



# Leaving a Natural Legacy

PLANNED GIVING



**Bruce Trail**  
CONSERVANCY

# The Bruce Trail Conservancy

## *Our Mission Statement*

The Bruce Trail Conservancy is a charitable organization committed to establishing a conservation corridor containing a public footpath along the Niagara Escarpment, in order to protect its natural ecosystems and to promote environmentally responsible public access to this UNESCO World Biosphere Reserve.

For over 50 years visionaries, volunteers, members and donors have worked diligently to support the mission of the Bruce Trail Conservancy. Because of their generosity, the Bruce Trail Conservancy is now one of Ontario's largest land trusts, protecting over 8532 acres of Escarpment land.



Many individuals support the Bruce Trail Conservancy generously throughout their lifetimes. Planned Giving allows you to create a lasting, living legacy and will help create a sustainable future for your children and grandchildren, your community and the planet.

Planned Giving is a thoughtful approach to charitable giving that assists you in achieving your philanthropic objectives while minimizing tax implications and maximizing other financial benefits.

Planned Gifts are the ultimate expression of your Values. Importantly, these gifts allow the Bruce Trail Conservancy to prepare for future land acquisition and conservation programs. They ensure the Bruce Trail Conservancy will have the needed funds to carry out our critical mission of securing a Conservation Corridor along the Niagara Escarpment and support all of our associated programs. Be sure to consult a lawyer so that all your intentions are clearly defined.

# There are several ways to make a Planned Gift to the Bruce Trail Conservancy:



**Bequest** – A Bequest is a gift to the Bruce Trail Conservancy (BTC) in your Will. There are a number of ways that you can make a bequest to the BTC:

**General** - this indicates a specified amount of money within your Will;

**Specific** - this indicates within your Will that a specific piece of property be left to the BTC;

**Contingent** - this occurs when a beneficiary identified in your Will has not survived you;

**Residual** - this indicates within your Will that all or a percentage of your estate or a particular asset be left to the BTC, after other bequests have been made.

**Gifts of Life Insurance** – A gift of life insurance can become a gift of much greater value than the actual money expended when the policy is given to the BTC. There are three different giving opportunities available with life insurance:

- A supporter can contribute a “paid up” policy to the BTC and receive a tax receipt for the cash surrender value;
- A supporter can name the BTC as owner and beneficiary of a new policy and receive tax receipt(s) for the value of premiums paid;
- A supporter can name the BTC as “beneficiary only” of a policy. There are no tax benefits for either the donor or the donor’s estate.

**Charitable Remainder Trust** – A Charitable Remainder Trust is a form of a residual interest gift. The donor transfers property to a trustee (the BTC) who then holds and manages the property. If the property is income-producing, the net income will be paid to the

donor and/or other named beneficiary. When the trust terminates (either at the death of the beneficiary (ies) or after a term of years), the trust remainder is distributed to the BTC. The trust is irrevocable and the donor is entitled to a gift receipt.

**Residual Interest Gifts** – A Residual Interest Gift is an arrangement under which the property is irrevocably committed to the BTC, but the donor retains the use of the property, or the income from the property, for life. A tax receipt can be issued for the discounted value of the residual interest. The value of the residual interest is actuarially determined, taking into consideration the market value of the property, current interest rates, and the life expectancy of the person or persons who retain an interest in the property.

**Gifts-in-Kind** – Gifts-in-Kind are non-cash gifts. They could be donations of property such as real estate, stocks and bonds, or art collections. When a gift-in-kind is donated to the BTC, a qualified party must appraise the value of the gift. Based on the evaluation, the donor is eligible for a tax receipt for the appraised amount. Donors are advised to consult with the BTC prior to making a Gift-in-Kind to ensure it meets the BTC’s policies.

**Gift Annuities** – A Gift Annuity is a contractual arrangement whereby a donor transfers assets to the BTC in exchange for fixed, guaranteed payments for the life of the annuitant(s) or for a term of years.

# How your Planned Gift can be recognized

## Heritage Club

The Heritage Club gives the BTC an opportunity to acknowledge the commitment and support of donors who have made a Planned Gift to the BTC. This enables us to celebrate the value of your future gifts during your lifetime. Allowing the BTC to thank you publicly also helps to inspire others to make a similar gift. Planned Giving donors may, of course, choose to remain anonymous.



## Donor Recognition

The BTC recognizes the importance of donor contributions. At the BTC's annual donor recognition evening, certificates, plaques and keepsakes are presented to donors in appreciation of their generosity. Permanent bronze plaques are erected along the Trail or at a Donor Pavilion to recognize major donors.



# Yes, I want to leave a Natural Legacy for future generations

MISS  MS.  MRS.  MR.

Name

Address

City

Province Postal Code

Telephone

Email

Member No. (if applicable)

- I am interested in making a Planned Gift to the Bruce Trail Conservancy.
- I have made a bequest to the Bruce Trail Conservancy in my will.
- I would like to become a Heritage Club member.

I would like to be contacted by the Bruce Trail Conservancy in regards to my Planned Gift.

Yes  No

*For more information, please contact:*

The Bruce Trail Conservancy  
P.O. Box 857  
Hamilton, ON L8N 3N9  
P: 905-529-6821  
or 1-800-665-4453  
F: 905-529-6823  
[www.brucetrail.org](http://www.brucetrail.org)



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