PRESERVING FAMILY WEALTH

Alma Banuelos
Senior Vice President
Head of Trust

CITY NATIONAL BANK
AN RBC COMPANY

Loreen Gilbert
Founder & President

WEALTHWISE
FINANCIAL SERVICES
WEALTH MANAGEMENT REDEFINED

Mark Copeland, CFP®, AIF®
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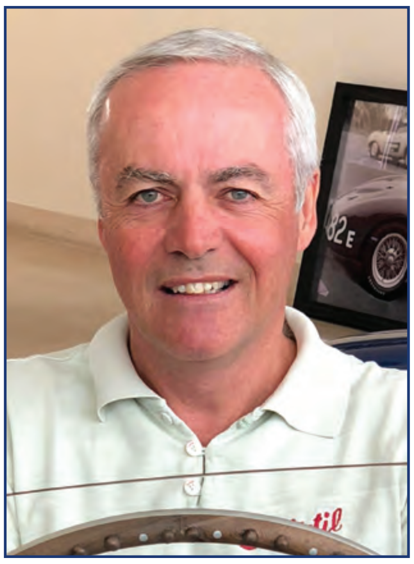
SEIA



Malcolm Welford
Director

MORRIS AND WELFORD
A JD CLASSICS COMPANY

Stuart Winston
Chief Marketing Officer

LUGANO
DIAMONDS

Preserving Family Wealth

With Loreen Gilbert, Founder and President, WealthWise Financial Services

Patriarchs and matriarchs work hard to acquire wealth for their families, but maintaining that wealth throughout the generations has been tough to accomplish. For example, look at the difference between the Vanderbilt family and the Rockefeller family. While both families are household names, one family was able to maintain their wealth through the generations, and the other did not. It is an interesting and true tale of the opportunities and the perils that wealth can bring. If we had to name one culprit for the Vanderbilt family losing their enormous wealth, it would be that they moved from being producers of great wealth to consumers of great wealth. So how do you preserve the family fortune from generation to generation? We will hear from the experts regarding their thoughts on both traditional and non-traditional wealth preserving strategies.

Mark Copeland, Senior Partner

We start by asking **Mark Copeland with SEIA** the following:

Loreen: Many families are concerned about preserving wealth and they perceive a real threat with rising interest rates. What do you suggest?
Mark: People are having to rethink both their fixed income as well as their equity portfolios. With fixed income, you need to rethink the duration of your portfolio. With equities, you need to rethink the sector weightings that you own. Ultimately, you need to analyze how to incorporate negatively correlated assets into your portfolio.

Loreen: Most recently, we have experienced increased volatility in the markets. What are your thoughts about the economy and the markets?
Mark: We are optimistic about the markets in 2018. With corporate deregulation and tax reform, we have a tailwind of opportunity. These policies translate into an expansionary economy and a low probability of a recession in the near term.

Loreen: What gives you and SEIA an edge in the financial services industry?
Mark: We deliver customized portfolios combining traditional as well as alternative investments. And we encourage client participation through non-discretionary portfolio management.

In addition to asset management strategies, estate planning strategies are key to preserving wealth. We turn to **Alma Banuelos with City National Bank**, to discuss her thoughts on estate planning strategies for families to consider.

Loreen: With the new tax regulation and increased exemptions, what should affluent individuals or families consider when preparing estate planning documents?
Alma: The Tax Cuts and Jobs Act of 2017 increased the exemption from estate tax from $5,490,000 per person to $11,200,000 per person (indexed for inflation). What wealthy families should consider is that what one Congress provides, another can take away. Now that the exemption is at an all-time high, wealthy families should take instant advantage by creating irrevocable trusts for the benefit of their heirs and using the very generous lifetime exemption. Once a new Congress takes over, and with the help of a future willing President, the exemption could plummet back to historic norms. However, we do understand that the uncertainty around what happens if and when Congress resets the exemption amount may cause clients to hesitate. If they do nothing, will wealthy families have completely missed a once-in-a-lifetime opportunity to escape federal transfer taxation?

Loreen: Are there any strategic estate planning recommendations that you are advocating for your affluent clients?
Alma: The majority of families are now only temporarily below the federal estate tax exemption threshold. You have to assume that a future Congress will unwind this tax act and will reduce the exemption from estate tax to a more historic norm. Giving to children during life in trust is the key for all wealthy families, regardless of the current exemption. Our recommendation is an Irrevocable Grantor Trust (or "IGT") that offers additional wealth transfer benefits. A good trust officer can give you more information.

Alma Banuelos, Senior Vice President, Head of Trust

Loreen: Why should families consider a corporate trustee?
Alma: Naming a corporate trustee or co-trustee to serve with a family member always provides family members with comfort in an unfamiliar situation. A corporate trustee has extensive knowledge of estate settlement and best practices when working small to large estates, which include complex assets and diverse interests. A corporate trustee also provides the heirs with an impartial perspective. The duty of a trustee is to adhere to the expressed wishes of the grantor as outlined in the document while maintaining a fair and compassionate view for the beneficiaries.

Stuart Winston, Chief Marketing Officer

Families of great means oftentimes have a significant amount of wealth in precious and semi-precious gems. **Stuart Winston of Lugano Diamonds** understands how jewels can maintain as well as easily transport the family fortune.

Loreen: Many families receive the heirloom jewels through an inheritance, but don't know how to distribute them to family members. What do you suggest?
Stuart: We help some of the most influential families around the world distribute family jewels by renewing, redesigning and repurposing heirloom pieces into useable and functional jewelry.

Loreen: For someone looking for a one-of-a-kind precious stone, what would you suggest?
Stuart: A blue diamond is one of the rarest diamonds in the world. The infamous Hope Diamond is a blue diamond. We currently have a 4.5 carat blue diamond available for sale at $3.4 million. Compare that diamond with a white diamond of similar size, color and clarity for $160,000.

Loreen: What makes working with Lugano unique and why should families consider talking to you about their family jewels?
Stuart: We carry our own jewelry versus carrying lines of different brands. We also design mostly one-of-a-kind pieces which makes us experts at creating new and innovative ideas on a daily basis. Our workshop is familiar with custom work that is classic as well as timeless; therefore, our jewelry is intended to pass from generation to generation

Finally, we turn to **Malcolm Welford of Morris and Welford** to educate us on the world of collectible and classic automobiles.

Loreen: What does someone need to know when interested in high-end collectible cars?
Malcolm: We believe it is important to work with a firm that both values and is interested in long-term client relationships, versus those interested in simply completing a transaction. A good starting point is to work with a company that has a history of valued transactions in this specialized market. We strive to understand our clients' interests and encourage them to not rush into any purchase decision. We also give our clients advice on the history of a car so that they have all the information before making a large purchase. We help our clients with the due diligence process on investigating a potential collectible car purchase. There can be a myriad of traps for the unaware, and we oversee and guide our clients during the acquisition process. Ultimately, we want to understand a client's budget constraints so that we can match the right car to the right buyer.

Loreen: For many families, one person's dream is not necessarily the next generation's passion. What are the considerations when determining how to pass a multi-car collection to the next generation?
Malcolm: Most first-generation collectors want to spell out what will happen to their collection when they pass away. This gives them peace of mind that their family members will know exactly how to handle their affairs, in this case, the car collection. This approach avoids potential sibling rivalry as well as allows the estate and its administrators to fully execute their client's wishes. For the next generation, here are some points to consider:

- What will be required to maintain the cars?
- What are the annual costs?
- Does it make sense to retain the cars? Perhaps dispose of the entire collection or consider keeping the most valuable cars and selling some of them to raise capital.
- Also, be mindful that cars need to be driven in order to maintain their functionality and value. In addition, there is a cost associated with their upkeep.

Malcolm Welford, Director

In closing, no matter your age, consider the legacy that you want to create with your wealth. Do you want to follow in the footsteps of the Rockefeller's or the Vanderbilt's? Consider talking to our experts on how they can assist you and your family integrate your values and your wealth so that your wealth and your values outlive you.

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Why You Need a Digital Estate Plan

No one should be caught dead without a will or trust to dispose of money and property. But what about digital assets – email accounts, Facebook posts, YouTube videos and other online resources? Should you have a plan in place for handling those after you are gone?

Many experts say yes.

These days, much of life unfolds in cyberspace, either in images we post of weddings and birthdays or in written material such as personal blogs and love letters. Adventurers may record the gritty details of a daring trek through the Himalayas; young parents may post video footage of a child's first shaky steps. Bank accounts and stock brokerage accounts are also part of the digital realm. So are marketplaces such Amazon and iTunes and services such as Netflix.

> **"Too late, many families are distraught to realize that precious digital property has been lost – sometimes forever – because no plans were made for preserving it or ensuring access to it after a death."**

Too late, many families are distraught to realize that precious digital property has been lost – sometimes forever – because no plans were made for preserving it or ensuring access to it after a death.

"There are more assets locked away in people's computers than they realize," said Paul DeLauro, manager of wealth planning for City National Bank. "There are great memories, as well as assets of important legal and monetary value."

To avoid the anguish of being unable to access those assets, estate-planning specialists suggest several tips for dealing with digital assets:

1. Make an inventory of key websites and passwords. Most of us have far more online presence than we realize. Many documents, images or transactions may show up mainly online, causing the executor of your estate to be unaware of them. The only way to make sure nothing is overlooked is to compile a comprehensive list.

2. Find a safe place to store the information. Use special care with passwords. "You should not, under any circumstances, put your passwords in your will because that's a public document," said Evan Carroll, co-author of the book, "Your Digital Afterlife: When Facebook, Flickr and Twitter Are Your Estate, What's Your Legacy?" The best place to keep passwords depends a lot on what your circumstances are. A number of encrypted online services have emerged to help with password storage.

3. Be clear about your wishes. Unless detailed instructions are left, surviving family members may have to guess what to do. Ideally, directives should be written into the will or trust documents, ensuring that the executor has legal authority to manage the data. The executor also should have access to the password list. You might ask that certain photographs be preserved; on the other hand, you might want a Gmail account deleted entirely if it contains email you don't want shared.

> **"Consider arranging for a specialist to handle digital property. Some estate executors might lack the computer savvy to deal with a long list of social media sites. You might consider appointing a separate digital executor or instruct your executor to seek help from an individual with the necessary computer skills."**

4. Consider arranging for a specialist to handle digital property. Some estate executors might lack the computer savvy to deal with a long list of social media sites. You might consider appointing a separate digital executor or instruct your executor to seek help from an individual with the necessary computer skills.

Paul E. DeLauro, J.D., CTFA, TEP
Senior Vice President, Manager
Wealth Planner

Paul E. DeLauro serves as Wealth Planning Manager for City National Bank. Paul provides comprehensive financial planning services to City National clients, including entrepreneurs, professionals, their businesses and their families. Mr. DeLauro joined City National from US Trust/Bank of America Private Wealth Management, where he was a senior vice president and regional trust executive. With over 15 years of experience in wealth planning, Paul previously served as a vice president in the wealth planning department at First Hawaiian Bank during which time he authored Hawaii's asset protection trust act. Paul is an expert in multiple areas of wealth transfer and financial planning, trust administration, asset protection trust law, and charitable tax planning. Paul received his undergraduate degree from the University of Colorado, Boulder and his law degree from the University of Denver College of Law. In addition, Paul studied international affairs and economics at the University of London, Birbeck College and income tax law at the University of Denver Graduate Tax Program.

City National Bank, as a matter of policy, does not give tax, accounting, regulatory or legal advice. The effectiveness of the strategies presented in this document will depend on the unique characteristics of your situation and on a number of complex factors. Rules in the areas of law, tax, and accounting are subject to change and open to varying interpretations. The strategies presented in this document were not intended to be used, and cannot be used for the purpose of avoiding any tax penalties that may be imposed. The strategies were not written to support the promotion or marketing to another person of any transaction or matter addressed. Before implementation, you should consult with your other advisors on the tax, accounting and legal implications of the proposed strategies based on your particular circumstances.

HEIRLOOM JEWELRY

PRESENTED BY LUGANO DIAMONDS

Memories can last beyond a lifetime. The occasion, feelings and stories behind them transcend time when shared. Significant pieces of jewelry mark milestones and establish today's memories for many generations. Allow Lugano Diamonds' classically beautiful jewelry to be your family's storyteller.

Glamorous Perfection

These Fancy Yellow Diamond French Clip Earrings exude glamour and impeccable style. Two decadent 10 carat Fancy Yellow Cushion Cut Diamonds are enclaved by a ring of Round Yellow Diamonds.

Promise of Love

For generations to come, sons will be on bended knee with Lugano Diamonds' Emerald Cut Diamond Ring. This timeless symbol of love features an incredible 5 carat Emerald Cut Diamond with more than 2 carats of Emerald Cut Diamonds set in the band.

Infinite Memories

She will never forget the moment when this nearly 8 carat Cognac Pear Diamond lavished by an unending chain with more than 19 carats of mixed colored Diamonds graced her neck. Many unforgettable memories like this will be captured with this magnificent Cognac Pear Diamond Necklace!

LUGANO® DIAMONDS

An experience as remarkable as our collection

We welcome you to view our stunning collection at the Lugano Diamonds Grand Salon located at 620 Newport Center Drive, Suite 100, Newport Beach, and our additional locations in Aspen and Palm Beach. Please call 866.584.2666 or email info@luganodiamonds.com for more information.

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AVARI WORLD
A WORLD INSPIRED

Avari World: A Lifestyle Assurance Firm

It is my great pleasure to introduce you to Avari World, an Orange-County-based lifestyle assurance firm that, since 2009, has provided its esteemed clientele a unique and fully integrated platform of luxury travel, transportation, premier concierge, and security services that is unmatched by any other firm, anywhere. From iconic status and privilege to world-class global services, at Avari World, our "members only" approach provides every client with the ultimate, bespoke experience, conveying the highest levels of exclusivity, security, and discretion.

Ali Sheikh

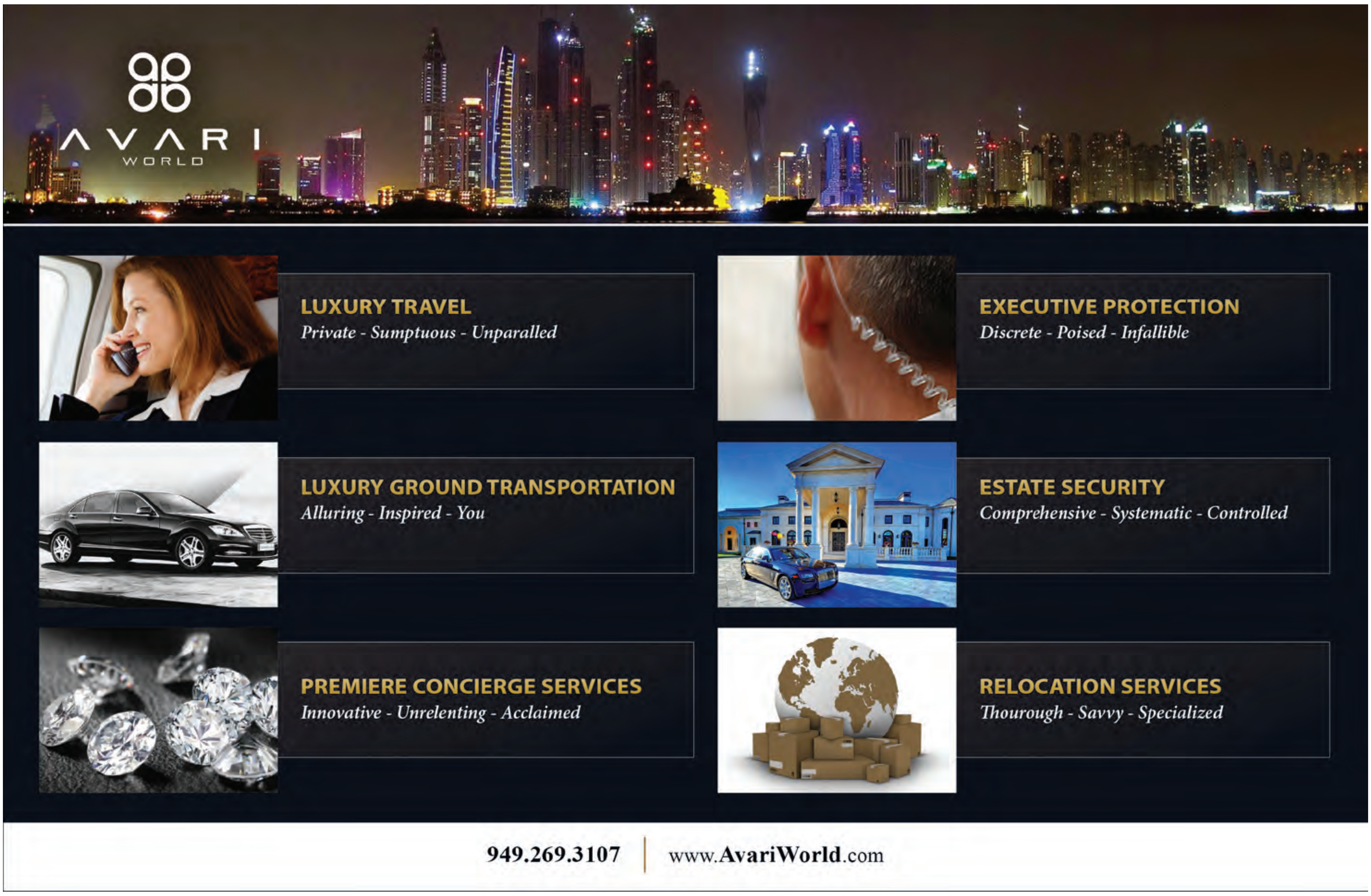
Avari World is a fully accredited luxury travel firm delivering on all aspects of secure, executive travel services and consistently exceeding even the most discerning client's expectations. Our dedicated account managers and travel specialists have decades of experience managing highly complex itineraries for elite clientele, and they are experts at facilitating everything from business-class travel to private aircraft alternatives. In terms of ground transportation, our fleet of luxury vehicle options and the quality of our chauffeurs is unsurpassed. Avari World prides itself in providing best-in-class, highly trained transporters piloting immaculate vehicles suited for every conceivable journey. Allow us to leverage our unique internal capabilities, and our host of global relationships with luxury hotels and service providers, and you will undoubtedly be in good hands from departure to arrival, and well beyond.

What distinguishes Avari World from other luxury travel and ground transportation providers is our emphasis on the security and safety of our valued clients. From our inception, we have been recognized for identifying and addressing risks facing our clients, and then integrating an elite standard of executive security services into the travel and transportation offerings we provide them. To this end, Avari World has assembled an exceptional team of law enforcement, elite military, and emergency medical professionals with decades of experience chauffeuring and protecting VIPs, their families, and their properties. Through a collaborative effort, this team works with our clients to tailor a highly personalized, robust, yet minimally invasive, protection program that provides for the maximum level of security, discretion, and comfort.

Avari World will stop at nothing to ensure the security and safety of you and your loved ones, whether you are at home or on another continent. Our estate security specialists are experts at creating and implementing comprehensive, state-of-the-art estate security programs to secure your residence, as we do in some of the most exclusive communities in California. For those travelling to higher threat destinations, our in-house team of international travel security experts provide itinerary-specific threat assessments, conduct pre-travel consultations, and when necessary and by request, perform security advances and provide close protection services.

We stand uniquely ready to serve you both globally and locally, and our "zero limitations" perspective will work in your favor. Always.

For more information about Avari World's platform, please visit www.avariworld.com. For comprehensive information on Avari Task Force members, please email at inquire@avariworld.com.



Why Use a Corporate Trustee?

Trustees may have to make tough decisions that might not be popular with all your beneficiaries. After all, the trustee is carrying out your instructions, not your beneficiaries' wishes. This can be a difficult role to fulfill for a family member, who may not be unbiased or may wish to act in a manner that avoids hard feelings within the family, rather than carrying out your instructions. Also, few family members have investment management skills or expertise in fiduciary law and practice. Family members can be given important advisory roles, such as in approving disbursements or other exercises of discretion.

The benefits of naming a corporate trustee include:

- ▶ Loyalty and independence to carry out your wishes
- ▶ Knowledgeable management, protection, and defense of trust assets
- ▶ Experienced oversight of the investment process to be carried out by your financial advisor
- ▶ Timely and accurate statements of the account to keep you and all current beneficiaries informed
- ▶ Consistent annual reviews
- ▶ Accountable collection and prudent distribution of income and assets
- ▶ Tax reporting, filing, and comprehensive regulatory compliance on behalf of the trust

Your choices of a trustee or successor trustee may include a family member or friend, a professional advisor such as an attorney or CPA, or a corporate trustee. Each choice offers specific advantages and disadvantages. It may be helpful for you to consider these choices in the context of the duties of the trustee and the desired qualities outlined to the right.

For more information, www.wealthwisefinancial.com or 949-748-1177.

	Family Member	Professional Advisors (Attorney or CPA)	Corporate Trustee
Duties Trustees must either perform or contract for services required by the trust.	Contracts for legal, accounting, investment, and other services	Administers own area of discipline; contracts for other services	Most services bundled in turnkey package; contracts others
Ability and Willingness to Serve Trustees cannot foresee their personal situations in the future. A trustee's duties may extend for many years.	Risk of personal conflicts or preceding you in death	Risk of personal conflicts, retirement, or preceding you in death	Established specifically to provide continuous service; potential for some organizational risk
Commitment Varies according to each trust relationship, but may be demanding.	Generally high level of commitment, but risk of conflict	Retirement or change in professional relationship may dilute level of commitment	High level of commitment, core business function
Competence Varies in fiduciary expertise.	Not usually area of expertise	May not be area of expertise	Core business function; professionally trained
Cost May span a wide range based on expertise and fees of trustee.	Generally no cost for administration; high cost for contracted services on an à la carte basis (reporting, legal, tax)	Trustee may charge fee for administration and own area of discipline; contract other services on an à la carte basis	Most services bundled in cost-effective turnkey package; others contracted in volume to lower costs
Experience May span a wide range based on specific trustee.	Varies by individual background	Typically significant experience in own area of discipline; administrative skills less certain	Provides professional staff that possesses trust experience and skills
Objectivity/Freedom from Conflicts Trustee's interests may conflict with beneficiaries'.	A common source of discord among siblings; may have conflicts if also named a beneficiary	May make decisions involving payments for own professional services and have other family roles	Provides interpretation of trust document and administration

Loreen Gilbert, Founder and President
WealthWise Financial Services

Loreen Gilbert is an experienced wealth manager who has spent more than 25 years creating comprehensive wealth strategies for her clients. Upon graduating from the University of Texas at Austin with a degree in Business Administration, she launched her career at Fidelity Investments where she assisted clients with investment management services. Gilbert then worked for a private company selling retirement plans to municipalities and their employees. She has been in private practice as a wealth manager since 1997, and is the founder and president of WealthWise Financial Services, which offers securities and investment advisory services to individuals, business owners and corporations through her affiliation as a registered principal with LPL Financial.

Loreen Gilbert serves on the Executive Board of National Association of Women Business Owners (NAWBO), representing more than 11 million women business owners in the US. Gilbert is the Chair Elect of the NAWBO Institute which provides resources and tools to women business owners around the globe. Gilbert was also awarded the Remarkable Woman Award as "2016 Business Owner of the Year" and "2017 Advocate of the Year" for NAWBO-Orange County, California. She was honored by *Enterprising Women Magazine* as the national winner of the 2017 Enterprising Women of the Year award in her category. Gilbert acts as an ambassador for Opportunity International, a micro-lending organization helping mainly women in third world countries to start or expand a business. She has recently been appointed to the Trump Pence Small Business Advisory Council, one of only 19 appointees in the U.S. and the only representative in California. She was selected by Facebook to broadcast globally from their HQ in celebration of Women's International Day. Gilbert has been covered by *US News & World Report*, *USA Today*, *Investor's Business Daily*, *Yahoo! Finance*, *Money Magazine*, *Reuters*, *Financial Advisor Magazine and WealthManagment.com.* She also hosts on-air segments for *KX 93.5 FM* where she resides in Laguna Beach, California, to educate listeners on financial matters. Her iTunes podcast is called WealthWise Moment.

Gilbert's business licenses and credentials include registration as an Investment Advisor Representative with LPL Financial; FINRA Series 7, 63, 24, and 65, registrations held through LPL Financial; Certified Investment Management Analyst (CIMA) designation; Accredited Investment Fiduciary (AIF) designation; Certified Retirement Counselor (CRC) designation; Corporation for Long Term Care (CLTC) certification; "member, Qualified Kingdom Advisor" certification; insurance licensed in Life, Disability, Variable Life, and Long Term Care; and Bachelor of Business Administration. For seven years including 2017, Ms. Gilbert was published as receiving the Five Star Wealth Manager Award as published in *Orange Coast Magazine* and *The Wall Street Journal.*

**This award recognizes the accomplishments of one NAWBO member, who has used creative initiatives to overcome obstacles, create jobs, grow a successful business, and help her community. Must be a woman business owner that owns at least 25% of her business and actively runs the day-to-day operations.*

***Award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience, and assets under management among other factors. Wealth managers do not pay a fee to be considered or placed on the final list of 2012, 2013, 2014, 2015, 2016 & 2017 Five Star Wealth Managers.*

Loreen Gilbert is a registered representative with and securities offered through LPL Financial; Member FINRA/SIPC.

Corporate trustee services offered through the Private Trust Company.

Classic Car Specialists Open in Newport Beach

We are guessing that if you've driven down Campus Drive in Newport Beach over the past few months, between the private jet terminals across from John Wayne, you've probably noticed a new automobile showroom *not* displaying new cars, but instead classic ones! Morris and Welford, a classic and vintage car dealership, has opened at 4040 Campus Drive primarily specializing in sports and racing cars from the 1950s and 1960s. Malcolm Welford and Miles Morris have partnered with England's premier classic dealership, JD Classics, to enter the North American classic car market, and they have chosen Newport Beach as their headquarters. The fabulous showroom features Aston Martins, Ferraris, Bentleys and even a 1920 Stutz 'Bearcat,' one of the first American supercars. They have recruited Pat Persichini, formerly from Ferrari of Newport Beach, to head up sales, and when we asked Pat "why the move from Ferrari after 18 years?" He answered, "Classic cars transport us to a different era...the sounds, the chrome, the designs are all captivating and evoke wonderful memories in all of us. These beautiful cars have also proven to be actual investments over time while most new cars plummet in value, adding to the allure of the classic car hobby. M&W buys, sells and consigns these cars and can offer unique methods to finance them." Morris and Welford are excited to be in Newport Beach and look forward to becoming part of the community. They are open during the week from 9 a.m. to 5 p.m. and by appointment on the weekends to cater to their clients' busy schedules.

Morris and Welford is located at 4040 Campus Drive in Newport Beach. Please call 949-679-4999 and visit www.morrisandwelford.com for more information.

Orange County Community Foundation

A Family's Giving Journey Lends Lessons in Next Generation Philanthropy

by Shelley Hoss, President, Orange County Community Foundation

Laguna Beach resident, Ranney Draper, has high hopes for Orange County students. An ardent believer in the power of education, Draper has been investing in innovative strategies to see students through high school and on to college for more than two decades, enlisting the help of the Orange County Community Foundation (OCCF) since he and wife, Priscilla, opened the Draper Family Foundation Fund in 2002.

For the past 15 years, the signature work of the Draper Family Foundation has been "Helping Kids Succeed," their comprehensive college access initiative that has accelerated the success of more than 100,000 local students through grants to 35 nonprofit partners topping $5 million. And to seal the deal, they have awarded more than a million dollars in four-year scholarships to 130 Orange County students to fulfill their dream of a college education.

But that's not the only generation that Draper is influencing through his philanthropy. The next generations of his own family are learning lessons in giving through a strategic philanthropy plan crafted with support from OCCF, resulting in nearly $25 million in grants and scholarships over the past 15 years.

At the heart of the Draper Family Foundation lies a two-pronged strategy: Make thoughtful and strategic investments today, while passing on an enduring family legacy of giving. Their mission is to "demonstrate a family heritage of giving by investing our resources wisely and generously for the benefit of our communities, and to make a lasting impact through giving that is focused, strategic and effective."

The Drapers' thoughtful and intentional approach to philanthropy is yielding lessons that can inform other families seeking to create philanthropic impact while grooming the next generation of givers. If your family holds philanthropy among the values you hope will endure, here are some guidelines to consider.

Incorporate Giving Into Everyday Conversations. Creating a family culture grounded in philanthropy doesn't begin the day a family establishes a fund or foundation. It must be approached as values modeled daily and frequently discussed among all generations.

Create Space to Explore Divergent Passions. Grandparents and parents hoping to engage the next generation benefit by encouraging their children and grandchildren to direct philanthropy based on their personal giving priorities. The Draper family has invited each of the branches of their family to practice giving in their own communities and areas of interest, in addition to family giving toward common goals.

Document Family Values. Founding donors can ensure that their vision is carried out during their lifetimes and beyond by developing a strategic giving plan. The Drapers' plan includes a philanthropic mission statement, multigenerational family engagement, access to nonprofit events and site visits, and administration of grant programs by OCCF, allowing family members to focus on the most rewarding elements of their giving while OCCF to handle the rest.

As the Draper family has proved, philanthropy is a powerful tool to strengthen family bonds and deepen the shared values that will be passed on to future generations. Learn more at *oc-cf.org.*

Shelley Hoss
Since May 2000, Shelley Hoss has served as president of one of Orange County's most prominent philanthropic organizations, the Orange County Community Foundation. The mission of OCCF is to inspire a passion for lifelong philanthropy, faithfully steward donors' intentions, and catalyze sustainable community impact.