Greetings from Campus! Fall is always a favorite time of year at Clemson. The trees are beginning to turn Clemson orange, the sound of Tiger Band and the Carillon bells fill the air and Saturdays in Death Valley are electrifying! Clemson is indeed a very special place to visit and, as was confirmed by a report in Glassdoor’s 2014 “Top 25 Universities to Work For,” it is a wonderful place to work. The University was ranked No. 3 based on employee feedback.

This is also a great time at Clemson because of donors who ensure the future of the University with their thoughtful generosity. President Clements celebrated the opening of the new John Bunyan Harris III Student Center at Clemson’s Belle W. Baruch Institute of Coastal Ecology and Forest Science near Georgetown, a gift from John Harris Jr. in memory of his son. And last weekend, the Snow family was honored for their gift creating the Snow Family Outdoor Fitness and Wellness Center, a place that will improve access to Hartwell Lake for recreation and academic programming. Clemson hosted "Five Years of Thinking Outside the Box," a celebration of the University’s Sonoco Institute and its multidisciplinary success in packaging science and graphic communications.

While we are celebrating all that Clemson is able to do because of our generous donors, I hope you’ll enjoy reading about a very special couple who has given to Clemson in three important ways: through the annual fund, a major gift, and a significant future gift. The story of Bill and Donna Eskridge, of Seneca, SC, and the lives they have touched through the Tri-ART program is inspirational. Please let us know if we can assist you and your family in any way. We hope you will “come home” to Clemson as often as you can.

Gratefully yours,

[Signature]

FINANCES

Stocks - Google Hits a Skid
Bonds - Treasuries Fall as Economic Confidence Grows
CDs and Mortgages - Interest Rates Continue Fall

SAVVI LIVING

What to Consider When Choosing a Walk-in Bathtub
I’m interested in getting a walk-in bathtub for my mother that’s easy for her to get into and out of, but could use some assistance. Can you offer any consumer tips?

WASHINGTON NEWS

U.S. Tax Receipts Up 8.9%
For the 2014 fiscal year that concluded on September 30, U.S. tax revenue grew by 8.9% to $3.02 trillion.

PERSONAL PLANNER

IRA and 401(k) Designated Beneficiary Options
Each year, IRA and 401(k)s are subject to required minimum distributions (RMDs). Because the distributions start at just under 4% at age 71 and then slowly increase.

YOUR PLAN

Sale and Untrust
Gene and Carol purchased stock in a small medical service company several years ago. Now, Gene and Carol are looking for a way to save taxes.

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