65** annual financial reports from municipal libraries



ROLE OF TRUSTEES OF TRUST FUNDS

New Hampshire Department of Justice

CUSTODY OF

TOWN TRUST FUNDS

LIBRARY FUNDS

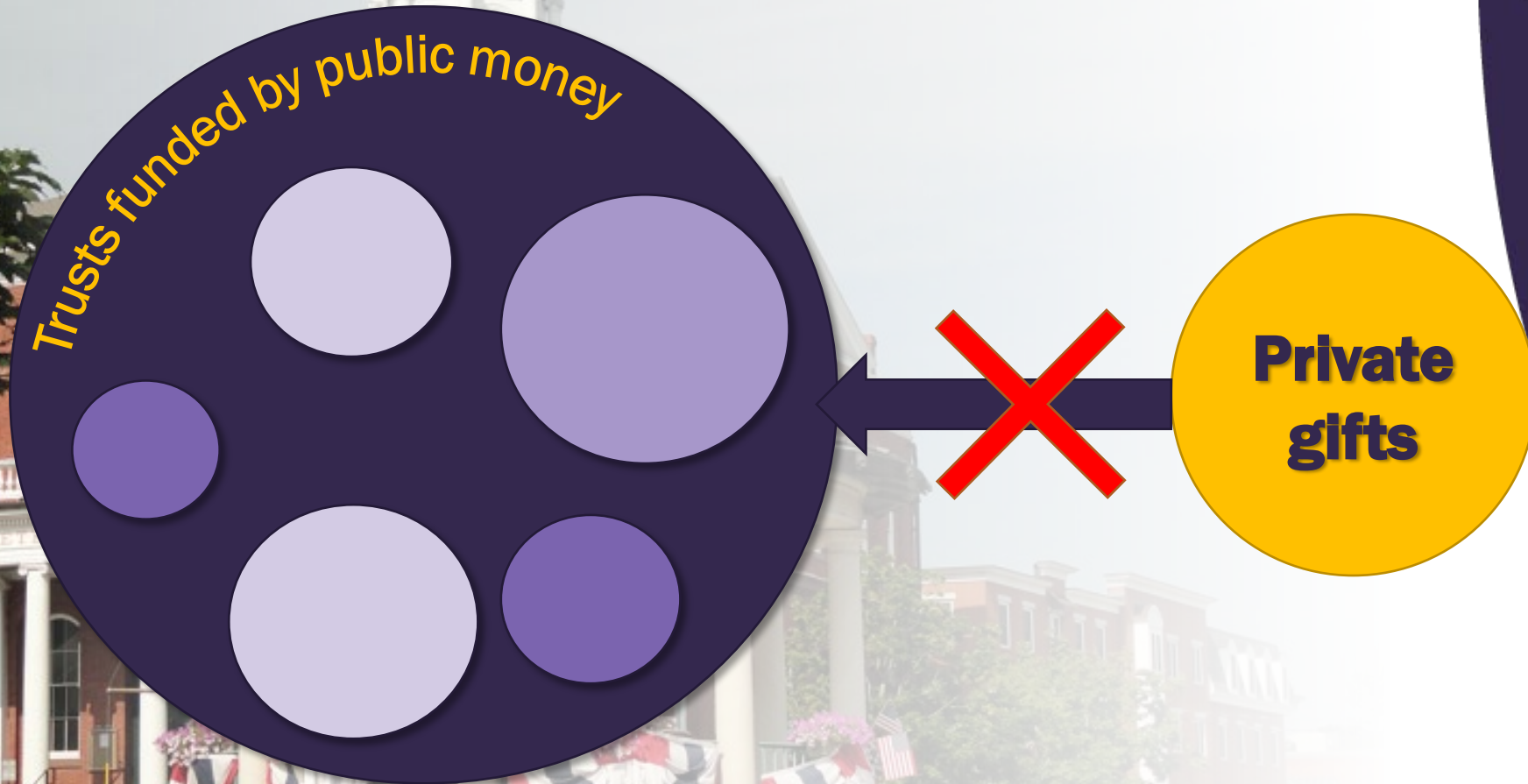
SCHOOL DISTRICT FUNDS



TRUST FUND AND TAXPAYER FUND INVESTMENT



COMMINGLING FUNDS



DISTRIBUTIONS



FIDUCIARY DUTIES

**Duty of
Loyalty**

**Duty of
Care**

**Duty of
Obedience**

Department
of Justice
33 Capitol Street



DUTY OF LOYALTY

A person wearing a denim jacket is pointing at an open book on a wooden desk. The desk is cluttered with several other books, colorful sticky notes (pink, yellow, green), and a pencil holder containing various colored pencils. The scene is brightly lit, suggesting a study or classroom environment. The text "DUTY OF CARE" is overlaid in the center of the image.

DUTY OF CARE



DUTY OF OBEDIENCE

DONOR RESTRICTIONS

**I leave the rest and
residue of my estate to
the town of Troy.**

Unrestricted



DONOR RESTRICTIONS

I give, devise, and bequeath
to the Town of Merrimack
the sum of \$50,000 to be
used for the benefit of the
Fire Department

**Purpose
restriction**



DONOR RESTRICTIONS

I give the to the Town of Antrim
\$100,000, the **income only to**
be used for whatever **purpose**
the Selectmen deem
appropriate.

**Time
restriction**



DONOR RESTRICTIONS

I give \$50,000 to the City
of Manchester, the

income to be expended

for the maintenance of

Victory Park.

Time
restriction

Purpose
restriction



CHANGING A RESTRICTION



DOCTRINE OF *CY PRES*

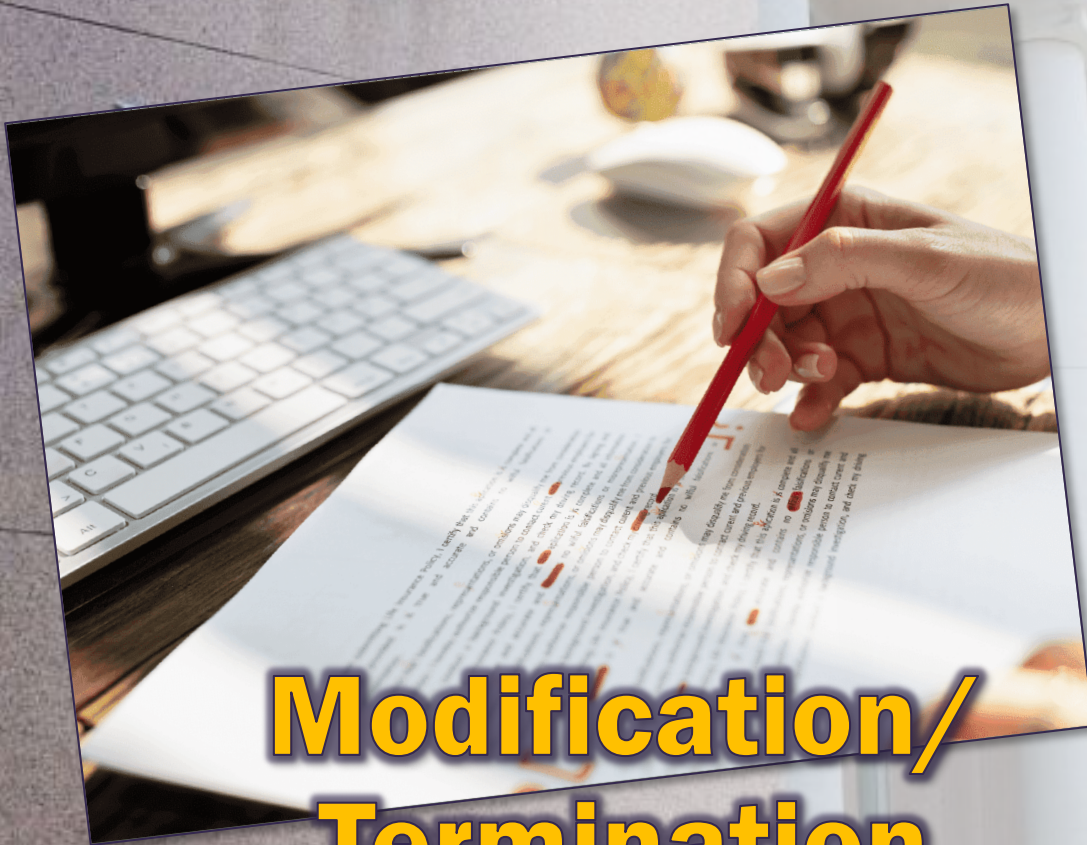


...a scholarship fund for ~~Protestant~~ boy students...

DOCTRINE OF DEVIATION



OTHER CHANGES



**Modification/
Termination**



**Nonjudicial
Settlement
Agreement**



Department of Justice
33 Capitol Street

MS-9 AND MS-10

OVERVIEW



REPORT OF TRUST FUNDS

Rev 1707.11 Report MS-9, Report of Trust and Capital Reserve Funds

- (a) Report MS-9 report of trust and capital reserve funds, shall be completed by the trustees of the trust funds and filed with the municipality, NH department of justice, and the department by providing for each trust fund;
- (1) The creation date of the trust;
 - (2) The name of the trust fund;
 - (3) The purpose of the trust fund;
 - (4) The type of investment vehicle and the percentage of the trust invested in each investment vehicle type;
 - (5) A report of trust fund principal including:
 - a. Balance at the beginning of the year;
 - b. New funds,
 - c. Cash gains or losses on securities;
 - d. Withdrawals; and
 - e. Balance at the end of the year;
 - (6) A report of trust fund income including:
 - a. Balance at beginning of the year;
 - b. the amount of income earned during the year;
 - c. the expenditures from the fund during the year; and
 - d. Balance at the end of the year;
 - (7) The balance of principal and income at the end of the year; and
 - (8) Fair market value of the principal.



REPORT OF TRUST FUNDS

Rev 1707.11 Report MS-9, Report of Trust and Capital Reserve Funds (*cont.*)

[...]

(b) Report MS-9 shall contain dated signatures of at least a majority of the trustees of trust funds to certify that the information contained in this report was taken from official records and is correct to the best of their knowledge and belief.

(c) Report MS-9 shall be filed by:

- (1) March 1, if the municipality operates on a calendar year; or
- (2) September 1, if the municipality operates on an optional fiscal year.

NEW IMPROVEMENTS TO **FORM MS-9**

- ✓ **Form MS-9 has been updated to align field names with proper terminology and to provide a separation of market value and book value.**
- ✓ **The new Form MS-9 report is easier to review and more suitable for inclusion in annual reports.**
- ✓ **Municipalities will need to use the new MS-9 and MS-10 forms effective July 1, 2023. These forms require online entry using the NH TTF portal through Axiomatic.**
- ✓ **For assistance with the NH TTF portal contact Axiomatic Support.**

NEW FORM MS-9 – PDF VIEW



New Hampshire
Department of
Revenue Administration

2023
MS-9

Cemetery Funds

Name	Purpose					Creation Date	BOY Balance	Change	EOY Balance				
ALGER E HEMPHILL	Cemetery Perpetual Care					1939	930.34	60.93	991.27				
Principal	<u>BOY Balance</u>	<u>Additions</u>	<u>Gains/Losses</u>	<u>Withdrawals</u>	<u>EOY Balance</u>	<u>Income</u>	<u>BOY Balance</u>	<u>Change</u>	<u>EOY Balance</u>	<u>Market</u>	<u>Cost Basis</u>	<u>Unrealized</u>	<u>EOY Value</u>
	547.44	0.00	45.59	0.00	593.03		382.90	29.18	398.24		991.27	(108.42)	882.85
ALMON E CLARK	Cemetery Perpetual Care					1944	1,215.01	79.56	1,294.57				
Principal	<u>BOY Balance</u>	<u>Additions</u>	<u>Gains/Losses</u>	<u>Withdrawals</u>	<u>EOY Balance</u>	<u>Income</u>	<u>BOY Balance</u>	<u>Change</u>	<u>EOY Balance</u>	<u>Market</u>	<u>Cost Basis</u>	<u>Unrealized</u>	<u>EOY Value</u>
	711.71	0.00	59.53	0.00	771.24		503.30	38.11	523.33		1,294.57	(141.59)	1,152.98
ARTHUR PERHAM	Cemetery Perpetual Care					1958	1,889.99	123.75	2,013.74				
Principal	<u>BOY Balance</u>	<u>Additions</u>	<u>Gains/Losses</u>	<u>Withdrawals</u>	<u>EOY Balance</u>	<u>Income</u>	<u>BOY Balance</u>	<u>Change</u>	<u>EOY Balance</u>	<u>Market</u>	<u>Cost Basis</u>	<u>Unrealized</u>	<u>EOY Value</u>
	1,095.23	0.00	92.61	0.00	1,187.84		794.76	59.28	825.90		2,013.74	(220.24)	1,793.50
ARTHUR POTTER	Cemetery Perpetual Care					1961	930.34	60.93	991.27				
Principal	<u>BOY Balance</u>	<u>Additions</u>	<u>Gains/Losses</u>	<u>Withdrawals</u>	<u>EOY Balance</u>	<u>Income</u>	<u>BOY Balance</u>	<u>Change</u>	<u>EOY Balance</u>	<u>Market</u>	<u>Cost Basis</u>	<u>Unrealized</u>	<u>EOY Value</u>
	547.44	0.00	45.59	0.00	593.03		382.90	29.18	398.24		991.27	(108.42)	882.85
ASHTON A HEMPHILL	Cemetery Perpetual Care					1934	930.29	60.92	991.21				
Principal	<u>BOY Balance</u>	<u>Additions</u>	<u>Gains/Losses</u>	<u>Withdrawals</u>	<u>EOY Balance</u>	<u>Income</u>	<u>BOY Balance</u>	<u>Change</u>	<u>EOY Balance</u>	<u>Market</u>	<u>Cost Basis</u>	<u>Unrealized</u>	<u>EOY Value</u>
	547.44	0.00	45.58	0.00	593.02		382.85	29.18	398.19		991.21	(108.41)	882.80
B K BARLOW	Cemetery Perpetual Care					1960	876.85	57.42	934.27				
Principal	<u>BOY Balance</u>	<u>Additions</u>	<u>Gains/Losses</u>	<u>Withdrawals</u>	<u>EOY Balance</u>	<u>Income</u>	<u>BOY Balance</u>	<u>Change</u>	<u>EOY Balance</u>	<u>Market</u>	<u>Cost Basis</u>	<u>Unrealized</u>	<u>EOY Value</u>
	546.82	0.00	42.96	0.00	589.78		330.03	27.50	344.49		934.27	(102.18)	832.09
BARENT C FINLEY	Cemetery Perpetual Care					1952	621.34	40.67	662.01				
Principal	<u>BOY Balance</u>	<u>Additions</u>	<u>Gains/Losses</u>	<u>Withdrawals</u>	<u>EOY Balance</u>	<u>Income</u>	<u>BOY Balance</u>	<u>Change</u>	<u>EOY Balance</u>	<u>Market</u>	<u>Cost Basis</u>	<u>Unrealized</u>	<u>EOY Value</u>
	543.82	0.00	30.44	0.00	574.26		77.52	19.47	87.75		662.01	(72.40)	589.61

REPORT OF TRUST FUND INVESTMENTS

Rev 1707.12 Report MS-10, Report of Common Trust Fund Investments

- (a) Report MS-10, report of common trust fund investments, shall be completed and filed by the trustees of trust funds to report to the municipality, NH department of justice, and the department, their common trust fund investments, by providing:
- (1) Description of investment;
 - (2) Number of shares or other units;
 - (3) Principal's
 - a. Beginning year balance;
 - b. Purchases;
 - c. Cash capital gains;
 - d. Proceeds from sales;
 - e. Gains or losses from sales; and
 - f. End of year balance;
 - (4) The following income information;
 - a. Balance at beginning of the year;
 - b. During the year;
 - c. Expended during year; and
 - d. Balance at the end of the year;
 - (5) Grand total principal and income;
 - (6) Fees and expenses for:
 - a. Professional banking assistance;
 - b. Professional brokerage assistance; or
 - c. Both; and
 - (7) Fair market value of the principal.

REPORT OF TRUST FUND INVESTMENTS

Rev 1707.12 Report MS-10, Report of Common Trust Fund Investments (cont.)

[...]

(b) Report MS-10 shall contain dated signatures of at least a majority of the trustees of trust funds to certify that the information contained in this report was taken from official records and is correct to the best of their knowledge and belief.

(c) Report MS-10 shall be completed and filed by:

- (1) March 1, if the municipality operates on a calendar year; or
- (2) September 1, if the municipality operates on an optional fiscal year.

NEW FORM MS-10 – PDF VIEW



New Hampshire
Department of
Revenue Administration

2023
MS-10

Investment Name	Type				Shares	Total EOY Balance
Abbott Laboratories	Stock				0.00	\$0.00
Principal	BOY Balance	Purchases	Cash Cap Gains	Sale Proceeds	Sale Gain/Loss	EOY Balance
	\$958.41	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Income	BOY Balance			Income	Expended	EOY Balance
	\$0.00			\$0.00	\$0.00	\$0.00
Principal Only	BOY Fair Value			Unrealized Gains		EOY Fair Value
	\$0.00			\$0.00		\$0.00


Investment Name	Type				Shares	Total EOY Balance
Accenture PLC	Stock				0.00	\$0.00
Principal	BOY Balance	Purchases	Cash Cap Gains	Sale Proceeds	Sale Gain/Loss	EOY Balance
	\$716.13	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Income	BOY Balance			Income	Expended	EOY Balance
	\$0.00			\$0.00	\$0.00	\$0.00
Principal Only	BOY Fair Value			Unrealized Gains		EOY Fair Value
	\$0.00			\$0.00		\$0.00



FILLING OUT THE MS-9

REPORT OF TRUST FUNDS MS-9

Fund Information Screen in the NH TTF Portal

This is the first step of the  process and can also be accessed via the [Edit Fund](#) link from an existing record. **All fields are required.** The choices in the dropdowns are available in the handout to this presentation or on the website.

Fund Information

Name of Fund	<input type="text"/>	Date of Creation	<input type="text" value="mm/dd/yyyy"/>
How Invested	Type of Fund	Purpose of Fund	
<input type="text" value="-Select-"/>	<input type="text" value="-Select-"/>	<input type="text" value="-Select-"/>	

MS-9 Fund Type (Source of Funds)

Capital Reserve

Expendable Funds

Trust

Taxpayer Funds

For **Capital Reserve Funds**

- RSA 34 and RSA 35
- Created by **Warrant Articles**

For **Expendable Funds**

- RSA 31:19-a
- Created by **Town vote**

Privately Donated Funds

For **Gifts and Donations**

- Created by **Charitable Gifts**
 - May be expendable
 - OR
 - Income only

MS-9 Purpose of Fund (What the fund is for)

	Common Taxpayer funds	Common Trust funds
Beautification	✓	✓
Capital Reserve	✓	
Celebration/Old Home Day	✓	✓
Cemetery Perpetual Care		✓
Cemetery Trust (Other)	✓	✓
Discretionary/Benefit of the Town	✓	✓
Educational Purposes		✓
Economic Development	✓	
Environmental Purposes		✓
Fire Department Donation		✓
Flower/Flag	✓	✓
Historic	✓	✓
Hospital/Health Donation		✓
Library	✓	✓
Literary		✓
Maintenance and Repair	✓	✓
Ministerial		✓
Multiple Purposes		✓
Parks/Recreation	✓	✓
Police Department Donation		✓
Police/Fire	✓	
Poor/Indigent	✓	✓
Public Monument	✓	✓
Religious Purposes		✓
Scholarship	✓	✓



MS-9 Investment Method

(How Funds are Invested)

Checking Account

Bank CD

Money Market CD

Savings Account

Single Investment (non-common fund)

Public Deposit Investment Pool

Common Investment

Municipality's Own Accounts

- In the municipality's checking account
- In a bank CD held separately from other funds
- In a money market account held separately from other funds
- In the municipality's savings account
- In any other type of non-common fund, such as an account with a mutual fund company

Pooled Accounts

- In the PDIP
- Any funds combined for investment purposes in an account other than PDIP (can be CDs, bank accounts, money market, mutual funds, etc.)

REPORT OF TRUST FUNDS MS-9

Instruments

<u>Principal</u>				
BOY Principal Balance	New Funds (+)	Realized Gains (+)	Cap Gains Distributions (+)	Principal Withdrawals (-)
\$260.92	\$0.00	\$5.42	\$2.26	\$0.00
				EOY Principal Balance (=)
				\$268.60
<u>Income</u>				
BOY Income Balance	Income Earned (+)	Income Expended (-)		
\$86.76	\$10.77	\$0.00		
		EOY Income Balance (=)		
		\$97.53		
<u>Market</u>				
EOY Principal Balance	EOY Income Balance	Cost Basis	EOY Market Value	
\$268.60	\$97.53	\$366.13	\$363.95	
			Unrealized Gains	
			(\$2.18)	

EXAMPLE MS-9

Example 1 Joy of Reading Fund

A privately donated income-only trust fund held in its own account in several mutual funds.

Fund Information

Name of Fund

Joy of Reading Fund

Date of Creation

mm/dd/yyyy

How Invested

Single Investment (non-common fund) ▾

Type of Fund

Trust ▾

Purpose of Fund

Literacy ▾

Cancel

Save

Then add Principal information (at cost basis) and Income information.

Enter Market Value, if desired.

(The form will calculate unrealized gain or loss for you)

EXAMPLE MS-9

Example 1 Joy of Reading Fund

A privately donated income-only trust fund held in its own account in several mutual funds.

Fund Information

Name of Fund	<input type="text" value="Joy of Reading Fund – Vanguard Growth Mutual Fund"/>	Date of Creation	<input type="text" value="mm/dd/yyyy"/>
How Invested	<input type="text" value="Mutual Fund"/>	Type of Fund	<input type="text" value="Expendable Trust"/>
	<input type="text" value="Literacy"/>		

EXAMPLE MS-9

Example 2 Education of the Next CEO Fund

A privately donated income-only scholarship trust fund pooled in a checking account with other privately donated trust funds.

Fund Information

Name of Fund	<input type="text" value="Education of the Next CEO Fund"/>	Date of Creation	<input type="text" value="mm/dd/yyyy"/>
How Invested	<input type="text" value="Common Investment"/>	Type of Fund	<input type="text" value="Trust"/>
		Purpose of Fund	<input type="text" value="Scholarship"/>

Then add Principal information (at cost basis) and Income information.
Enter Market Value, if desired.
(The form will calculate unrealized gain or loss for you.)

EXAMPLE MS-9

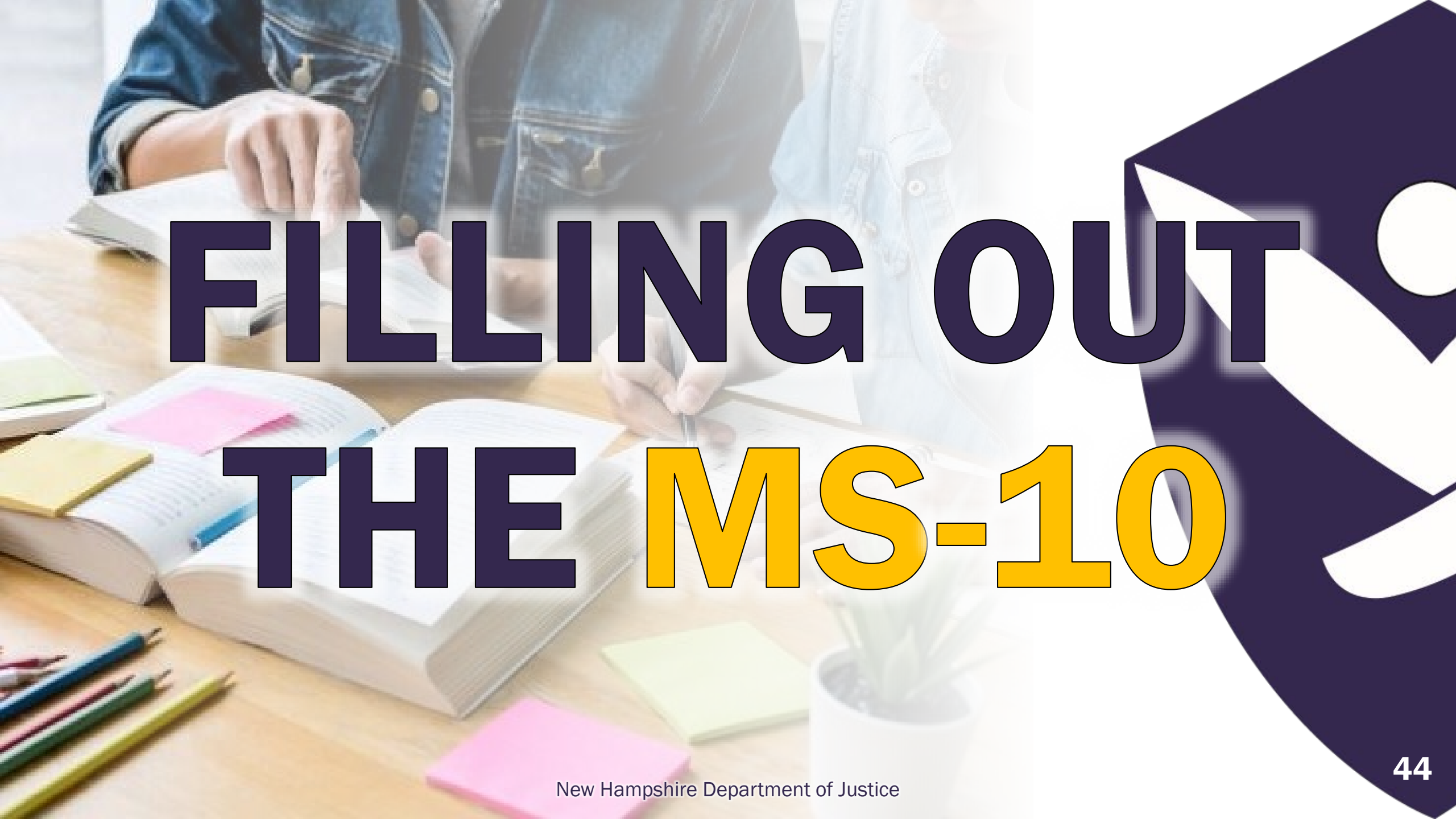
Example 2 Education of the Next CEO Fund

A privately donated income-only scholarship trust fund pooled in a checking account with other privately donated trust funds.

Fund Information

Name of Fund	Education of the Next CEO Fund – TD Bank Checking	Date of Creation	mm/dd/yyyy
How Invested	Checking Account	Type of Fund	Expendable Trust
		Purpose of Fund	-Select-

Cancel Save



FILLING OUT THE MS-10

REPORT OF COMMON INVESTMENTS MS-10

What does “Common Investment” mean?

When do you need to file an MS-10 report?

- Common Investment - Any funds combined for investment purposes in an account *other than PDIP*
 - Includes: CDs, bank accounts, money market, mutual funds, stocks and bonds, etc.
 - Funds pooled together in one account at a bank, brokerage, or financial institution.
 - Typically pooled together:
 - Cemetery perpetual care funds
 - Privately donated trust funds
 - For any of the above choose “Common Investment” for the how invested option.
 - When pooled together but invested in the New Hampshire Public Deposit Investment Pool choose the option for “PDIP.”

REPORT OF COMMON INVESTMENTS MS-10

Capital Reserve funds and town created expendable trust funds

- Can be pooled together but cannot be in the same account as privately donated funds.
- Cannot commingle taxpayer funds with privately donated funds pursuant to **RSA 31:19-a IV.**

The local legislative body may authorize the acceptance of privately donated gifts, legacies, and devises to be utilized for the same purposes as a trust fund created under this section; provided, however, that such gifts, legacies, or devises **shall be invested and accounted for separately from, and not commingled with, amounts appropriated under paragraph I,** and shall be subject to the custody and investment provisions applicable to trust funds accepted under RSA 31:19.

REPORT OF COMMON INVESTMENTS MS-10

Investment

- It is the trustees' responsibility to properly invest both public and private funds and the trustees of trust funds must adopt and file with the Attorney General an investment policy pertaining to private funds under RSA 31:25 and an investment policy pertaining to taxpayer funds under RSA 34:5 and 35:9.
- Reminder: Cannot commingle taxpayer funds with privately donated funds
- Each has a different investment and risk allowance under these RSAs.

REPORT OF COMMON INVESTMENTS MS-10

Investing **Privately Donated Funds**

- **Prudent Man Rule**

RSA 31:25-b Prudent Investment Defined. –

For purposes of RSA 31:25-a, a prudent investment is one which a prudent man would purchase for his own investment having primarily in view the preservation of the principal and the amount and regularity of the income to be derived therefrom.

- **Prudent Investor Rule**

RSA 564-B:9-902 Standard of Care; Portfolio Strategy; Risk and Return Objectives. –

(a) A trustee shall invest and manage trust assets as a prudent investor would, by considering the purposes, terms, distribution requirements, and other circumstances of the trust. In satisfying this standard, the trustee shall exercise reasonable care, skill, and caution.

(b) A trustee's investment and management decisions respecting individual assets must be evaluated not in isolation but in the context of the trust portfolio as a whole and as a part of an overall investment strategy having risk and return objectives reasonably suited to the trust.

REPORT OF COMMON INVESTMENTS MS-10

Investing **Taxpayer** Funds

RSA 34:5 Investment. –

The moneys in such fund shall be kept in a separate account and not intermingled with the other funds of the city. Said capital reserve fund shall be invested only by deposit in a federally insured bank authorized to accept deposits under RSA 6:8, I and I-a, in such stocks and bonds as are legal for investment by New Hampshire savings banks, or in participation units in the public deposit investment pool established pursuant to RSA 383:22, or in obligations with principal and interest fully guaranteed by the United States government.....

RSA 34:9 Penalty for Failure to Perform. –

Any of the above officers who shall fail to perform the duties above set forth shall be guilty of a violation for every week said failure shall continue.

REPORT OF COMMON INVESTMENTS MS-10

Bank of America Corp Floating 4% (Library) Bond 200.00	\$4,367.34
Bank of Nova Scotia/The 1.35% 24 Jun 2026 (Common Funds) Bond 30,000.00	\$29,784.00
Bank of NY Mellon Corp 3.00% 2/24/25 (i) (Common Funds) Bond 50,000.00	\$49,748.00
Bar Harbor Bank & Trust Inst Money Market (Common Funds) Money Market 318,776.94	\$318,776.94
Berkshire Hathaway Inc (Common Funds) Stock 112.00	\$24,542.16
Berkshire Hathaway Inc (Library) Stock 24.00	\$5,259.04
Blackrock Inc (Common Funds) Stock 0.00	\$0.00
Booking Holdings Inc (Common Funds) Stock 9.00	\$21,405.37
Booking Holdings Inc (Library) Stock 1.00	\$2,378.38
Caterpillar Financial Services Corp 2.15% 08 Nov 2024 (Common Funds) Bond 50,000.00	\$50,066.98
Ledger Total: \$4,953,619.8	

EXAMPLE MS-10

Example 3 Cemetery Perpetual Care Funds

All town cemetery perpetual care funds pooled together and invested in a bank money market account.

Investment Information		
Name of Investment	Number Of Shares	Type of Investment
<input type="text" value="TD Money Market Fund"/>	<input type="text"/>	<input type="text" value="Money Market"/>
		<input type="button" value="Cancel"/> <input type="button" value="Save"/>

Then add Principal information (at cost basis) and Income information.

Enter Market Value, if desired.

(The form will calculate unrealized gain or loss for you.)

Note: Typically bank accounts, CDs, and Money Market Accounts have the same cost basis and market value.

EXAMPLE MS-10

Example 4 Common Trust Funds

Privately donated funds pooled together and invested with an investment professional.

List **EACH INDIVIDUAL INVESTMENT TYPE** (stock, bond, mutual fund, ETF, etc.), one entry for each investment.

Investment Information

Name of Investment

Type of Investment

Cancel Save

List **EACH INDIVIDUAL INVESTMENT** (stock, bond, mutual fund, ETF, etc.), one entry for each investment.

Then add Principal information (at cost basis) and Income information.

Enter Market Value, if desired.

(The form will calculate unrealized gain or loss for you.)

Note: Typically bank accounts, CDs, and Money Market Accounts have the same cost basis and market value.

EXAMPLE MS-10

Example 5 Common Trust Funds

Privately donated funds pooled together and invested with an investment professional.

Add Brokerage Statement

Select file on your device:

Select file... 1 **Browse**

Attachment Description Total EOY Market Value from Statement

2 3

4 **Cancel** **Save**

Select the brokerage statement file

List statement/account name

Enter statement amount

Click "Save" to upload

REPORT OF COMMON INVESTMENTS MS-10

CN - Bristol Myers Squibb Co - (Income) | Stock | 655.00

\$33,886.50

Principal

BOY Balance	Purchases	Cash Capital Gains	Sale Proceeds	Sale Gain/Loss	EOY Balance
\$36,353.30	\$0.00	\$0.00	(\$2,692.78)	\$225.98	\$33,886.50

Income

BOY Balance	Income	Expended	EOY Balance
\$0.00	\$1,368.90	\$1,368.90	\$0.00

Principal Only

BOY Fair Value	Unrealized Gains	EOY Fair Value
\$46,439.90	\$3,995.10	\$50,435.00

TOP ISSUES

1. Maintaining municipal trust records at the home of one of the trustees.
2. Failing to comply with donor restrictions (time, purpose, or both) on the purpose or administration of a fund.
3. Changing the purpose of a trust without court approval or donor consent.
4. Changing the purpose or administration of the trust based on the consent of the donor's family member/descendant.
5. Failing to maintain the original gift instrument.
6. Using perpetual care funds for the general maintenance of the cemetery.
7. Reporting one "cemetery fund" on the MS-9 instead of listing each perpetual care fund separately.



FURTHER INFORMATION

CHARITABLE TRUSTS UNIT

NH DEPARTMENT OF JUSTICE

Attorney General, Charitable Trusts

www.doj.nh.gov/charitable-trusts

Diane M. Quinlan

Director of Charitable Trusts

Michael R. Haley

Assistant Director of Charitable Trusts

Amy J. Nichols

Financial Analyst

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