

THE CONSERVATION FUND

Land Trust Loan Program

Land conservation begins
at your back door.

At The Conservation Fund

We combine a passion for conservation with an entrepreneurial spirit to protect your favorite places before they become just a memory. So far, we have saved nearly 7 million acres across all 50 states. And we've done that with the deep and unwavering understanding that for conservation solutions to last, they need to make economic sense.

Land conservation begins at your back door. Every community has a few favorite places that residents love and hope to save. Nationwide, local land trusts—many quite small—manage to protect 1 million acres of these places every year. But even savvy land trusts frequently lack sufficient funds to swiftly secure properties that come up for sale. As a result, land that could have been protected is lost to development.

Through our Land Trust Loan Program, we provide bridge financing and unparalleled real estate expertise that make it possible for land trusts to protect historic farms, natural areas, favorite parks and more. Because we actively work in land conservation, we are uniquely able to evaluate potential projects and counsel land trust staff on real estate transactions and fundraising and marketing, among other areas. We are a conservation leader, not just a lender.

Since our first loan in 1993, we have made a lasting impact on American land conservation. Today, our fund stands at roughly \$15 million. By continually revolving these dollars, we have provided more than \$85 million in more than 150 loans to roughly 100 partners. With our backing, local conservationists have protected more than 95,000 acres across 30 states—lands valued at nearly \$200 million. These include at least seven battlefields, five state parks, 25 natural areas for wildlife, eight forests, 35 farms, 17 historic sites, eight trails, 23 open space areas and much more.

We're grateful to charitable foundations such as the McKnight Foundation, the Peter Jay Sharp Foundation, the Doris Duke Charitable Foundation and the Charles Stewart Mott Foundation, whose leaders believe in protecting our American outdoors and have invested in our work.

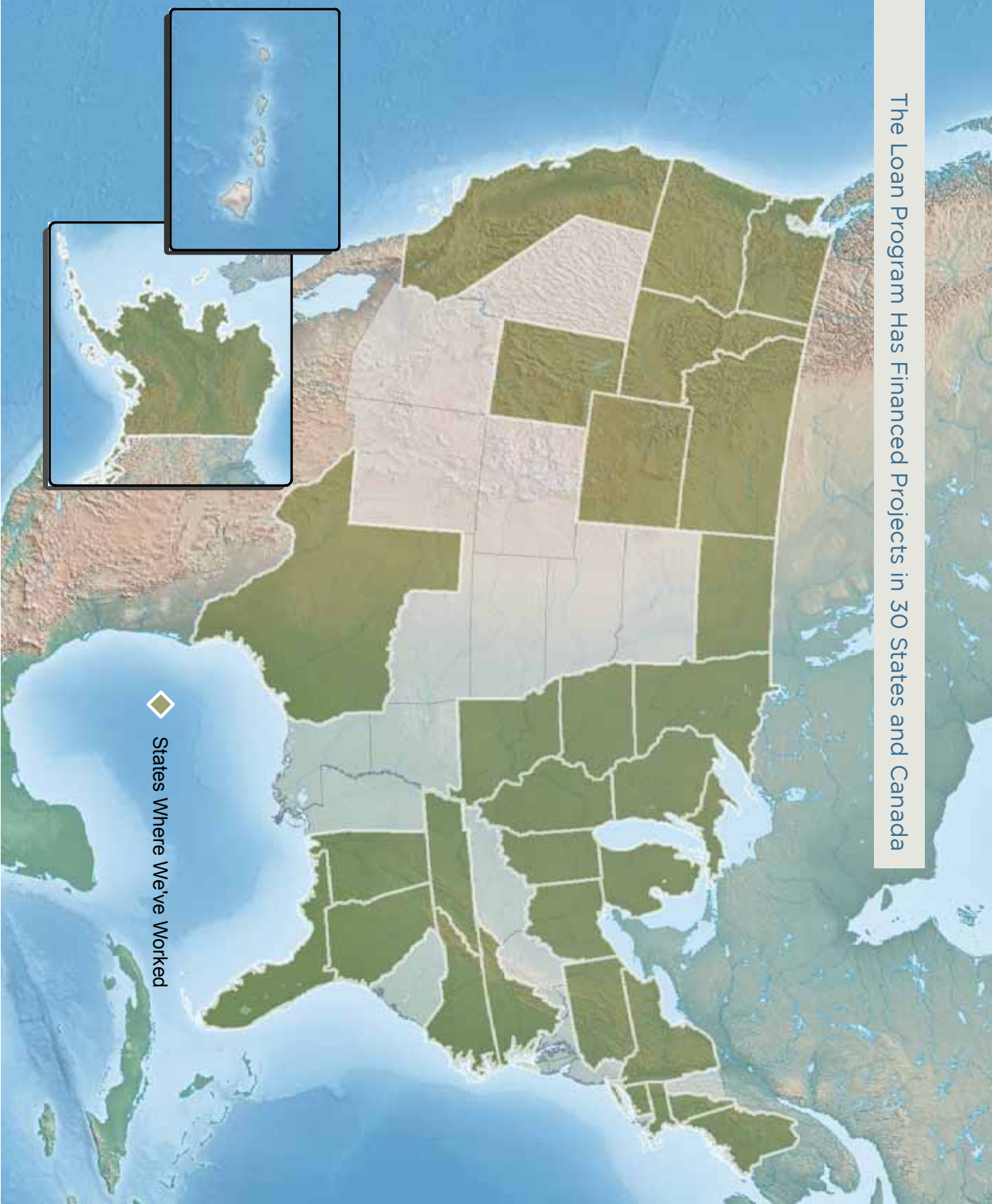
There is much still to do. Today, 1,700 land trusts operate across every county of America. Urban areas are expanding, and demand for new infrastructure is growing. As communities coast to coast seek to balance environmental and economic goals, they turn to us for help.

Together, we can continue to make sure America's favorite places stay that way.

The Loan Program Has Financed Projects in 30 States and Canada



◆ States Where We've Worked



Our Numbers

NUMBER OF LOANS PROVIDED: **155** AVERAGE SIZE OF LOAN: **\$575,000**

LARGEST LOAN: **\$3 MILLION** SMALLEST LOAN: **\$12,000**

MONEY LEVERAGED WITH PROGRAM LOANS: **\$110.7 MILLION**

WHAT KINDS OF LANDS HAVE BEEN SAVED THROUGH OUR LOANS:

1 COUNTY PARK, **35** FARMS, **8** FORESTS, **25** WILDLIFE HAVENS, **17** HISTORIC LANDS,
3 NATIONAL FORESTS, **8** NATIONAL TRAILS, **3** NATIONAL WILDLIFE REFUGES,
23 OPEN SPACES/GREENWAYS, **1** RANCH, **1** GRAZING RIGHTS AREA,
1 STATE NATURAL AREA, **5** STATE PARKS, **1** STATE WILDLIFE MANAGEMENT AREA,
7 BATTLEFIELDS

REGION RECEIVING THE MOST LOANS: **NORTHEAST** NEWEST STATE TO

RECEIVE A LOAN: **FLORIDA** HOW MANY FARMERS WE'VE WORKED WITH: **36**

HISTORIC LANDS: BATTLE OF BRANDYWINE, PA (1777),

HOPEWELL INDIAN MOUNDS, OH (200BC-500AD), LEWIS & CLARK EXPEDITION'S

FORT CLATSOP, OR (1805), BATTLE OF BENTONVILLE, NC (1865),

BATTLE OF GETTYSBURG, PA (1863), BATTLE OF CROSS KEYS, VA (1862)



In the News

The Oregonian

LEELANAU NEWS

"WHEN THE OPTION RAN OUT IN AUGUST, STATE FUNDS WERE NOT YET AVAILABLE. THE CONSERVANCY TURNED TO THE CONSERVATION FUND FOR HELP—A NATIONAL NONPROFIT LAND AND WATER CONSERVATION ORGANIZATION. IT PROVIDED A BRIDGE LOAN FOR THE PURCHASE THROUGH ITS LAND TRUST LOAN PROGRAM."

- BRIAN PRICE, LEELANAU
CONSERVANCY DIRECTOR

ASHEVILLE CITIZEN-TIMES

WINSTON-SALEM JOURNAL

"LOCAL LAND TRUSTS CAN FIND FORECLOSURES IN THEIR LOCAL PAPERS, IN THEIR OWN BACKYARD, AND GET INVOLVED IN A TRANSACTION THAT HAS TO CLOSE VERY QUICKLY. WE NEVER THOUGHT WE'D HAVE A CHANCE AT THIS PROPERTY." - JAY LEUTZE, A TRUSTEE WITH SOUTHERN APPALACHIAN HIGHLANDS CONSERVANCY

Chicago Tribune

Newsday

Forbes®

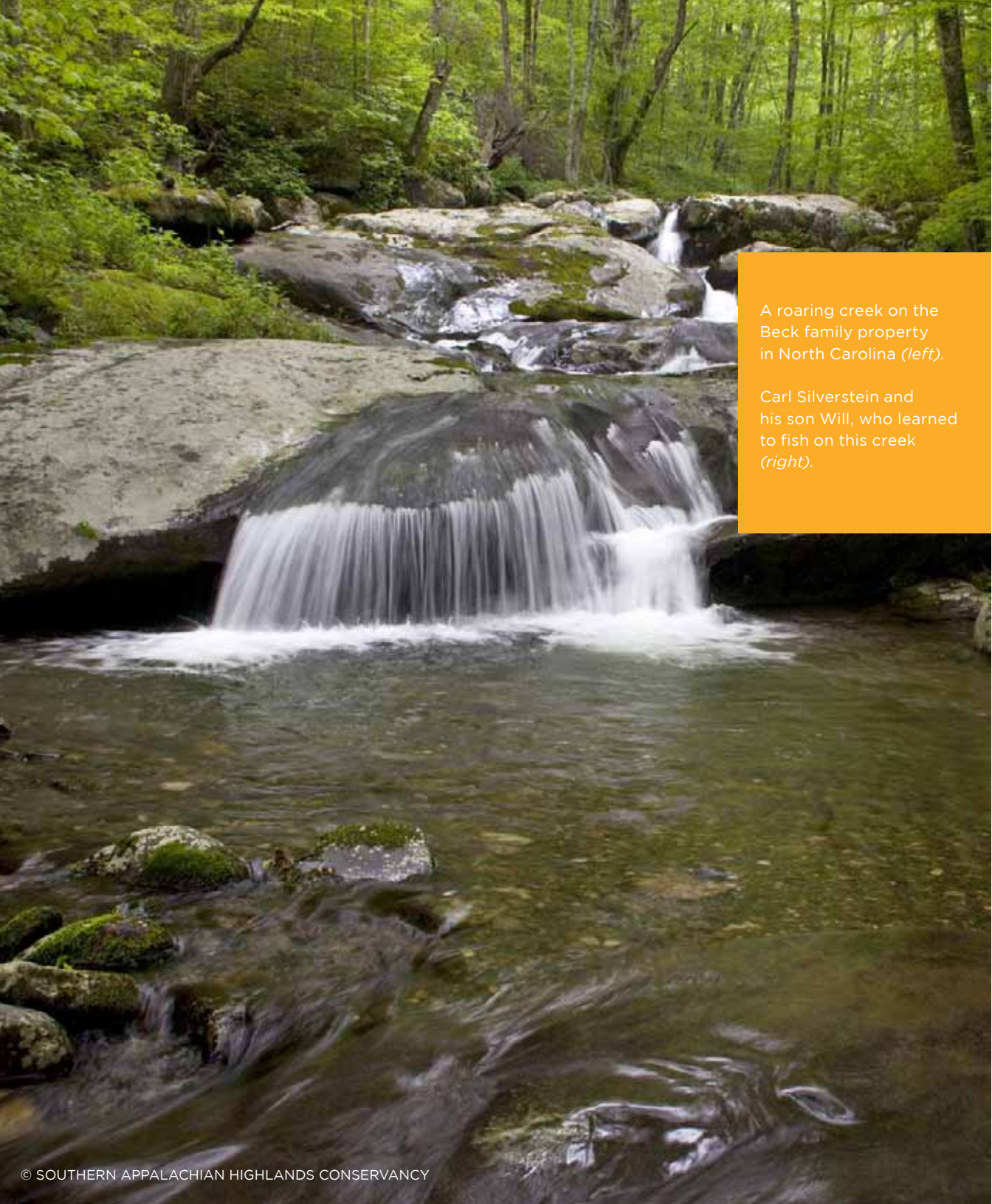
theday.com
CONNECTICUT

"WITHOUT TIMELY CASH, OUR OPTION WOULD HAVE LAPSED. WE ARE GRATEFUL TO THE CONSERVATION FUND FOR FILLING OUR NEED FOR A TRUSTED, RELIABLE AND READY SOURCE OF MONEY TO ACQUIRE THIS BEAUTIFUL PROPERTY." - JOAN SMITH, GROTON OPEN SPACE ASSOCIATION PRESIDENT

AP Associated Press

THE WALL STREET JOURNAL

Chillicothe
Gazette



A roaring creek on the Beck family property in North Carolina (*left*).

Carl Silverstein and his son Will, who learned to fish on this creek (*right*).

SOUTHERN APPALACHIAN HIGHLANDS CONSERVANCY



“WHEN PROPERTIES COME ON THE MARKET, WE NEED TO PROTECT THEM, OR WE FAIL IN OUR MISSION. IN THE REAL ESTATE BOOM OF A FEW YEARS AGO, WE WERE COMPETING WITH DEVELOPERS TRYING TO OUTBID US. OUR GOOD WORKING RELATIONSHIP WITH THE CONSERVATION FUND ENABLED US TO ARRANGE LOANS SO THAT WE COULD CLOSE ON A PROPERTY, TAKE IT OUT OF THE HANDS OF THE SELLER AND THEN HAVE THE TIME TO RAISE FUNDS AFTER WE’D OBTAINED THE LAND.”

– CARL SILVERSTEIN, EXECUTIVE DIRECTOR

The Appalachian Mountains unfold between Tennessee and North Carolina in rugged land that beckons with bird calls, breathtaking views and hearty climbs. The Southern Appalachian Highlands Conservancy aims to keep it that way.

And so do we.

“I can’t speak highly enough of The Conservation Fund’s willingness to accommodate and make changes and extend repayment times so that we can deal with budget challenges linked to state government funding,” says Carl Silverstein, the land trust’s executive director. “They understand how our business works and what our needs and challenges are.”

The Conservation Fund has repeatedly stepped in to provide the Asheville, North Carolina-based Conservancy loans to protect the world’s oldest mountains for all of us. Together, we’re ensuring that this treasured landscape retains its raw and complete beauty, never whittled away by inappropriate development.

WESTCAVE PRESERVE

“FOR MANY YEARS, WE’VE WANTED TO PURCHASE THE ‘RIM AROUND THE CANYON’ SURROUNDING OUR GROTTO. THE CONSERVATION FUND LENT US \$1.3 MILLION OF THE \$2 MILLION PURCHASE PRICE, ALLOWING US TO ADD THE BUFFER ZONE WE NEEDED TO EXPAND OUR EDUCATION PROGRAMS, BUILD A NEW NATURE TRAIL AND BETTER PROTECT THE RESOURCES FROM FUTURE DEVELOPMENT.”


– MOLLY STEVENS, EXECUTIVE DIRECTOR



Austin may be the Lone Star State’s most forward-thinking city, but just outside town—in the hill country—Westcave Preserve takes you way back in time. Climbing through this 75-acre surprise of limestone caves, cypress trees and waterfalls, you know you’re in a special place.

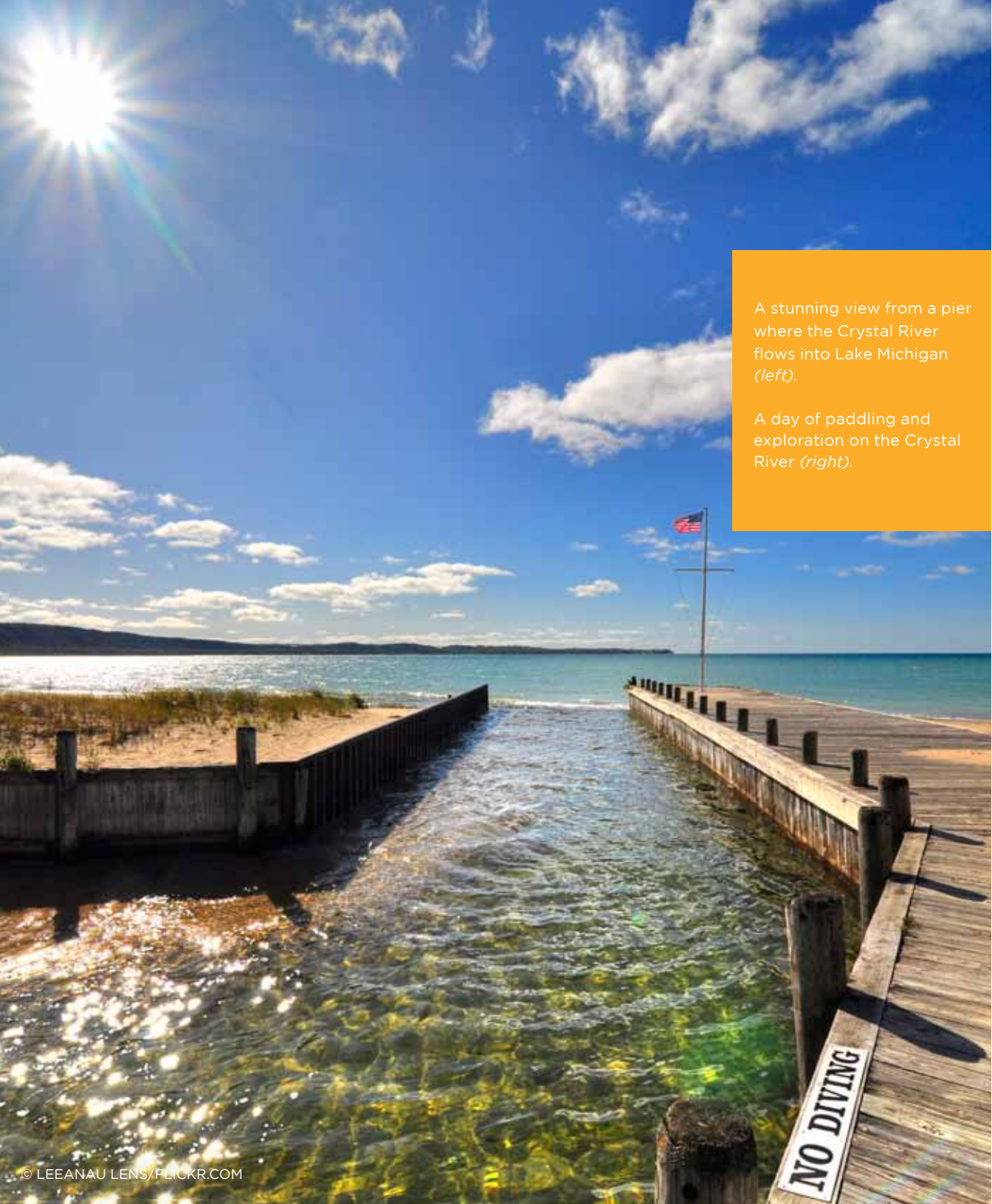
The Westcave Preserve reaches out to area landowners to teach best practices for conserving hill country land and resources, provides nature education programs for more than 6,000 elementary and middle school children, and partners with a nearby ranch and an Episcopal Mission to run a summer nature camp for children from underserved families.

As Austin grows, the preserve’s board seeks to buffer this unique property and its quiet, otherworldly experience. We’re providing the tools to achieve this goal. With our support, the preserve recently added 45 “wraparound” acres to shelter it from the outside world.

A lush forest scene featuring a stream and a waterfall. The stream flows through a canyon grotto, surrounded by moss-covered rocks and dense green foliage. A waterfall cascades down the right side of the image. The background is filled with tall, thin trees under a bright sky.

Children experience the wonders of the great outdoors at Westcave Preserve's summer nature camp (*left*).

Canyon grotto canopied by giant cypress trees (*right*).



A stunning view from a pier where the Crystal River flows into Lake Michigan (*left*).

A day of paddling and exploration on the Crystal River (*right*).

LEELANAU CONSERVANCY



"THE CONSERVATION FUND WAS ABSOLUTELY CRITICAL TO THE CRYSTAL RIVER PROJECT. WE BORROWED \$2.1 MILLION WHILE WE WAITED FOR FEDERAL FUNDING FOR THE LAST 59 ACRES TO COME THROUGH. WITH OUR ANNUAL BUDGET OF JUST \$600,000, A PURCHASE COSTING MORE THAN \$4.8 MILLION WAS A HUGE RISK. WE COULD NEVER HAVE BORROWED SO MUCH MONEY FROM A BANK."

- SUSAN PRICE, CHIEF FINANCIAL OFFICER

If you envision Michigan as the palm of your hand, some of the state's most important conservation lands can be found in Leelanau County, near the tip of your pinkie finger. There, for instance, you can find the Crystal River: a clear, meandering stream that connects Glen Lake to Lake Michigan. Surrounded by dunes and wetlands, this special place is home to cedars, spawning salmon and a dizzying array of plants.

The Crystal River could have become part of a resort and golf course. But thanks to the Leelanau Conservancy's vision, two decades of negotiation and two loans from The Conservation Fund, 104 critical acres are now part of the Sleeping Bear Dunes National Lakeshore, protected for future generations by the National Park Service.

This effort required a congressionally approved park boundary change and a gutsy financial commitment from the Leelanau Conservancy's board. Finally, with the Fund's support, this haven will remain a favorite place for the wild—and the wild at heart.

FRANKLIN LAND TRUST

“OUR FIRST PARTNERSHIP WITH THE CONSERVATION FUND WAS IN 1997-98. WHEN YOU HIKE TO THE TOP OF MOUNT SUGARLOAF IN DEERFIELD AND LOOK DOWN ON THE CONNECTICUT RIVER VALLEY, MUCH OF WHAT YOU CAN SEE HAS BEEN PROTECTED BY THE FRANKLIN LAND TRUST, OFTEN WITH HELP FROM THE FUND.”

- RICH HUBBARD, EXECUTIVE DIRECTOR



Rich Hubbard's phone rings often. As director of the Franklin Land Trust in western Massachusetts, Hubbard fields multiple calls a week from landowners asking for help. "Currently, we have 60 active projects and a total of over 100 in the pipeline," he says.

The challenge is bringing all these projects to life. Working diligently since a modest beginning in 1987, the land trust has protected more than 20,000 acres—farmhouses, fields and the historic beauty that is the Connecticut River Valley. This mission grows ever more critical as the pressure to develop remaining rural land intensifies. "This is some of the best farmland in the world—incredibly productive and rich," says Hubbard. "It's worth saving."

The Conservation Fund is a steady partner in this effort, providing dozens of loans to protect this iconic part of the country. We're joined in this important endeavor by landowners eager to protect their properties for future generations, government leaders who value rural land and dedicated land trust staff. Together, we're protecting a favorite place before it becomes just a memory.

Rich Hubbard, Executive Director of Franklin Land Trust, shows a map of completed projects to a group of field trip participants (*left*).

View of the Connecticut River Valley from the top of Mount Sugarloaf (*right*).





Saugatuck Harbor Natural
Area along the Lake
Michigan shore *(left)*.

*Land Conservancy of West
Michigan Executive Director
Peter Homeyer (right).*

LAND CONSERVANCY OF WEST MICHIGAN



"WE WERE HAVING TROUBLE COMING UP WITH THE FINAL \$3 MILLION WE NEEDED TO COMPLETE THE PURCHASE. THE WINDOW OF OPPORTUNITY WAS CLOSING FAST, AND WE WOULDN'T HAVE BEEN ABLE TO SQUEEZE THROUGH THAT WINDOW WITHOUT THE CONSERVATION FUND. THE FUND WAS A WONDERFUL WHITE KNIGHT, RIDING IN WITH A BRIDGE LOAN WE NEEDED TO COMPLETE THE DEAL."

- PETER HOMEYER, EXECUTIVE DIRECTOR

Securing the latest addition to the Saugatuck Harbor Natural Area along Lake Michigan was a saga worthy of the big screen. It took five decades. It cost \$19 million. The cast of characters included an Oklahoma landowner, a regional land trust (The Land Conservancy of West Michigan), a host of local donors, state and municipal government officials—and, at a critical moment, The Conservation Fund.

"Projects like this are about patching pieces together to create something really valuable," says conservancy director Peter Homeyer. "They are very delicate. They're built on a lot of trust among a lot of partners. The Conservation Fund staff like Peg Kohring [director of the Midwest office] helped us build and maintain that trust."

In this case, the land trust turned to the Fund for a final bolster of funding late in the game, as the real estate clock ticked down. Moving quickly, the Fund provided a sizable loan that ultimately led to the conservation of 171 acres with a rare expanse of undeveloped Lake Michigan shoreline. This one-of-a-kind place is now protected for all to enjoy.

NORWALK LAND TRUST

“TALK ABOUT ANGELS! IF IT WEREN’T FOR TCF, THE DEAL SIMPLY WOULDN’T HAVE HAPPENED. THE CONSERVATION FUND AGREED TO GIVE US A \$2 MILLION MORTGAGE WITH UNDERMARKET INTEREST AND VERY LIBERAL REPAYMENT TERMS. WE COULDN’T HAVE DONE IT WITHOUT THEM.”


- D. SEELEY HUBBARD, PRESIDENT



Sometimes, big conservation can be accomplished by small organizations—particularly with some help from The Conservation Fund. Take, for example, the Norwalk Land Trust in Connecticut. An all-volunteer group with an annual budget of less than \$10,000, the Trust just purchased a coveted 2.2-acre waterfront parcel on Long Island Sound, completing a community nature preserve.

How? The group’s first break came when the parcel was auctioned and the \$4 million winning bid came from a buyer who did not want “McMansions” built on land that foxes, coyotes and migratory birds call home. The buyer agreed to hold the property until the land trust could raise the funds to buy it back from him.

The fundraising effort caught the community’s imagination. Kids sold lemonade and cupcakes. A story in Forbes magazine boosted the project’s visibility. Donations from the residents of Norwalk and two nearby communities poured in. The Conservation Fund contributed a critical \$2 million loan. Thanks to all our efforts, this cherished place will still be around for our children to enjoy as much as we do.



D. Seeley Hubbard,
President of Norwalk Land
Trust (*left*).

Waterfront at the Farm
Creek Preserve (*right*).



A day of discovery at Westport Drumlin, this group finds a Downy Gentian hidden in the brush (*left*).

Field trip with the members of the Natural Heritage Land Trust (*right*).

NATURAL HERITAGE LAND TRUST



"THE QUARRY WANTED TO EXPAND, AND THEY WERE OUTCOMPETING US IN BIDS. THE LOAN PROGRAM HELPED US WIN, SINCE OWNER JIM KOLTES NEVER WANTED TO SEE HIS FAMILY'S FARM TURNED INTO GRAVEL. HE TOLD US HOW PLEASED HIS LATE FATHER WOULD BE TO SEE THE LAND CONSERVED."

- JIM WELSH, DIRECTOR

Giant teardrops. Whale profiles. Sculpted mounds. People get creative when describing drumlins: steep, narrow hills that clump in large fields, like massive memories of long-gone glaciers. One fine example is in Dane County, in south-central Wisconsin, where parallel drumlins interrupt the simple green landscape.

Because the lands at Westport Drumlin are steep and unsuitable for grazing, they still support rare remnants of native prairie. Together, the Madison-based Natural Heritage Land Trust, The Conservation Fund, the town of Westport and our government and private partners are working to protect this magical region.

The potential expansion of two nearby quarries threatened to consume this land, including such native plants as the threatened prairie bush clover. Instead, armed with financing from The Conservation Fund, The Trust purchased two tracts totaling 130 acres in 2010. Much of this land will be planted with native prairie grass and wildflowers. All of it will be protected for generations to come.

BRANDYWINE CONSERVANCY

“BLAINE PHILLIPS, THE CONSERVATION FUND’S REGIONAL DIRECTOR IN PENNSYLVANIA, HEARD ABOUT WHAT WE WERE DOING AND WAS VERY INTRIGUED. THE RESULTING TCF LOAN WAS CRITICAL TO BRIDGING THE GAP IN OUR FUNDING AND SECURING THE LAST PIECE OF THE HISTORIC MEETINGHOUSE ROAD CORRIDOR.”

- DAVID D. SHIELDS, ASSOCIATE DIRECTOR



David Shields of the Brandywine Conservancy often thinks about the fateful day in September 1777 when General George Washington’s troops defended against British forces along the banks of the Brandywine River near Chadds Ford, Pennsylvania. That bloody day witnessed the largest battle of the American Revolution, with heavy casualties on both sides.

Preserving lands within the Brandywine Battlefield National Historic Landmark—10 square miles of history designated by the National Park Service—has long been a priority for the land trust. “A tidal wave of development was washing over this entire area” in the early 1990s, Shields says. “Our goal was to purchase the five largest undeveloped properties in the Battlefield’s Meetinghouse Road corridor, where the heaviest fighting occurred.” Piece by piece, building layers of funding, the Conservancy and its partners protected all but one property.

In 2007, the Conservancy was able to complete this effort. Using a loan from The Conservation Fund, it purchased the largest and most historically prized 100 acres within the landmark. Visitors will forever be able to walk in the footsteps of Washington, Marquis de Lafayette and British Commander Sir William Howe, among thousands of others who fought.



Brandywine Conservancy
Associate Director
David D. Shields (*left*).

Brandywine Battlefield
National Historic Landmark
– 10 square miles of history
designated by the National
Park Service (*right*).



The headwaters of the Mississippi River (*left*).

Together, more than 300 property owners contributed more than \$100,000 towards the repayment of the TCF loan (*right*).

LEECH LAKE AREA WATERSHED FOUNDATION



"OUR BIGGEST CHALLENGE IS TO HELP THE BUSINESS COMMUNITY UNDERSTAND THE RELATIONSHIP BETWEEN PROTECTING THE RESOURCES AND THE DOLLARS THAT COME INTO THEIR BUSINESSES FROM THE HUNDREDS OF THOUSANDS OF VISITORS FROM ALL OVER THE COUNTRY WHO VISIT THIS AREA EVERY YEAR. THE LANDOWNERS WE WORK WITH UNDERSTAND THIS AND ARE VERY SUPPORTIVE; MORE THAN 300 LOCAL FAMILIES HAVE DONATED TO OUR CONSERVATION FUND LOAN REPAYMENT."

- PAULA WEST, EXECUTIVE DIRECTOR

Just a few hours north of the Twin Cities, the pristine forests and clean waters that empty into Minnesota's Leech Lake are not only beautiful, but also economically beneficial, attracting many of the tourists who contribute millions to the area's economy every year.

The Leech Lake Area Watershed Foundation works to keep these natural resources intact. So in 2005, when a developer wanted to build 30 homes along sensitive shoreline in Lantern Bay of Woman Lake, the foundation sprang into action, working with landowners to better understand the potential environmental impact.

Ultimately, the foundation was able to buy 2,000 feet of shoreline that would have been developed. A major loan from The Conservation Fund helped make it happen. Today, more than a mile of critical shoreland is owned and managed by the Minnesota Department of Natural Resources.

Our Borrowers

Alabama

Coastal Land Trust

Alaska

Alaska Department of Natural Resources

California

Martinez Regional Land Trust

Canada

Kensington Conservancy

Connecticut

Groton Open Space Association

Norwalk Land Trust

Florida

Indian River Land Trust

Georgia

Georgia Wildlife Federation

Idaho

Teton Regional Land Trust

Illinois

*Corporation for Open Lands
(CorLands)*

Great Rivers Land Preservation Association

Indiana

Lake Heritage Parks Foundation

Iowa

Iowa Natural Heritage Foundation

Maine

Greater Lovell Land Trust

Massachusetts

Berkshire Natural Resources Council

Cataumet Land Trust

Franklin Land Trust

Friends of Wissatineway

Mount Grace Land Conservation Trust

Save Our Heritage

Sheffield Land Trust

The Academy at Charlemont

Wild Waterways Conservancy

Michigan

Grand Traverse Regional Land Conservancy

Land Conservancy of West Michigan

Leelanau Conservancy

Leelanau Trail Association

Little Forks Conservancy

Michigan Karst Conservancy

The Nature Conservancy

North Woods Conservancy

Saginaw Basin Land Conservancy

Southeast Michigan Land Conservancy

Minnesota

Leech Lake Area Watershed Foundation

Parks and Trails Council of Minnesota

Missouri

Trailnet, Inc.

Montana

Prickly Pear Land Trust

New Hampshire

Audubon Society of New Hampshire

Lake Region Conservation Trust

New York

New Suffolk Waterfront Fund

North Carolina

Appalachian Homestead
Bentonville Battleground Historical Association
Carolina Mountain Land Conservancy
Catawba County Historical Association
Eno River Association
Foothills Conservancy of North Carolina
Guilford Battleground Company
High Country Conservancy
Land Trust for the Little Tennessee
Southern Appalachian Highlands Conservancy

North Dakota

American Foundation for Wildlife

Ohio

Buckeye Trail Association
Holden Arboretum
Friends of Euclid Creek
The Archaeological Conservancy

Oregon

North Coast Land Conservancy

Pennsylvania

Brandywine Conservancy
French and Pickering Creeks Conservancy Trust
Friends of the National Parks at Gettysburg
Kennett Township Land
Open Lands Conservancy
Western Pennsylvania Conservancy
Winding River Land Conservancy
Wissahickon Valley Watershed Association

Tennessee

Foothills Land Conservancy

Texas

Westcave Preserve

Utah

Bluff Historical Preservation Association

Virginia

American Bird Conservancy
Civil War Preservation Trust
George Washington's
Fredericksburg Foundation
The Wildlife Foundation of Virginia
Trevilian Station Battlefield Foundation

Washington

Wild Salmon Center

Wisconsin

Friends of Madison School Forest
Friends of Pheasant Branch Conservancy
Mississippi Valley Conservancy
Natural Heritage Land Trust
Standing Cedars Conservancy
West Wisconsin Land Trust

Wyoming

Jackson Hole Land Trust
Wyoming Council of Trout Unlimited

We Need Your Help

As America's infrastructure and population grows, 1,700 local land trusts are striving to protect the best natural places of their communities. They need our help—**and we need yours**. By growing the resources of the Land Trust Loan Program, we can keep pace with local conservation opportunities and take action when it's needed most.

The foundations and generous individuals who support the Land Trust Loan Program believe in the strength of local conservationists and in the expertise of The Conservation Fund.

Will you join them?

Contact the Land Trust Loan Program:



Reggie Hall
Director, Land Trust Loan Program
rhall@conservationfund.org
(703) 525-6300

The Conservation Fund
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Strategic Conservation



“WE ENGAGED THE STRATEGIC CONSERVATION TEAM AT THE CONSERVATION FUND TO ASSIST THE CENTRAL INDIANA LAND TRUST IN CREATING A STRATEGIC GREEN INFRASTRUCTURE PLAN FOR A 9-COUNTY REGION. THE FINAL PRODUCT WAS EXCELLENT AND IS HELPING LAY THE GROUNDWORK FOR MANY YEARS OF MEANINGFUL CONSERVATION WORK. GREAT TO WORK WITH AND VERY PROFESSIONAL.”

- HEATHER BACHER, EXECUTIVE DIRECTOR

At The Conservation Fund, we know that buying a piece of property is just the first step in successfully saving a favorite place. That's why we provide a full suite of strategies and tools to help land trusts achieve their goals. Over the past 25 years, the Fund has become a recognized leader in strategic conservation, with the right technical and community outreach skills to not only create a workable conservation vision for a region but also engage the community to make that vision a reality. We approach every project as unique and work to find the best way forward.

Through our Conservation Leadership Network, we also have reached 10,000 people through courses and workshops designed to find conservation solutions. Coast to coast, we combine a passion for conservation with an entrepreneurial spirit to protect your favorite places before they become just a memory.

Find out more at:
www.conservationfund.org



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