



...the days I began to hike  
...creature could be  
...screams running waters seem  
...The discoveries I made today seem to do  
...need to do this every week. The pleasure  
...with the energized feeling th  
...immeasurable. A rare tra

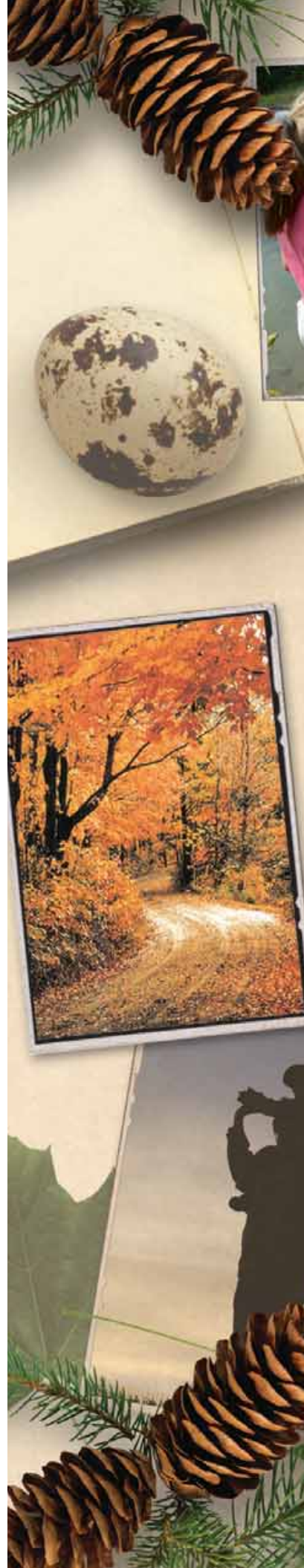


Lime Hollow  
Center for Environment  
& Culture

*Leave future generations  
a "natural" legacy,  
right here in Central New York.*



CONSIDER A PLANNED GIFT TO  
LIME HOLLOW



*Now is the time...  
to commemorate your love of  
the great outdoors, for years to come.*

**R**eflecting, in a sense, the earth's natural rhythms, we all arrive at a point in our lives when thoughts turn to the impact we've had, the future we've helped to forge, and the legacy we will leave behind. Given your previous interest in and gracious support of our mission, we ask that you consider making a heritage gift to the Lime Hollow Center for Environment & Culture if you are at this juncture in life.





## *Whatever your reason*

Honoring a loved one. Continuing your life's work. Even achieving practical goals, such as protecting your estate, assets, or late-in-life income from unnecessary taxation...

Your philanthropic needs, inclinations, and reasons are as unique as you are.

Happily, Lime Hollow affords you a tremendous range of ways to accomplish your wishes: underwriting our outdoor education programs, endowing an instructor-ship or key staff position, establishing a scholarship for future day-campers, or 'naming' one of our many existing and future physical attributes in someone's honor.

In all of these cases, you will be proud to have helped perpetuate one of our region's most beloved community assets – and to have furthered, right here in beautiful Central New York, the important cause of preserving our natural environment.

## *Whatever your circumstances*

You may be an avid hiker who has enjoyed easy access to our miles of free-to-the-public trails.

A birder, amateur biologist, or retired geologist who has studied our diverse and unique ecosystem.



Or even a parent, teacher, or Lime Hollow "graduate" who has seen first hand the positive and healthy impact our fresh air- and exercise-based outdoor educational programs have on our community's youth.

Whatever your affinity for Lime Hollow, you share with so many others – from all walks of life, and from all socio-economic backgrounds – a common appreciation for the principles and furtherance of Lime Hollow's mission.

And so, whether the gift you are considering is modest or major – and whether it will involve securities, real estate, an insurance policy, gifts of cash, or other personal assets – we will be honored and pleased to discuss the possibilities with you. And equally honored to put your support to general good use or to the specific use you intend.

*Whatever form  
your support  
might take*

Working in concert with your financial advisor, lawyer, or accountant – Lime Hollow can explore with you a wide variety of tax-advantaged gifts. Some of these (A through F) may be executed and begin to yield benefits to you during your lifetime, with the added benefit of enabling you to see your impact at work. Others (G) take effect following your death and are executed typically as part of the final settlement of your estate.\*

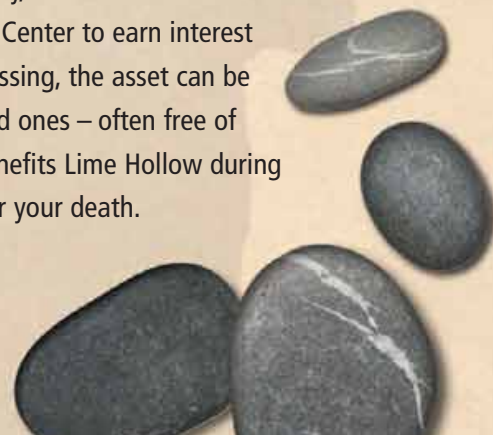
**A. LIFE INCOME GIFTS:**

Gifts of appreciated assets – including real estate, publicly traded stocks, bonds and mutual funds, closely-held stock, artwork or other property – can generate an income for you, another beneficiary, or both. Tax benefits are calculated based on your age and the specific assets used. Examples of this category of gift include:

- 🌿 **Charitable Gift Annuity**
- 🌿 **Deferred Charitable Gift Annuity**
- 🌿 **Charitable Remainder Trusts**
- 🌿 **Unitrust**
- 🌿 **Annuity Trust**

**B. CHARITABLE LEAD TRUST:**

Income-generating cash, property, or assets are transferred to Lime Hollow, allowing the Center to earn interest on these assets. After your passing, the asset can be transferred back to your loved ones – often free of estate tax. Thus, the asset benefits Lime Hollow during your life and your family after your death.





**C. IRA/RETIREMENT PLAN GIFTS:**

These days, IRAs and other retirement plans represent a large portion of many peoples' estates; but while advantageous during a person's lifetime, they can become tax burdens on one's death when they can become subject to both estate tax and income tax to your beneficiaries. By simply naming Lime Hollow as the full or partial beneficiary of your retirement plan or IRA, you can still take distributions during your lifetime, but upon your death the plan or percentage balance will pass, free of taxes, to our organization.

**D. NON-TERM LIFE INSURANCE:**

A fully-paid up insurance policy can be contributed to Lime Hollow if your beneficiaries no longer require the financial protection they did when the policy was originally purchased. If you name us as the irrevocable beneficiary and owner of the policy, you obtain an immediate income tax deduction equivalent to the policy's cash surrender or replacement value. Any benefit that Lime Hollow receives from the policy will be excluded from your taxable estate.

**E. GIFTS OF APPRECIATED SECURITIES OR REAL-ESTATE:**

A gift to Lime Hollow of appreciated, long-term capital gain securities or real estate may provide even greater tax benefits to you than a gift of cash. In addition to receiving a charitable deduction for the fair market value of such a gift, the donor also avoids capital gains tax and the sales commission that would be payable on the sale.

**F. REVOCABLE TRUSTS:**

Trusts can be established to benefit you and/or others, and ultimately Lime Hollow – but in this case, you retain right to revoke the instrument.


**G. BEQUESTS:**

You can reduce inheritance taxes paid by your heirs by designating in your will to Lime Hollow specific gifts of cash, property, or a percentage of the remainder of your estate.

*\* Disclaimer: The concepts, content, and options included in this brochure do not constitute actual legal or financial advice for the reader. Friends of Lime Hollow who are considering a philanthropic gift to our organization are strongly urged to seek expert advice from a fully qualified and credentialed legal or financial professional as to the feasibility, soundness, and legal, financial, and tax ramifications of such a gift.*



*You'll be in good company.*

 **THE ARTHUR M. PHILLIPS JR.  
MEMORIAL TRAIL TO CHICAGO BOG**

Long before Lime Hollow existed, the Phillips family enjoyed the beauty and wonders of nature on the 15 acres of ephemeral ponds, eskers, meadows, and woodlands west of Chicago Bog, as well as the special features of the bog itself. The Phillips family forever protected their cherished land by donating it to Lime Hollow for the enjoyment and enlightenment of future generations. In 2002, the family funded development of the trail to Chicago Bog, Lime Hollow's most popular trail, in honor of Dr. Arthur M. Phillips Jr., a 38-year Cortland resident and renowned Director

of the Tunison Aquatic Laboratory of Fish Nutrition for many years before his retirement in 1971. The family continues their interest by providing funds for improvement and maintenance of the trail and its interpretive features.



## ROBERT P. BUSH MEMORIAL BIRD EDUCATION ROOM

The family of Robert P. Bush decided to remember their father/grandfather – and celebrate his love of nature – by underwriting the Robert P. Bush Memorial Bird Education Room. Here, generations will enjoy the wonder of birds for many years to come

## LEGACY GIFTS FROM BOARD OF DIRECTORS MEMBERS

Several current and past members of Lime Hollow's board of directors have made legacy gift commitments to our organization, designating LHCEC as an estate beneficiary. These future donors include:


- The Family of Dr. John & Nancy Gustafson
- The Family of John & Lisa Hoeschele
- The Family of Dr. Charles and Sharon Yaple

## ANONYMOUS DONOR (TRAIL FOR ALL)

In conjunction with the opening of our new Visitor Center on McLean Road in May 2007, an anonymous donor offered a matching gift of \$50,000 toward the project and the development of our "Trail for All." An invaluable contribution to our breathtaking Center, the gift also helped us extend the wonders of nature to the disabled.

## FRANK AND BLYTHE BALDWIN & FAMILY

The Baldwin family has been celebrating and honoring nature with gifts to Lime Hollow for several years. In addition to underwriting many of our Visitor Center's 'green' features – geothermal heating, composting rest-rooms, solar photovoltaic system – the Baldwins donated the core, log-structure of our Visitor Center and a sizable matching gift of cash to the Ready to Grow capital campaign that culminated with the Visitor Center's opening in 2007.

 *The gifts above are just a few examples of those we've received over the years (we are grateful for them all!). We thank the above families and estates for both their generosity and their willingness to share their stories and love of Lime Hollow in hope that doing so may inspire others to follow.*



## THE DOROTHY STARR ESTATE

Quoting from Dorothy J. Starr's bird journal, "The Finger Lakes Area where I grew up (Cortland on the periphery – but within the area) launched me into a lifelong interest and love of nature and respect for it." Dorothy J. Starr's birding visits to Lime Hollow inspired her to leave a sizeable portion of her estate to Lime Hollow in the hopes that generations to come could experience the same sense of wonder. Lime Hollow used Ms. Starr's unrestricted gift for both operating expenses and to strengthen our modest, but growing, endowment fund.








## *About Lime Hollow:*

The Lime Hollow Center for Environment & Culture (LHCEC) is a member-funded, non-profit organization situated on the Cortland and Tompkins Counties border. The Center encompasses nearly 400 acres of beautiful rolling hills, forests, fields, streams, ponds, a bog and a great diversity of flora and fauna; in addition, we offer upwards of 10 miles of open-to-the-public trails, public nature programs, and educational programs and adventure day camps for youth.

## *Our mission:*

Provide year-round environmental education and recreation opportunities through utilization and protection of the natural attributes of the Lime Hollow area. More specifically, our goals are to:

-  Assist people in the development of environmental awareness, appreciation, knowledge, commitment and skills.
-  Provide low-impact, nature-based recreation opportunities.
-  Protect, through employment of wise-use management techniques, the ecologically diverse and unique natural and aquifer recharge area currently known as Lime Hollow.

## *Ready to discuss your legacy at Lime Hollow?*

To arrange a confidential discussion of Lime Hollow's role in helping you fulfill your philanthropic goals, contact our Executive Director at 607-662-4632 or via email at [info@LimeHollow.org](mailto:info@LimeHollow.org). Or you may initiate this discussion by contacting the current President of our Board of Directors, whose name and contact information may be obtained by calling Lime Hollow at the number above or by visiting [www.limehollow.org](http://www.limehollow.org)



*Lime Hollow. It's where you belong.*

