

# NEWS FROM NALT



*Our Mission: to support, promote and protect the natural values of land and water in our area.*

*Newsletter of the Nanaimo & Area Land Trust Society*

*December 2025*

## **Inside the *Give Where you Live* Edition:**

<b>Funding Update</b>	<b>pg2</b>
<b>Hamilton Marsh</b>	<b>pg3</b>
<b>Nursery News</b>	<b>pg4</b>
<b>Fundraising</b>	<b>pg5</b>
<b>Legacy Giving</b>	<b>pg6</b>
<b>Donating Shares</b>	<b>pg7</b>
<b>Life Insurance Donations</b>	<b>pg8</b>
<b>Thanks to Volunteers</b>	<b>pg9</b>
<b>Song not the Singer Poster</b>	<b>pg11</b>
<b>Bottle Drive Poster</b>	<b>pg12</b>



A cool morning taking water samples on the Nanaimo River

## ***Protecting Where You Live***

For the past 30 years, since 1995, NALT has been working to protect where we live, the Nanaimo area.

NALT has been involved either in a leading or supporting role in securing parks or conservation land in the Linley Valley, South Winchelsea Island, Nanaimo River Regional Park, Mount Benson Regional Park, Moorecroft Regional Park, parcels of parkland connecting Westwood Lake Park to Mount Benson Regional Park, a property in Cassidy and another in Qualicum Bay.

NALT also holds 13 conservation covenants on public and private land that protect the natural values of those places.

All told, through acquisition and conservation covenants, NALT has protected 871 hectares or 2,152 acres in the Nanaimo area.

We are currently working with the Regional District of Nanaimo, Hamilton Wetlands and Forest Preservation Society, and the Mount Arrowsmith Biosphere Reserve Research Institute to acquire 360 hectares of Hamilton Marsh and surrounding forest for park protection.

We are able to do these things by your generous donations to help protect where we live.

Thank you for your support for the past 30 years and thank you as we move forward seeking to fulfil our mission—to *support, promote and protect the natural values of land and water in our area.*

# NEWS FROM NALT

is published by the  
Nanaimo & Area Land Trust

NALT's Mission is:  
*to support, promote and protect  
the natural values of land and water  
in our area*

The Nanaimo & Area  
Land Trust Society  
Charitable tax #:  
**893193771 RR0001**

## Staff

Executive Director:  
Paul Chapman  
Administrative Assistant:  
Nanette Leather  
Stewardship Manager:  
Linda Brooymans  
School Water Stewards Coordinator:  
Beth Kennedy  
Western Painted Turtle Stewardship  
Project Assistant:  
Kaitlyn Watson

## Contractors

Nursery Coordinators: Barb Mortell  
and Mika Reid  
Conservation Covenants Manager:  
Emily Barnewall  
Stewardship Assistants: Joe Clark and  
Tyler James Welsh  
Financial Manager: Cyndi Pitvor  
Cleaning Services: Jen Wilson

## Pro-bono Services

Lawyer: John Manning  
Investment Management:  
Andre Sullivan

## Board of Directors

Sarah Anning  
David Drakeford  
Nina Locke (Co-Chair)  
Dean Gaudry (Co-Chair)  
Linda Nichol  
Jack Tieleman  
Norm Wagenaar  
Wally Wells (Secretary)  
Fraser Wilson (Treasurer)

## Contact us at:

The NALT Stewardship Centre  
Madrona Building (lower floor)  
Suite #8, 140 Wallace Street  
Nanaimo, B.C. V9R 5B1  
phone: (250) 714-1990  
email: [admin@nalt.bc.ca](mailto:admin@nalt.bc.ca)  
[www.nalt.bc.ca](http://www.nalt.bc.ca)

**We acknowledge financial support  
from the Province of British  
Columbia, the City of Nanaimo, and  
the Regional District of Nanaimo**

## *An Update on NALT's Funding*

In November of this year, many of you received a letter from NALT's Treasurer Fraser Wilson. In the letter Fraser described a funding shortfall of \$67,000 for NALT operations in 2026. For the past three years NALT operations have been partially supported by three bequests. Knowing bequests can't be sustaining funding, we sought out increases from some of our funders and applied for new funding sources.

### The Good News

Since that letter went out you have answered the call! At the time of writing, NALT has received more than \$32,000 through donations and funds from other sources. Thank you all for your generosity.

### The Less Than Good News

Our request for increases from some core funding sources didn't materialize. Our projected deficit will cause us to reassess our operations and prioritize our activities as we develop a balanced budget for 2026 for sustainable delivery of NALT programs and activities.

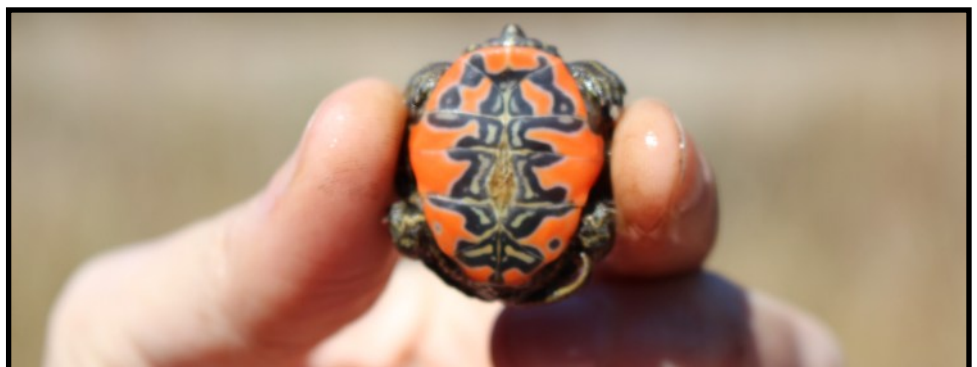
### More Good News

Our funding challenges may cause us to have to think about how many activities we undertake in 2026, but we will be out there with our community partners and incredible volunteers doing the stewardship work thanks to your support.

As well as budgeting and creating workplans for sustainable delivery of our projects and programs within our current funding levels, we will look for new sources of funds to build our capacity.

In this edition of the newsletter we will focus on some of the ways folks can donate to support NALT's mission.

If you want to make a donation to NALT before the end of 2025 or anytime follow this link: <https://nalt.bc.ca/memberships-donations/>



## Hamilton Marsh Update

Since mid-September NALT has been involved with a coalition of groups working to protect Hamilton Marsh. While the overall purchase price for the Marsh and surrounding 360 hectares is \$30 million, NALT is committed to raising \$250,000 from the local community.

Hamilton Marsh is an important waterfowl brood marsh and stopover for migratory birds. It plays a key role in storing rainwater and recharging groundwater as the largest water body in the French Creek Watershed and contributes to the Little Qualicum Watershed as well. The Marsh and surrounding 360 hectares include mature Coastal Douglas-fir Forest habitat for a diversity of plant life, insects, birds, amphibians, and mammals that make up the iconic species of the area.

For more information about the progress of the campaign and the contributions of our partners visit the RDN's get involved page here: <https://www.getinvolved.rdn.ca/hamilton-marsh-conditional-purchase%20>

To see an informative and beautiful short film about Hamilton Marsh follow this link: <https://www.youtube.com/watch?v=tJfRwAQD0ZE&t=9s>

In two and a half months, NALT has managed to raise in pledges and donations, \$180,000 toward our goal of \$250,000. We have until the end of January to raise the remaining \$70,000. While a modest contribution to the overall cost to purchase, these funds show community support for protecting the Marsh and connected forest. We have been fortunate to benefit from matching funds challenges that have raised more than \$60,000 of the \$180,000 raised.

### **MATCHING FUNDS CHALLENGE!**

On December 15th we announced our newest matching funds challenge. A generous donor has pledged through the [Nanaimo Foundation](#) for a matching funds challenge. If you donate to the [Hamilton Marsh Acquisition Campaign](#) between now and January 1st, we have a pledge of matching funds. Every dollar donated up to \$10,000 will be matched! Every dollar donated will be worth \$2 toward saving Hamilton Marsh. If we receive donations of \$10,000 before January 1st the impact will be \$20,000 dollars raised!

**Donations received before January 1<sup>st</sup> will receive a charitable tax receipt for the 2025 tax year.**

We're looking for a few more donors to step forward and sponsor matching funds challenges to get us over the top before January 30th, 2026.



## News from the NALT Nursery

It's December at the nursery and, clad in warm and waterproof gear, our hardy volunteers are enjoying the cool, wet days as we create a few new beds to display native plants and produce seeds for future propagation.

In December our native plants and trees offer a variety of textures, and many shades of green in the ferns, salal, Oregon grape, evergreen huckleberry, cedars and fir trees to name a few. Add the vibrant stems of red osier dogwood, some deep reds in mahonia leaves and pops of red rose hips along with white snowberry to create your delight on a walk in nature.

These magnificent plants offer all this beauty as well as food and shelter for the wildlife. Let us be grateful. Happy Holidays from the Natural Abundance Native Plant nursery team.



**Proudly Supporting  
Nanaimo's Local  
Organizations  
Since 1974**

1980 Richardson Road, Nanaimo | (250) 758-7888 | info@cinnabarfarms.com



**Thank you to Cinnabar Valley Farms for a  
donation of soil to the nursery**

**The nursery will be closed December 21st to January 9th.  
The NALT office will be closed December 23rd to January 4th**

**AQUAPARIAN**  
**Environmental Consulting Ltd.**

SUITE 203 - 321 WALLACE STREET, NANAIMO, BC V9R 5B6 • [WWW.AQUAPARIAN.COM](http://WWW.AQUAPARIAN.COM)  
TEL (250) 591-2258 EMAIL [SBONAR@AQUAPARIAN.COM](mailto:SBONAR@AQUAPARIAN.COM) | [CZAMORA@AQUAPARIAN.COM](mailto:CZAMORA@AQUAPARIAN.COM)

## ***Putting the Fun in Fundraising!***

NALT's Fundraising Committee has been working to find ways big and small to support NALT's operations.

You may have seen Purdy's chocolate bars for sale for NALT's benefit at retail locations such as the Greenrock Liquor Store or perhaps from your friend on the NALT Board of Directors. The bars are for sale for \$4 each in support of NALT operations.

The Fundraising Committee is looking at other opportunities for fun fundraising and will have more events and initiatives to announce in 2026.

NALT has also been able to access income from our Endowment Fund on a quarterly basis. At the current rate of return NALT can anticipate in excess of \$10,000 being contributed to NALT operations annually.

---

### ***Song Not The Singer Fundraiser for Hamilton Marsh December 23***

Ever mouth the words to a favourite song out loud? Ever wonder what it's like to be on stage in front of a live audience? Ever wonder just what the lyrics are to a track you love? This is your night. The Vault Café proudly welcomes you to come and do a dramatic reading of your favourite song.

And it's all for a good cause, to raise funds to purchase Hamilton Marsh, an important wetland area. All door proceeds go to aid the campaign. But wait if that wasn't enough we will have guest DJ's and door prizes.

Come down to the Vault Café, 499 Wallace Street, on December 23rd, starting at 7 pm, admission by donation on a pay what you can floating scale of \$10 - \$20 (see poster page 11).

---

### ***Bottle Drive January 3rd at the NALT Office***

Our next Bottles for NALT will be on the first Saturday after New Years Day. Come by the NALT office on January 3rd, between 9am - 1pm, and drop off your refundable beverage containers in support of watershed stewardship activities (see poster page 12).

We hold our January bottle drive at the NALT office so bottle drive volunteers can come in and get out of the sometimes inclement weather and enjoy hot drinks and treats.

Look forward to seeing you there.

***Any river is really the summation of the whole valley.***

***To think of it as nothing but water is to ignore the greater part.***

**— Hal Borland**

## ESTATE PLANNING - A LASTING LEGACY

From time to time, NALT receives lands and funds from bequests. It is humbling to be named as a beneficiary in someone's will and an honour to be chosen to be trusted with a donor's environmental legacy.

NALT has received two parcels of land from donors looking to continue their stewardship legacy of the place they loved. To accept a gift of land, NALT will ensure that the society's ongoing operations and activities will not be jeopardized by the costs associated with protecting and managing the property. If you intend to leave land to NALT, please give us a call so that we can ensure that our needs meet your wishes for your gift.

As well as land, NALT receives final gifts of money from estates. NALT has been honoured to be named as a beneficiary in the wills of several of our donors and members. With large monetary gifts that have not already been allocated by the donor, the Finance committee decides how best to distribute the funds between NALT's various initiatives, activities, and operational needs. Sometimes, people choose to direct their estate giving to particular initiatives after having a conversation with NALT during the estate planning process.

Are you considering naming NALT as a beneficiary of your estate? If so, here are some tips:

- First, if you are in the process of preparing or altering your will, we encourage you to seek the services of a legal professional.
- Next, it's up to you to decide how your bequest will be used. As mentioned above, undesignated bequests will be applied to one or more of NALT's priority programs or projects, and that will be decided by the NALT Finance Committee. Designated bequests will be directed to a specific project or program of your choice.

Please keep in mind that there may be costs or complications attached to any kind of gift that could place financial demands on NALT. For a gift of property, these could include probate fees, taxes payable on transfer of property, repairs, and maintenance—plus future financial demands. For gifts of shares or funds, these might be designated to be used for something that NALT is not able to honour as we are limited by our Charitable Purpose as defined in our constitution. Your legal advisor may be able to offer some suggestions about how to offset these costs—or how to word your will in a way that will achieve your wishes while not causing complications for NALT as the recipient.

If you are thinking about including NALT in your planned estate giving, here is some language to ensure your gift is used for the purpose that you intend.

**DESIGNATED BEQUEST: for a Targeted Gift for a Project or Program** – for bequests that you want to be used for a specific project or program.

*"I hereby give to the Nanaimo & Area Land Trust the sum of \$\_\_ or \_\_% of the residual of my Estate. I direct that this be used for the benefit of \_\_\_\_\_ or similar program if the named program is not operating at the time of distribution of assets (name of the project or program or NALT's endowment account)*

**UNDESIGNATED BEQUEST** - for bequests that NALT can use at its discretion:

*"I hereby give to the Nanaimo & Area Land Trust the sum of \$\_\_ or \_\_% of the residual of my Estate or \_\_\_\_\_ (description of property)."*

If you intend to name NALT in your will and have further questions, please contact us at 250-714-1990 or [admin@nalt.bc.ca](mailto:admin@nalt.bc.ca).

And thank you for thinking of NALT!

*The protection of the Earth's vitality, diversity, and beauty  
is a Sacred Trust.— Thomas Berry*

## Donations of Stocks and Shares

In recent years, NALT has been very fortunate to receive generous support through donations of stocks and shares. There is a greater opportunity for tax savings when you donate property (stocks, bonds or real estate) than if you donate cash to a registered charity. The donor selects stocks from their portfolio that would generate very high capital gains if cashed in and, instead, donates them directly to the charity. Reduced capital gains are triggered, the donor receives a tax receipt for the full value of the stocks at the time of transfer, and the charity gains a significant donation.

When a donor gives an “in-kind” gift of property to a charity, he or she must still pay tax on any capital gains, but it is reduced to 25% instead of the usual 50%. The donor will also receive a tax receipt for the full market value of the donated property.

Giving shares does cost money, but it also helps the donor in three ways:

1. It avoids capital gains taxes on shares which have increased in value over time.
2. The charitable tax receipt lowers one's federal and provincial taxes.
3. For those who have to pay quarterly income tax installments, the lower tax payable means the quarterly installments due the following year are also lower.

An example: Judy has shares that are now worth \$100,000. She paid \$20,000 for the shares several years ago so her adjusted cost base is \$20,000. Judy has decided to donate the \$100,000 to a charity. She could sell the shares and donate the cash, or she could donate the shares directly. Her decision will have a significant impact on the amount of income tax she will have to pay for the current year. If Judy sells the shares, she will trigger a \$40,000 taxable capital gain (50% of the \$80,000 capital gain). If, instead, Judy gives the charity the shares as an in-kind donation, her taxable capital gain will be just \$20,000 (25% of the \$80,000 capital gain). And, she will benefit from the tax receipt for a \$100,000 donation.

It is then up to the charity to decide how to handle the donated shares. They may choose to sell them immediately, or choose to hold them for further growth in value.

We who work at NALT are not tax experts. The above information was compiled from advice given to NALT by several financial advisors. Everyone's situation is different. We recommend that you talk to a financial advisor of your choice if you decide to consider giving a donation this season.

### NALT Holiday Season Closure

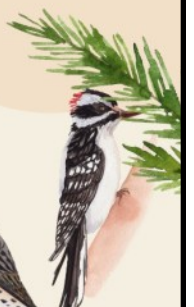
The NALT Office will be closed for the winter holiday, beginning on December 23rd and re-opening on January 5th 2026.

The Nursery will be closed December 21st through January 9th

*We hope your holiday season will be happy, healthy and restful, and we look forward to seeing you in the new year!*

### CHRISTMAS BIRD COUNT 4 KIDS

Saturday January 3, 10 - 11:30 am  
Oliver Woods Community Centre  
RSVP to [stewardship@nalt.bc.ca](mailto:stewardship@nalt.bc.ca)



# ***Life Insurance and Charitable Giving: Another Way to Support Your Favourite Charity***

## ***It is a fact.***

On average, in Canada, people between ages 55 – 64 give \$52 per month and those age 75 and over give \$60 per month to charities. But what if we can find a way to convert this average annual gift to \$35,000 for your favourite charity? The answer is life insurance.

## ***How does it work?***

There are three main ways in which a donor can gift life insurance to a charity:

- Bequest of a life insurance policy through his or her will
- Donate a policy during his or her lifetime
- Name charity as beneficiary of the policy or as an alternate or second alternate beneficiary

## ***Bequests of Life Insurance through a Will***

The donor owns the policy during his or her lifetime and the estate is the beneficiary of the policy proceeds. The donor's will indicates the amount of the life insurance proceeds that will be donated to the charity. The charity receives a lump sum of money from his or her estate upon the donor's passing. The donor will not receive tax credits for the premiums paid, but new rules for deaths occurring after January 1<sup>st</sup>, 2016 will allow certain estates ("Graduated Rate Estates") to allocate the donation on either of the following:

- The taxation year in which the donation is made, or any of the subsequent five taxation years.
- The last two taxation years of the deceased donor, to a maximum of 100% of net income.

The biggest advantage of this type of bequest is the donor retains full control over the policy until his or her passing. A perceived disadvantage of this approach is the life insurance proceeds may be subject to probate fees, creditor claims and estate litigation. Probate fees in BC are applicable to estate values over \$25,000 at a rate of 0.60% up to \$50,000 and 1.40% of any amount exceeding this threshold.

## ***Donation of a Life Insurance Policy While Still Living***

This approach consists in transferring ownership of an already existing Life Insurance Policy to a charity and naming the charity as the beneficiary at the same time, while the donor will remain as the life insured. The following discussion would also apply to a brand new policy purchased by the charity on the life of the donor and for which the donor will make premium payments.

The premiums paid by the donor will be considered a charitable donation—making them eligible for a charitable tax credit. The donor may also be entitled to charitable tax credits if the existing policy being transferred has accumulated cash values, these credits will reduce the impact of potential deemed taxable gains upon the transfer of the policy. No tax credits will be available upon the donor's passing for the life insurance proceeds received by the charity. The policy proceeds will not be part of the donor's estate.

## ***Naming the Charity as Beneficiary of a Life Insurance Policy***

The donor will not qualify for charitable donation tax credits for premiums paid during his or her lifetime. However, the donor may claim these tax credits on his or her final tax return for the life insurance proceeds paid to the charity. These tax credits may be carried back one year and be used against 100% of the donor's net income.

This alternative provides flexibility to the donor in the event that he or she no longer wishes to support the named charity. It also allows the death benefit to bypass the estate, resulting in savings while keeping these proceeds out of any creditors' claims (in most cases).

## ***Interested in learning more?***

Integral Wealth Securities Limited has helped numerous donors support their favourite cause on Vancouver Island. Integral also assists NALT by handling our investment accounts and advising us on investments pro bono. For more information, please contact the Integral office. Phone: 250-753-1124.

**NALT relies on volunteers to fulfil our mission—to support, promote and protect the natural values of Volunteer contributions  
September 1st, 2025 - December 31st, 2025**

Josie Aartsen, Sarah Anning, Emily Barnewall, Holly Blackburn, Colleen Broekhuizen, Linda Brooymans, Rupesh Chhagen, Rahim Chhagen, Paul Chapman, Joe Clark, Lyn Clark, Iain Colquhoun, Deryck Cowling, John Cusick, Kathy Doyle, David Drakeford, Blake Drummond, Javier Elizondo, Maggie Estok, Tina Fabbro, Bob Fenton, Lara Fletcher, Chad Frass, Aemos Galney, Romielle Galney, Dean Gaudry, Erin Gibbs, Andrew Gray, Jeff Grild, Lindsay Haist, Lily Hammond, Rebekah Hammond, Sierra Harvey, Basia Henoach, Pat Hogue, Karen Hong, John Hong, Terra Hooyberg, Denis Hughes, Hunter Jarrat, Daley Jenkins, Peter Jeremy, Carolyn Jones, Alex King, Glen Kirkpatrick, Beth Kennedy, Jeremiah Kennedy, Ian Knipe, Eli Koop, Gemma Koop, Bricklin Koop, Eloise Koop, Mark Kruzich, Becky Kwan, Tessa Kwan, Jeremy Kwan, Robert Lachance, Saphine Lauze, Peter Law, Alisa Lenk, Nina Locke, Ali Loewen, Howard Lutke, Grigorii Marchenko, Calen Mau-Tobin, Andi-Mae McFayden, Laura Mcleod, Bianchi Monteiro, Barbara Mortell, Geoff Mumford, Linda Nichol, Rowana O'Halloran, Janice Porteous, Mika Reid, Harriet Rueggeberg, David Rusch, Nicholas Saucedo, Matthew Schwartz, Louise Shuker, Gary Smart, Kayra Soylu, Karolien Soylu, Serdar Soylu, Jessica Stockholder, Jack Tieleman, Nikki Toxopeus, Lynn Tourond, Arlene Tucker, Judith Tye, Isabel Vilchis, Norm Wagenaar, Wally Wells, Judy Wickland, Craig Wightman, Anson Wijoyo, Irene Wijoyo, Roland Wijoyo, Tran Wijoyo, Fraser Wilson, Naomi Woods.





## MEMBERSHIP FORM

Please return completed form to  
**NANAIMO & AREA LAND TRUST**

- 1. EMAIL:** admin@nalt.bc.ca
- 2. PRINT & POST:** #8 - 140 Wallace St,  
Nanaimo, BC V9R 5B1

### I WOULD LIKE TO:

- Renew my membership
- Begin a NALT membership
- Senior/Low Income/Student \$10
- Individual/Family \$20
- Business \$50
- Make a one-time donation of \$ \_\_\_\_\_
- OR
- Become a Monthly Donor  
*(for monthly donations, complete SECTION B to set up a Pre-Authorized Contribution)*

Online option is available at: [www.nalt.bc.ca](http://www.nalt.bc.ca)

**MAKE CHEQUE PAYABLE TO:** Nanaimo & Area Land Trust

**OR**

### PLEASE CHARGE MY VISA/MC CREDIT CARD:

Credit Card # \_\_\_\_\_

Expiry Date \_\_\_\_\_

Signature \_\_\_\_\_

### CONTACT INFORMATION:

Name \_\_\_\_\_

Address \_\_\_\_\_

City/Prov/PC \_\_\_\_\_

Phone \_\_\_\_\_

Email \_\_\_\_\_

Please  your preferred 'Point of Contact' (*Address, Phone or Email*)

Would you prefer to remain anonymous?  yes

*Nanaimo & Area Land Trust is a Registered Charitable Organization and tax receipts will be issued for contributions of \$20 or more.*

*NALT does not sell, trade or loan our database of donors, members or contacts to individuals or other organizations.*

**THANK YOU FOR YOUR CONTINUED SUPPORT!**

#### OFFICE USE ONLY:

\_\_\_\_\_ date

M       TY

NL       TR

D       POC



## MONTHLY DONOR

### PRE-AUTHORIZED CONTRIBUTION (PAC) *Includes Annual Membership*

**SECTION B** - Complete this section ONLY if you want to become a monthly donor.

**YES**, I authorize NALT to automatically withdraw from my bank account on the: *(select one)*

- 1<sup>st</sup> of the month
- 15<sup>th</sup> of the month

a monthly donation of:

- \$10
- \$20
- \$30
- \$40
- Other amount \$ \_\_\_\_\_
- I have enclosed a cheque marked VOID

**OR**

**YES**, I authorize NALT to charge my VISA/MC credit card on the: *(select one)*

- 1<sup>st</sup> of the month
- 15<sup>th</sup> of the month

a monthly donation of:

- \$10
- \$20
- \$30
- \$40
- Other amount \$ \_\_\_\_\_

Credit Card # \_\_\_\_\_

Expiry Date \_\_\_\_\_

Signature \_\_\_\_\_

Month to begin donation: \_\_\_\_\_

*You may change or cancel your contribution at any time by sending written notice to NALT.*

*Please note: You will receive one tax receipt for the total amount of monthly gifts after the end of each tax year.*

**THANK YOU FOR YOUR CONTINUED SUPPORT!**

# SONG NOT THE SINGER

AN EVENING OF AUDIENCE-LED  
DRAMATIC READINGS OF SONGS

This is the end.  
My only friend, the end.

Another one bites the dust.

**DECEMBER 23, 7-11PM**

**VAULT CAFÉ** 499 WALLACE STREET

TICKETS AT DOOR

PWYC FLOATING SCALE \$10 - \$20

NALT BENEFIT TO HELP SAVE HAMILTON MARSH



# Bottles for NALT



Drop off refundable drink containers of all sizes at

**The NALT Office**  
around the back at 140 Wallace Street



**Saturday  
January 3rd**

**9AM - 1PM**


**Can't make it?**

When you take your recycle donations to one of the Regional Recycling Depots, ask the staff to **"PUT IT ON THE NALT ACCOUNT"**.

2375 Hayes Road or  
839 Old Victoria Road

For more information

Nanaimo & Area Land Trust

 250.714.1990  
[www.nalt.bc.ca](http://www.nalt.bc.ca)