

Investing in conservation now and for the future

We invest our money for a variety of reasons; retirement, a new house or our children's education. Investing in our future is something that the Nature Conservancy of Canada (NCC) does every day, by securing land and ensuring it is protected for our children and grandchildren.

This year NCC reached a new milestone: the protection of more than 2.7 million acres (1.1 million hectares) of ecologically significant land across the country. An accomplishment made possible thanks to all the people who invested in Canada's natural heritage, whether through land donations, conservation agreements, a monthly donation, a bequest in a Will or a gift of securities.

Together we are creating a natural, healthy future. The direct protection of forests, grasslands and wetlands provides a real benefit to our communities and country. It ensures vibrant habitats for plants and animals, the cleansing of the water we drink and the air we breathe and the protection of the natural places where we live, work and play. What better way to invest your money?

As the end of the year and the giving season approach, many of us are considering our annual charitable donations. When thinking about your contribution this year, please consider a gift of stock. Donating stock, particularly long-held shares with accumulated capital gains, is one of the most cost-effective ways you can support NCC's work, now or

through your estate planning.

Investments that have greatly appreciated in value can mean a high capital gains tax. While you may consider donating a portion of this money to NCC, selling the shares to make a cash donation would trigger a large tax bill.

But by transferring the actual securities to NCC, all capital gains taxes are eliminated. In addition, a charitable tax receipt for the fair market value of the shares is issued and it will help offset other income taxes. As noted in the chart below, a \$30,000 gift of cash will cost \$20,000 but a transfer of \$30,000 appreciated securities may cost as low as \$10,000.

By donating stock to NCC you pay less tax, retain more of your money and make an investment in Canada's natural future. It's a win-win strategy.

To learn more about this charitable giving option, call Marcella Zanella, planned giving director, at 1-800-465-0029 ext.2276 or email at giving@natureconservancy.ca. You can also visit natureconservancy.ca/giftsofstock.

Example of the tax benefits of donating securities

	Sell Stock & Donate Cash	Donate Stock Directly
Current Value of Stock	\$30,000	\$30,000
Amount paid for stock	\$10,000	\$10,000
Capital Gain Realized	\$20,000 (\$30,000 current value - \$10,000 purchased price)	\$20,000 (\$30,000 current value - \$10,000 purchased price)
Tax on capital gain*	\$5,000 (\$20,000 x 50% taxable gain x 50%*)	\$0 (no tax on capital gains of donated stock)
Tax Credit*	\$15,000 (50%* x \$30,000)	\$15,000 (50%* x \$30,000)
Total Tax Savings	\$10,000 (\$15,000 tax credit - \$5,000 tax on capital gain)	\$20,000 (\$15,000 tax credit + \$5,000 tax exemption on capital gain)
Net cost of gift	\$20,000 (\$30,000 gift - \$10,000 total tax savings)	\$10,000 (\$30,000 gift - \$20,000 total tax savings)

*50% assumed rate. Actual tax rates of combined federal and provincial will differ by province.
Disclaimer: The above information is general in purpose. You should always seek professional and financial advice before making any decisions.



VISITING THE WESTON FAMILY CONSERVATION CENTRE, ALBERTA; PHOTO BY LIZ SAUNDERS.