

# O · H · I · O ENVIRONMENTAL COUNCIL

KEEP WATCH, TAKE ACTION, MAKE CHANGE

1207 Grandview Ave., Ste. 201  
Columbus, Ohio 43212-3449  
(614) 487-7506  
oec@theOEC.org  
www.theOEC.org

The Ohio Environmental Council serves as a network for over 100 local groups— from nature clubs and river protection organizations to landfill reform groups and fishing clubs. For over 35 years, the Ohio Environmental Council has been behind the scenes and on the front lines of the state's most important environmental victories. Whether at the Statehouse or the courthouse, in a meeting hall or the press room, the Ohio Environmental Council is a staunch defender of Ohio's air, land and water.



### Legal Disclaimer

The general information contained within does not constitute legal or financial advice. Please be aware that OEC is not your legal representative or tax advisor and cannot provide advice with respect to the legal or tax outcomes of investment decisions. OEC encourages you to consult with your attorney or financial advisor before committing to a planned gift. The following resources may assist you in finding a legal or tax professional:

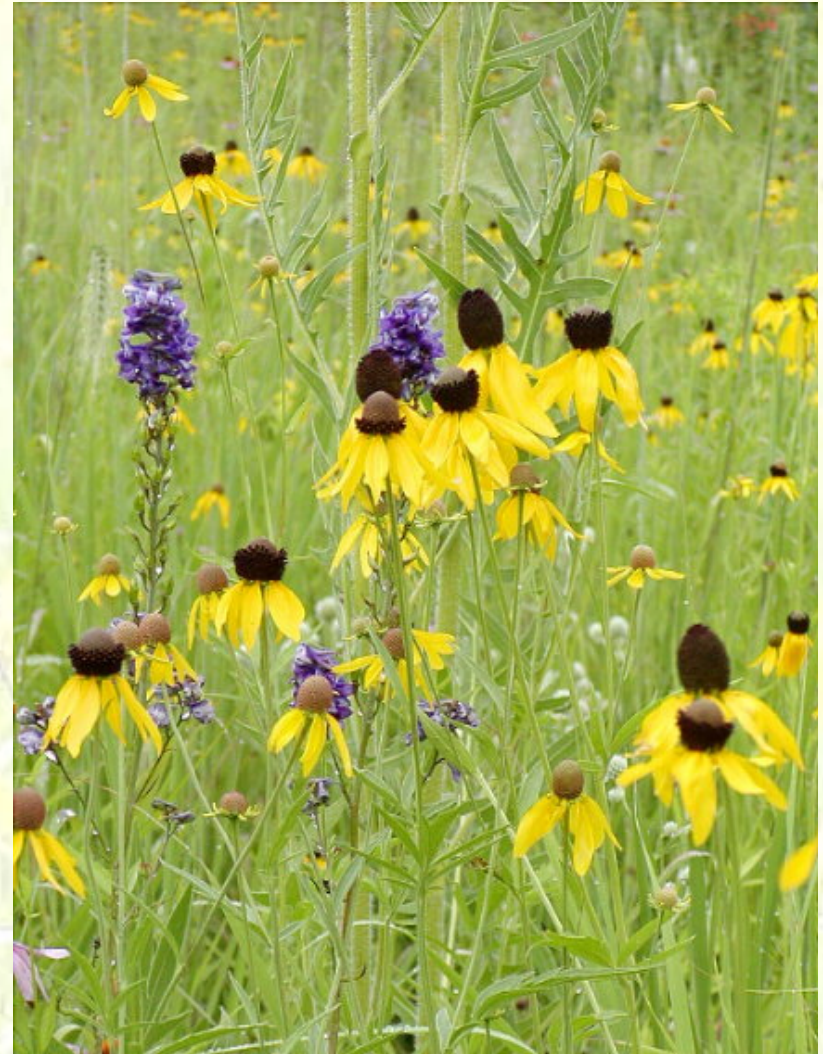
Ohio Society of CPA's  
1-800-686-2727  
www.ohioscpa.com

Ohio State Bar Association  
1-800-282-6556  
www.ohiohar.org

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## Giving Options & Tax Saving Ideas



## A message from the Ohio Environmental Council President

Dear friend,

I am very proud to be part of the Ohio Environmental Council—an incredibly pragmatic and effective environmental organization. The Ohio Environmental Council does more to directly affect environmental quality than any other group in Ohio, and so I know my dollars will help to make a real difference.



Protecting my children's economic future is important to me...and so is protecting the environment they will inherit. That's why the Ohio Environmental Council is a significant part of my estate plan.

This booklet briefly explains some estate planning options and creative giving opportunities to maximize your contributions to Ohio's environment while providing you with significant tax benefits.

I realize many non-profit organizations are vying for your support, but I genuinely believe that an investment in the Ohio Environmental Council's work will be one of the most important charitable contributions you will make.

Please join me making the OEC an important part of your charitable giving portfolio and estate plan. Thank you in advance for your support.

Sincerely,

John Marshall  
President  
Ohio Environmental Council Board of Directors

## Double your impact

### Matching Gifts

Many companies offer a "Matching Gifts" program in which the employer matches the charitable donation of an employee to an eligible non-profit organization—some will even double or triple your contribution. It's a company's way of supporting the organizations close to the hearts of its employees.

See how matching gifts make your dollar go further to help OEC!

	<u>Ordinary Gift</u>	<u>1:1 Match</u>
Your gift	\$100	\$100
<u>Employer's gift</u>	-	<u>\$100</u>
<b>Total gift</b>	<b>\$100</b>	<b>\$200</b>

Ask your employer if they have a Matching Gift program. Pick up a form from your human resources office, fill it out, and mail it with your check to OEC. We take care of the rest!

If you would like more information on workplace giving or matching gifts, please e-mail Vicki Deisner, Executive Director at: [vicki@theOEC.org](mailto:vicki@theOEC.org) or call: (614) 487-7506.

## Workplace Gifts

It is easy to “give at the office” and support the Ohio Environmental Council through payroll deductions and matching gifts through your employer.

### Payroll deductions

You can earmark contributions to the Ohio Environmental Council through automatic payroll deductions at participating workplaces. Earth Share of Ohio partners with workplaces across the state to tap into the philanthropic potential of its employees.

Numerous private companies, state and municipal government agencies as well as the Combined Federal Campaigns allow their employees to earmark a portion of each paycheck to support Ohio Environmental Council and our conservation partners. If your employer is not enrolled in Earth Share of Ohio, you can give to the OEC through alternate workplace giving campaigns—just ask for a donor-option pledge form.



## About The Ohio Environmental Council

The Ohio Environmental Council is our state’s premier advocate for Ohio’s air, land and water. For over 35 years the OEC has been behind the scenes and on the front lines of Ohio’s most important environmental victories. We work with individuals, government, community groups and businesses to unleash the power of innovation to enhance the quality of life in our communities and sustain the natural systems upon which all life depends.

### Solid Conservation Network

The OEC is a network of thousands of individuals and community groups – from nature clubs and river protection organizations to clean air advocates and sportsmen. Our statewide leadership, coupled with locally-based training helps coordinate and direct the commitment and passion of our members into effective action. From protecting wetlands and natural areas, to preventing pollution and investing in clean energy and local-grown and raised food, the OEC is helping lead the effort to a brighter, more sustainable future.

### Environmental Watchdog and Policy Leader

The OEC is the state’s most respected environmental advocacy organization. Legislators, reporters and the public look to us for quality research, scientific information, and comprehensive analysis of the state’s top environmental challenges. We harness the power of coalitions, science and the law to protect natural areas, prevent pollution and promote environmental conservation and sustainable technologies.

### Creative Innovator

The OEC employs creative, constructive approaches to finding common ground and solving our state’s complex ecological problems. No other organization in Ohio works on the diversity of technical environmental issues as does the OEC.

## The Legacy Club

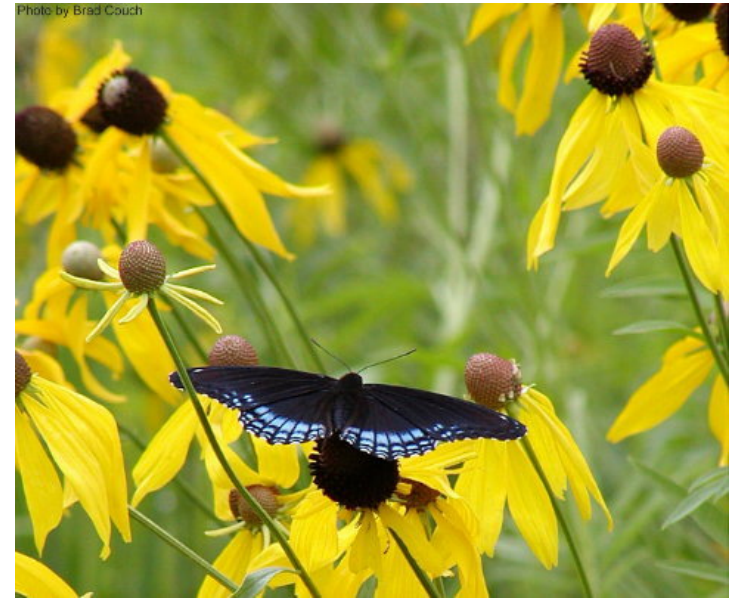
**P**lanned gifts and life income plans allow friends of the Ohio Environmental Council to leave a legacy of a cleaner environment for future generations, while also meeting personal financial objectives.



The Ohio Environmental Council created the Legacy Club to recognize those that have generously chosen to support Ohio's environment by including a gift to the OEC in a will or by developing a life income gift, such as a charitable remainder trust.

Through the development of a life income strategy or by designating a gift to the OEC in your will or trust, you can be assured that your assets are distributed according to your wishes and also enjoy significant tax savings.

## A gift that grows



Gifts to the Sara J. Mielke Endowment Fund can be made online at [https://commerce.servlet.net/theoec/join\\_give\\_mielke.html](https://commerce.servlet.net/theoec/join_give_mielke.html) or mail a check made out to the Sara J. Mielke Endowment Fund to:  
Ohio Environmental Council  
1207 Grandview Avenue, Suite 201  
Columbus, Ohio 43212

All gifts are 100% tax deductible.

If you would like more information on planned gifts or the Sara J. Mielke Memorial Endowment Fund, please contact Susan Studer King, Director of Development at: [susan@theOEC.org](mailto:susan@theOEC.org) or (614) 487-7506.

## Endowment Gifts

A gift to the Ohio Environmental Council's Sara J. Mielke Endowment Fund is a gift that grows over time—keeping the OEC's mission and action alive long after all of us are gone. Your gift is set aside—and each year the interest it earns becomes a gift from you, for Ohio's environment — forever.

The Endowment Fund is invested strategically to preserve forever its principal value. Interest earnings generated each year by the Endowment support OEC programs and operations. As our Endowment grows, it provides an expanding source of stable funding to help us weather the ups and downs of the economy. This helps keep the OEC strong and ensures that clean air and water will be enjoyed by generations to come.

The Ohio Environmental Council's Endowment Fund was created in memory of one of Ohio's most dedicated young environmentalists, Sara J. Mielke. Sara, the Ohio Environmental Council's late Program Assistant and Volunteer Coordinator, lost her life in a tragic car crash on April 21, 1999, while returning from an Earth Day event in northern Ohio. Sara lost her life in the line of duty—and the environmental community lost a great friend.

A gift of cash, stocks or bonds to the Sara J. Mielke Endowment Fund will help ensure that the vital work that Sara was so passionate about will continue for many years to come. Sara will be in our hearts always...and will continue to inspire our efforts.

## Planned Gifts

We hope you will consider leaving a legacy to the Ohio Environmental Council and your other favorite charities. We invite you to take time today to learn more about these planned gifts:

- ◆ Bequests
- ◆ Gifts of Life Insurance
- ◆ Gifts of Retirement and Pension Plans
- ◆ Charitable Lead Trusts
- ◆ Charitable Remainder Trusts
- ◆ Charitable Gift Annuities

We'll help you find the giving method that's right for you and the type of clean air and water programs that interest you most. To talk it over, contact Susan Studer King, Director of Development, at [susan@theOEC.org](mailto:susan@theOEC.org) or (614) 487-7506.

Please note that while the Ohio Environmental Council makes every effort to give you accurate information, you should also consult your trusted professionals for legal, financial, insurance, or estate planning advice. The OEC staff are not engaged in rendering legal, accounting, or other professional services.

To include the Ohio Environmental Council as a beneficiary, include the following language: The Ohio Environmental Council, a nonprofit corporation organized and existing under the laws of the State of Ohio (tax identification number: 31-0805578), and with the current business address of 1207 Grandview Avenue, Suite 201, Columbus, Ohio 43212-3449.

## Bequests

Leaving a gift in your will is a simple way to provide a living legacy to Ohio's environment after your death. Making a will gives you control over the distribution of the assets you have worked a lifetime to build. It also avoids involving family members in a lengthy and costly probate process. With a bequest, all your assets remain available to you during your lifetime. For some people, a bequest may reduce estate taxes.

Making a bequest to OEC gives you the opportunity to:

- ◆ make a lasting imprint on the health of Ohio's environment
- ◆ contribute to OEC's financial and programmatic growth
- ◆ give more freely than you might have been able to during your lifetime
- ◆ save inheritance tax

We recognize that your family's future is your first priority. The future is our priority as well. Bequests can take several forms and we offer suggestions below which allow you to secure a future for your loved ones while showing your support for OEC's ongoing mission:

- ◆ Make a specific bequest to OEC by designating a dollar amount, a percentage of your estate, or a particular asset.
- ◆ Provide for your family through specific bequests and then designate all or a portion of your remaining estate to OEC.
- ◆ Make OEC a contingent beneficiary, such that OEC will receive all or a portion of your assets only if your named beneficiaries do not survive you.

## Tax-saving options

Donating rather than selling your appreciated assets puts you in control of distributing your property. You choose who will receive it, rather than sacrificing part of its value to capital gains tax.

For example, assume the publicly listed stock Joe and Jane Smith purchased a few years ago for \$250 is now worth more than \$1,000. They decide to donate it. OEC receives \$1,000 worth of stock - and the Smiths pay no capital gains tax on the appreciation of \$750. Plus, they claim a \$1,000 charitable deduction on their income tax return, if they itemize deductions. If they are in the 31% bracket, that could mean a significant tax savings.

Donations are tax deductible for the market value of the security on the date it is given to the Ohio Environmental Council.

Making a gift of securities is simple. Contact your broker and state that you would like to transfer securities to the Ohio Environmental Council. Instruct him or her to contact J. Standish Fortin, OEC's account manager at UBS at: (513) 369-4040 or toll free at (800) 344-4092 to complete the transaction.

If you would like more information on planned giving through appreciated assets, please e-mail Susan Studer King, Director of Development at: [susan@theOEC.org](mailto:susan@theOEC.org) or call: (614) 487-7506.

## Gifts of Stock

**C**onsider giving a gift of securities—such as stocks, bonds and mutual funds—to the Ohio Environmental Council. Gifts of securities can be a smart alternative to making a cash donation when you hold securities that have appreciated over time.

By donating appreciated stock or other securities, you receive a double tax benefit: an income tax deduction for the fair market value of the securities and avoidance of capital gains tax on the appreciation.



## Fulfill your legacy

- ◆ Establish a trust to provide income to your beneficiaries for life.
- ◆ Make OEC the remainder beneficiary of that trust such that OEC would receive the principal of the trust at the death of your last surviving beneficiary.

Please contact us to learn more about making a bequest to OEC. We want to hear about the Ohio you envision for your children and we are happy to share with you our plans for preserving the integrity of Ohio's environment.



If you have already designated OEC as a beneficiary in your will, please inform us so we can thank you for your generosity and discuss how you'd like your gift to be used. Please contact Susan Studer King, Director of Development, at [susan@theOEC.org](mailto:susan@theOEC.org) or (614) 487-7506.

## Insurance & Pension Plans

**S**ometimes people find themselves with life insurance policies and retirement plans they no longer need, such as after the death of a spouse or after children are no longer dependent. By contributing such a policy to the Ohio Environmental Council, you can make a wonderful gift to Ohio's environment and reduce taxes that may otherwise be due upon your death.



### Gifts of Pension and Retirement Plans

If your beneficiary of your retirement assets (such as an IRA, 401(k) or pension plan) is an individual, that person may lose up to 75% percent of the assets to income tax, excise tax, and estate tax!

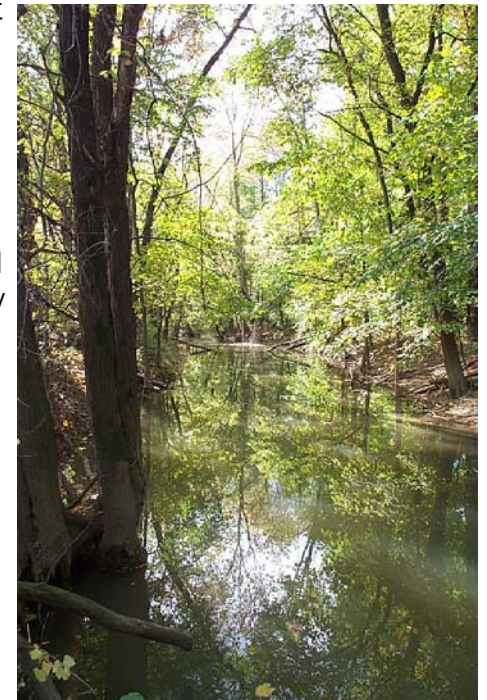
By arranging *now* to donate your pension plan assets or IRAs to the Ohio Environmental Council, you can reduce your estate tax and help your beneficiaries avoid federal and state income tax.

## A gift with life income

this deferral allows the money to grow untouched for a longer period of time, the donor's payments are calculated at a higher rate of return.

Creating a Charitable Gift Annuity is a practical investment because it allows the donor to take an income tax deduction at the time of the cash transfer. A Deferred Gift Annuity is a great option for younger donors because it allows the investment to be made at a time when the donor is enjoying higher earnings. The donor is able to make a more sizeable investment and reap the benefit of a greater income tax deduction. The deferred payments provide the donor with an additional source of income during retirement, when it is most needed.

If you are considering a gift, we welcome the opportunity to sit down with you and your legal or tax consultant or financial advisor to ensure that any decision is fully advised. Please contact Susan Studer King, Director of Development, at [susan@theOEC.org](mailto:susan@theOEC.org) or (614) 487-7506.



## Charitable Gift Annuities

**W**hen you want to help the Ohio Environmental Council, but a cash gift would leave you short of future income, a Charitable Gift Annuity may be a great option. It allows you to make a significant contribution to OEC while maintaining your future financial security. Such gifts will often slash your capital gains taxes, federal estate tax and inheritance tax, and may provide a charitable deduction for your income taxes.

The OEC can work with you in partnership with a regional foundation such as the Columbus Foundation or a lending institution for the development of Charitable Gift Annuities. A Charitable Gift Annuity is a contract between you and the foundation or bank. With a minimum cash investment of \$10,000, or if you own stocks which provide low or erratic income, you could donate the stock to the OEC through a charitable gift annuity. In exchange, you would receive proceeds from that investment through guaranteed payments over a fixed period of time at a specified rate. The OEC is designated to receive the annuity's remaining value upon the donor's passing. The rate of return is based upon your age: the older you are, the higher the rate. For example, a 70-year-old could receive about 7% of the amount of the gift each year; a 90-year-old could receive as much as a 12% return.

While a donor of any age can create a Charitable Gift Annuity, age 60 is the earliest time that the guaranteed payments can begin. If a younger donor makes the investment, it is called a Deferred Gift Annuity because the payments are deferred, to start at a future date. Because

## Creative giving

### **Gifts of Life Insurance**

If you'd like a simple, popular and relatively inexpensive way to make a substantial gift to the Ohio Environmental Council, life insurance may help you to give more than you could otherwise afford.

You can make the OEC the owner and beneficiary of a life insurance policy you now own or a new policy you purchase, or you can make the OEC one of the beneficiaries of an existing policy.

*For example, John Doe owns a paid-up \$20,000 policy with \$8,000 cash value. His children are now grown and the plan is thus no longer really needed. He can name OEC the owner and beneficiary of the policy and may receive an \$8,000 charitable deduction.*

If you are considering a gift, we welcome the opportunity to sit down with you and your legal or tax consultant or financial advisor to ensure that any decision is fully advised. Please e-mail Susan Studer King, Director of Development at: [Susan@theOEC.org](mailto:Susan@theOEC.org) or call: (614)487-7506.

## Charitable Trusts

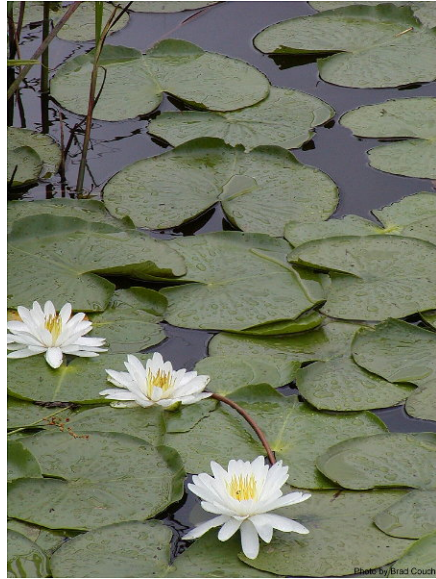
There are several kinds of gifts that not only support the Ohio Environmental Council's work, but also provide a lifetime income for you or a loved one - plus, they may reduce your taxes.

You may have heard of such life income gifts as charitable remainder trusts, or charitable lead trusts. The names may sound complex, but the gifts are worth exploring since they offer great financial benefits for many people. In fact, these types of gifts may actually *increase* your annual income.

### Charitable Lead Trust

When you want to give a gift to OEC now, while still providing for your loved ones later, consider establishing a Charitable Lead Trust. Generally, financial institutions will require an investment of \$10,000 to establish a trust. You will name OEC as the beneficiary of the trust, and grant your heirs the remainder interest. As the beneficiary, OEC will receive the income, or interest, from your investment during your lifetime. The remainder, or principle, will be received by your heirs upon your passing.

A Charitable Lead Trust is a wise option because the donor does not pay capital gains tax on income generated through



## Creative giving

the trust investment because that income is intended for charity. You may also qualify for an income tax deduction for the value of the interest given to OEC over your lifetime. Trusts are a wonderful way to benefit OEC rather than the IRS, while still providing security for your family.

### Charitable Remainder Trust

When you want to secure present income for yourself (and spouse), while still providing a gift to OEC, consider establishing a Charitable Remainder Trust. You will name yourself (and spouse) as the beneficiary of the trust, and grant OEC the remainder interest. As the beneficiary, you will receive the income, or interest, from your investment during your lifetime. The remainder, or principle, will be used to further OEC's mission upon the donor's passing.

A Charitable Remainder Trust offers unique tax benefits for the donor. If you fund a Charitable Remainder Trust with highly-appreciated assets you may avoid capital gains tax on the value of that appreciation because eventually that principle is given to charity. A Charitable Remainder Trust may also reduce a donor's estate tax when he/she passes away since the remainder of the trust is transferred to a charity. Trusts are a wonderful way to benefit OEC instead of the IRS, while still providing security for your family.

If you are considering a charitable trust, we welcome the opportunity to sit down with you and your legal or tax consultant to ensure that any decision is fully advised. Please e-mail Susan Studer King, Director of Development at: [Susan@theOEC.org](mailto:Susan@theOEC.org) or call: (614)487-7506.