



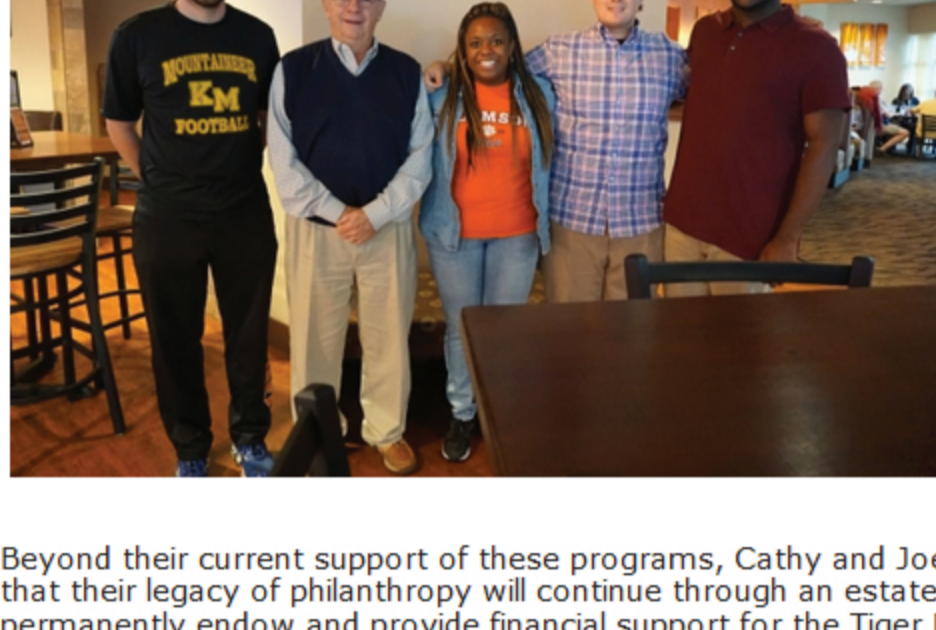
Greetings from Tiger Town!

Fall is an excellent time to be on campus, and as always, it's a wonderful time to be a Clemson Tiger! Our championship football team has started the season with impressive wins over Georgia Tech, Texas A&M and Syracuse. GO TIGERS! We are also national champions in the classroom and our creed of "Best is the Standard" has raised the bar of excellence for all Tigers. Clemson remains a nationally ranked, top tier university leading the way in groundbreaking research, academic recognition and awards, and graduation and retention rates. Reaching these heights would not be possible without the loyalty and endless contributions of our students, faculty, staff and benefactors who consistently give of their time, talent and resources to make this great University even greater.

Cathy and Joe Turner are quintessential "Champions" for Clemson. Throughout the many stages of their lives, first as Clemson employees and later as successful restaurateurs and philanthropists, Joe and Cathy embody what it is to be "All In" for Clemson University. As longtime Clemson ambassadors, Joe and Cathy are enthusiastic supporters of the most iconic symbol of our distinguished institution, The Clemson Tiger. Cathy, an Auburn University alumna and proud tiger in her own right, shares her husband's passion for our beloved mascot. She fondly remembers being present as Dean Cox and Clemson's first Dean of Women, Dr. Susan Delony, approved the design for what would become the face of our modern-day Tiger mascot.

The couple's deep appreciation for the Clemson Tiger inspired them to establish the **Joe and Cathy Turner Mascot Program Operating Account**, which ensures The Tiger Mascot will remain the symbol of the Clemson Family's determined spirit to be competitive – both in and out of the classroom. Through their generous gift, Cathy and Joe serve to motivate and inspire us all to give back.

In addition to their planned support of the Tiger Mascot, the Turners are fervent believers in the power of education to open doors and enhance livelihoods. They are devoted benefactors to Clemson's FIRST Generation Success program. This program assists with breaking down the barriers to higher education for students entering Clemson as the first person in their family to attend college.



Beyond their current support of these programs, Cathy and Joe have ensured that their legacy of philanthropy will continue through an estate gift that will permanently endow and provide financial support for the Tiger Mascot and our FIRST Generation Success program in perpetuity. As "the Tiger's roar may echo o'er the mountain height," we salute the Turners for their unwavering leadership, fierce dedication and thoughtful generosity to help members of the Clemson Family reach their full potential. Changing the trajectory of someone's life is truly a remarkable gift. You can read more here.



In addition to having devoted alumni, partners and friends to be thankful for, Clemson University has one of the nation's most scenic campuses. We recently celebrated a beautiful expansion to the South Carolina Botanical Garden, the McBride Aquatic Garden. The Mike and Lynn McBride family made a \$1 million gift, the largest single gift ever given for the Botanical Garden, to allow the Children's Garden to expand and grow. A lovely new dock and breathtaking gazebo have been built at the duck pond to create a space for families and friends to gather and enjoy the true wonders of nature. Mike and Lynn, thank you for your generous gift and for inspiring us to follow your philanthropic example. We sincerely hope you and your family will make plans to join us in the Garden on your next trip to campus!



Welcome to Clemson, Hollywood! Walking across campus this week, you may notice film crews and actors around some of the most iconic spots throughout the Clemson community. Disney Studios is producing a film that will feature the life story of former Clemson football player Ray Ray McElrathbey. The movie, "Safety," is based on the life of Ray Ray, who assumed custody of his then-11-year-old brother, Fahmarr, while he was attending Clemson and playing for the Clemson Tigers in 2006. Due to extenuating circumstances – their mother was in drug rehab and their father was not present in their lives – the NCAA granted a waiver that allowed Clemson coaches, staff and others in the community to assist Ray Ray with the daily duties of caring for Fahmarr. The Clemson family also joined together to set up a trust fund for Fahmarr's care that received more than \$46,000 in donations within the first two weeks of its creation. This was a great example of the Clemson Family's enduring support for one another.

For those of you who plan to be at the game today as our undefeated Tigers take on UNC Charlotte in Death Valley at 7:30 p.m., be sure to stay in your seats at half-time for an exciting and once-in-a-lifetime occurrence. To replicate the Tigers' 2006 season opening game against Florida Atlantic University, when Ray Ray, a defensive back, had four tackles, Disney will be filming several scenes. What a great opportunity to show the world the true meaning of our Clemson Family and highlight one of Clemson football's greatest legacies of talent and character!

Every month, it is our sincere honor and tremendous Tiger pride to share personal stories with you about Clemson family members who are making a difference by enhancing and securing the Clemson experience for future generations. I hope they inspire and challenge you to find a special way to share your time, talent and treasure with Clemson University. We are here to help you navigate through this important process. You may download our free [Wills Guide](#), which has been designed to assist you throughout the gift and estate planning process. We invite you to learn more about IRA rollover benefits [here](#). Please visit our [website](#), call us at 864-656-0663 or write to us at giving@clemson.edu if we can be of service to you or your family in any way. We always enjoy hearing from you and sincerely hope you will reach out to us so we can help you with a plan that can make a positive difference for Clemson – today, tomorrow and forever!

The semester is in full-swing and cooler weather has started to arrive, and before we know it, the leaves across campus will be turning the most wonderful hues of red, yellow and orange as the fall breeze carries them through the air. I hope you and your family are making plans to visit our very special campus soon!

GO TIGERS!

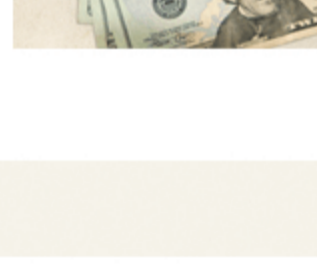
Gratefully yours,



JoVanna J. King
Senior Associate Vice President for Development

Personal Planner

Social Security
Linda asked, "When should I take my Social Security? I will turn 57 this year and have a strong earnings history, having paid into Social Security for nearly 35 years."



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Savvy Living

Electric Bikes Are Booming Among Baby Boomers
What can you tell me about electric bicycles? A friend of mine, who is almost 70, recently got one and absolutely loves it. He told me he rides more now than he ever did his regular bicycle.



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Donor Story

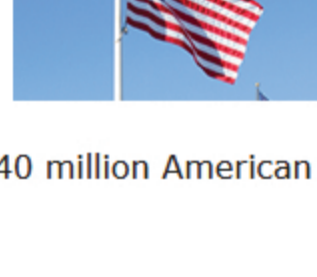
Fabric of Life
Clemson alumnus Paul Barnett will give need-based students great opportunities.



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Washington News

IRS Program to Increase Employee Smartphone Security
One important function of the Treasury Inspector General for Tax Administration (TIGTA) is to review IRS security practices. The IRS is tasked with protecting personal tax information for over 140 million American taxpayers.



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Finances

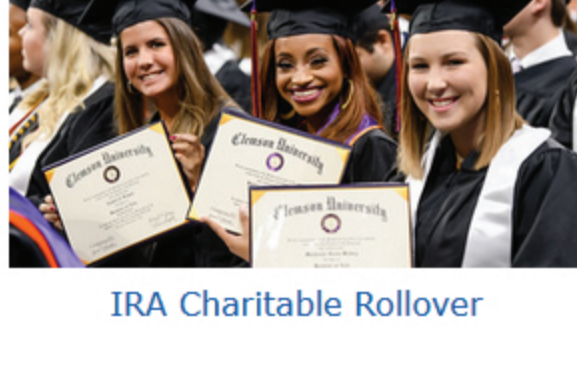
FedEx Earnings Fail to Deliver
Yields Fall After Fed Rate Cut, Tick Higher Following Trade Talks
Mortgage Rates Rise



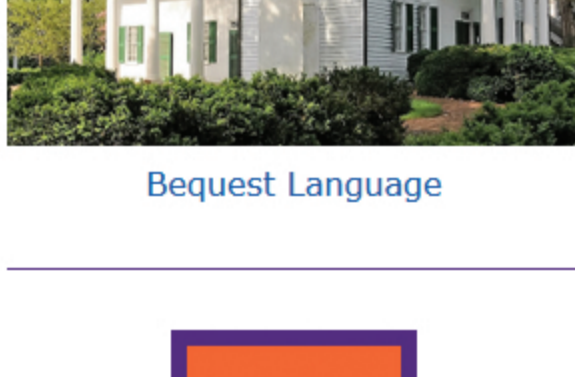
Thank you for your interest in planned giving. To access any of our resources, please go to our website.



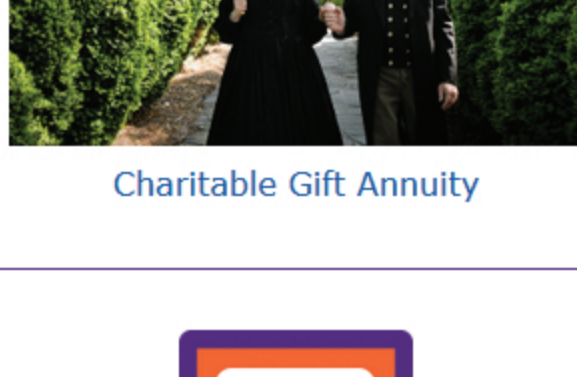
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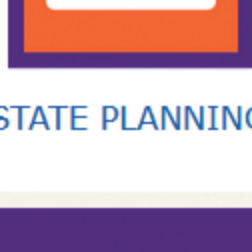
[IRA Charitable Rollover](#)



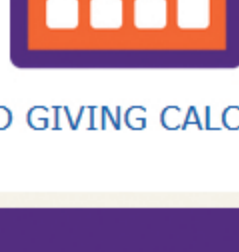
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