Dear John,

Happy New Year! January has been a very exciting month for Clemson - welcoming President Jim Clements and his family, winning the Orange Bowl and defeating Duke in basketball! We hope your New Year is off to a great start as well, and that you will enjoy reading our newsletter to find some helpful news and tips to guide your financial decisions in the coming year. 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!

Kind regards,

[Signature]

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FINANCES

**Stocks** - Bank of America Regaining Strength [Read More]

**Bonds** - Treasuries Slump on Negative Economic News [Read More]

**CDs and Mortgages** - Interest Rates Fall on Faltering Economy [Read More]

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SAVVY LIVING

**How to Choose a Continuing-Care Retirement Community**

Can you give me some tips on picking a good full-service retirement community that offers all levels of housing, from independent apartment-style to nursing home care? My wife and I are both approaching 80 and are looking to downsize from our current home, ... [Read More]

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WASHINGTON NEWS

**Budget Bill Cuts IRS Funding**

On January 15 the House passed the Consolidated Appropriations Act of 2014 (H.R. 3547) by a vote of 359 to 67. The following day the Senate passed the bill with a 72-26 vote. The budget compromise sets total discretionary spending for fiscal year 2014 at ... [Read More]

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PERSONAL PLANNER

**Trusts for Creative Spenders**

Trusts can be quite useful for protecting children. However, for some children, the trust serves an additional function: It protects the principal from being ... [Read More]

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YOUR PLAN

**Deferred Gift Annuity**

Several years ago Larry and Allison invested $30,000 in what they believed to be an attractive stock. It turned out to be a very wise decision. ... [Read More]

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