

Dear John,

At Clemson, we don't need Punxsutawney Phil to predict a great spring - It's always a great time to be a Tiger! We hope that you will enjoy reading this month's newsletter to find some helpful news and tips to guide your financial and philanthropic decisions. Please call if we can be of assistance to you and your family. It would be our pleasure to assist you. We are grateful for your continued loyalty and generous support of Clemson University!



JoVanna J. King Senior Director Principal Gifts & Gift and Estate Planning

Kind regards,





# FINANCES

Stocks - PepsiCo's Quarter Fails to Impress Read More

Bonds - Treasuries Decline on Negative News Read More

CDs and Mortgages - Interest Rates Remain Constant Read More

# SAVVY LIVING

### How to Tell if You Have Pre-diabetes

My 62-year-old sister was recently diagnosed with type 2 diabetes. She was surprised when the doctor said that it is likely she has had diabetes or pre-diabetes for years without her knowledge. What are the symptoms of pre-diabetes and the criteria for a...

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# WASHINGTON NEWS

#### IRS Commissioner Koskinen on YouTube

As the tax filing season for 2013 enters a very busy time period, the IRS reports that it is receiving very heavy call volume. Early filers who are desiring tax refunds quite often use the President's Day holiday period to complete their tax returns. Read More

# PERSONAL PLANNER

## Irrevocable Life Insurance Trust (ILIT)

Protection With a Less-Than-Perfect Family. Susan and Steve had been talking to their tax attorney Elizabeth about plans for their family. Read More

# YOUR PLAN

#### Give it Twice Trust

While visiting the Wills Planner on her favorite charity's website, June, a surviving spouse, came across the idea of a Give it Twice Trust. Read More

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