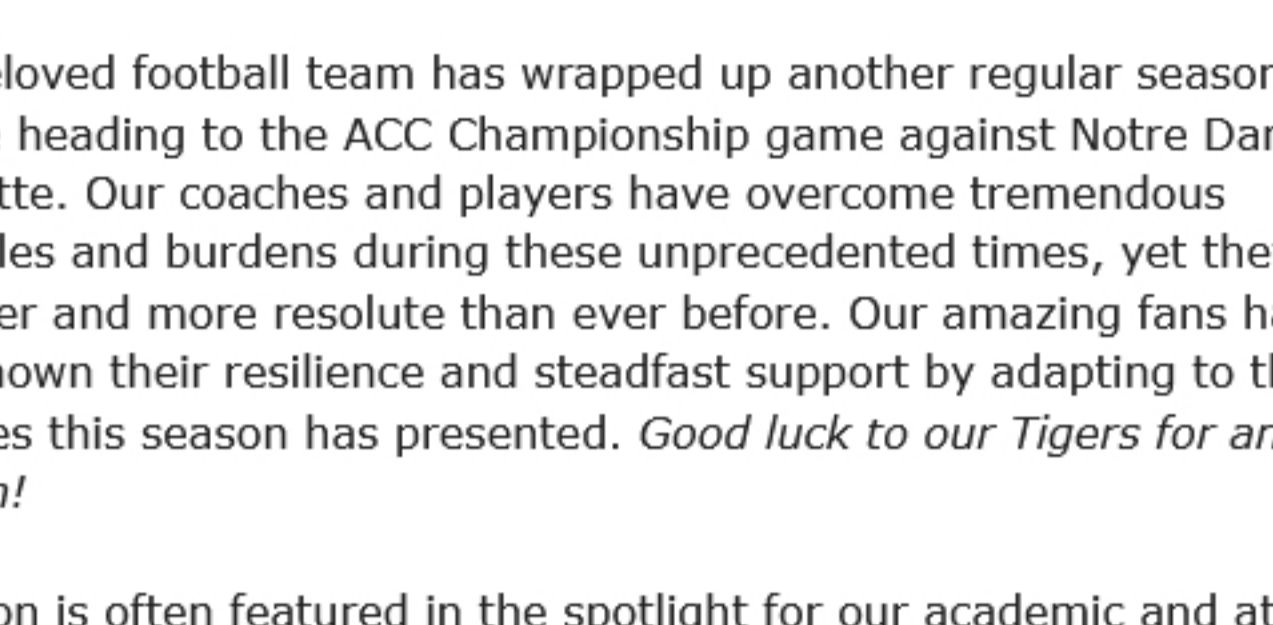


Season's Greetings, Tigers!

As the end of 2020 quickly approaches, we want to recognize and express our sincere gratitude to each of you who have helped Clemson thrive in a year like no other. There have been triumphs amidst hardships and many *lessons learned*. One of those lessons is to celebrate our successes along the way, and this week we witnessed our most recent Tiger graduates walk across the stage and begin their journey as Clemson alumni. It is among our greatest rewards to grow our alumni family and cheer our fellow Tigers forward to great success in their personal and professional endeavors. These newest members of the Clemson Family will forever share a special bond in our love and appreciation for this great institution. Congratulations, Tigers, on all of your achievements, victories and successes! Go into the world and make us all proud!

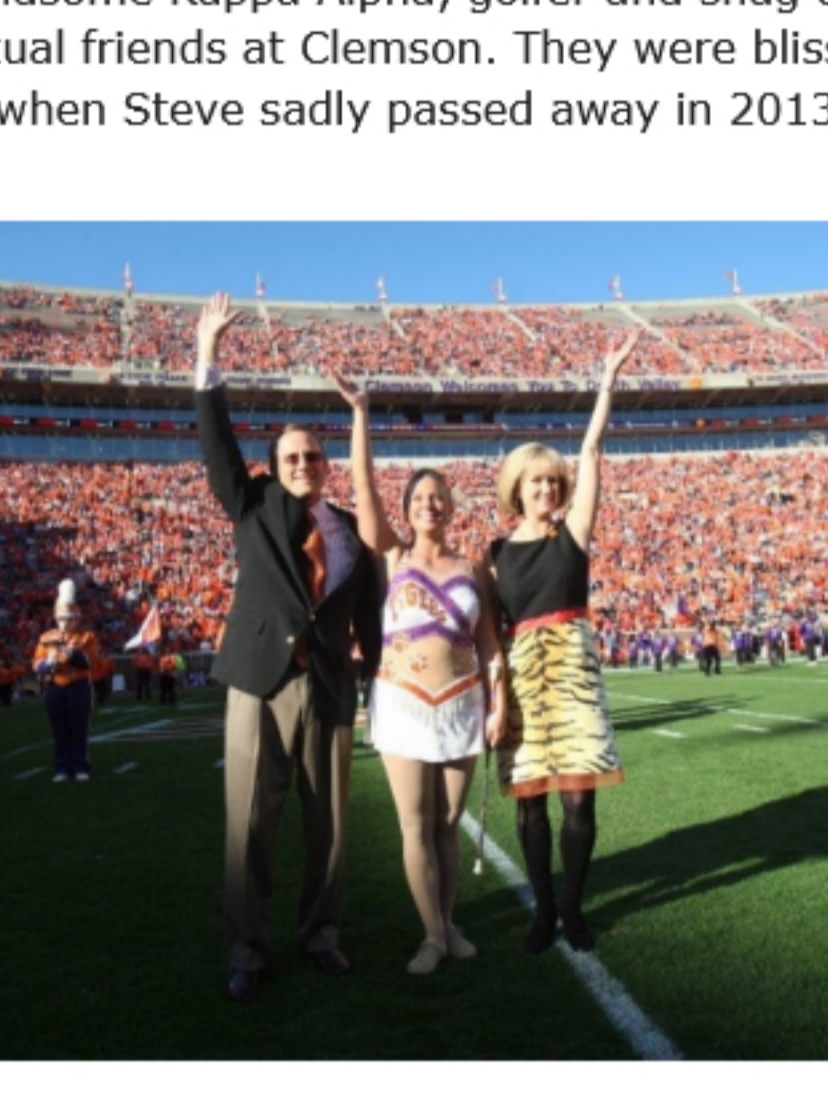


Our beloved football team has wrapped up another regular season, and we are heading to the ACC Championship game against Notre Dame in Charlotte. Our coaches and players have overcome tremendous obstacles and burdens during these unprecedented times, yet they stand stronger and more resolute than ever before. Our amazing fans have also shown their resilience and steadfast support by adapting to the changes this season has presented. *Good luck to our Tigers for another big win!*

Clemson is often featured in the spotlight for our academic and athletic success, and now the world is seeing the true meaning of the Clemson Family through Disney's latest film, *Safety*. The film is based on the true story of Ray "Ray Ray" McElrathbey, who played for the Tigers from 2005 to 2007, and his little brother, Fahmarr, aka "Fay." As their mother battled drug addiction and their father struggled with gambling, Ray Ray didn't want Fahmarr to be sent into the same foster care system he was forced to endure as a child. After successfully petitioning the courts to become his younger brother's legal guardian, Ray Ray moved Fahmarr from their hometown of Atlanta to Clemson. Every morning, Ray Ray would awaken Fahmarr to send him off to middle school, then Ray Ray attended class and football practice, returning home in the evening with food for Fahmarr he would secretly take from the cafeteria. After helping his brother with his homework, Ray Ray put him to bed and then finished his schoolwork. The truly remarkable part of their story is that Ray Ray was only 19.

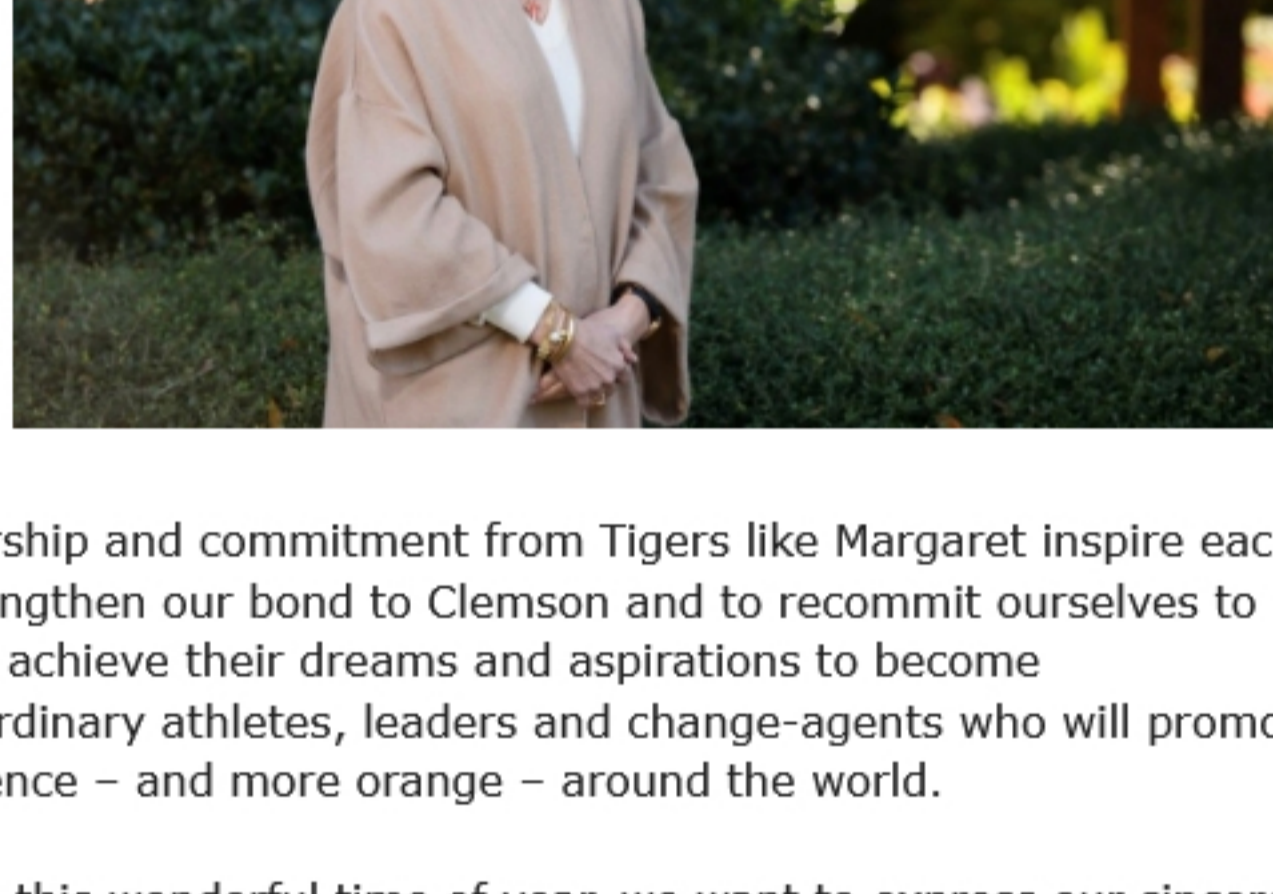
Clemson compliance officers began fighting for an NCAA waiver that would allow the school to help Ray Ray care for his brother. Once the waiver was granted, Fahmarr became an active and unofficial member of the Clemson football program. True to form, the Tiger Nation rallied around Ray Ray to help him with Fahmarr. The coaches' wives set up a carpool schedule to transport him from school and take him to practice, where he completed his homework in film rooms and often watched the team prepare for the next game.

Ray Ray now juggles his time between Atlanta and Los Angeles, where he works as a personal trainer and bodyguard. His mother, Tonya, now drug-free, and the entire family work together at the Ray Ray Safety Net Foundation, which was created to assist families who are struggling to stay together because of substance abuse. *Safety* is a heartwarming, inspiring story that truly highlights the magnificent bond of the Clemson Family and the unwavering support we have for one another.



The true spirit of a Clemson Tiger is loyal, fierce, generous, honorable and passionate – all characteristics that Margaret Segars Bond, '84, embodies. Margaret exemplifies the best Clemson has to offer – and so much more. She is a dedicated Clemson ambassador and shares her passion for Clemson with everyone she encounters. Her unceasing love for academics, athletics and all things Clemson were fostered by her father, Ray Segars, Jr., of Sumter, and later Greenville, who was a proud member of the class of 1949. Margaret lights up when given the opportunity to talk about or introduce any of her five great nieces and nephews who are currently enrolled at Clemson, further strengthening the bond of the Segars legacy.

Margaret graduated from Clemson in 1984 with a degree in elementary education and pursued her passion for teaching. Early retirement was a unique opportunity that allowed Margaret to spend more time with Steve, a handsome Kappa Alpha, golfer and shag dancer, whom she met through mutual friends at Clemson. They were blissfully married for almost 30 years when Steve sadly passed away in 2013 from cancer.



Margaret has made it her quest to honor Steve's memory and help the University achieve excellence in academics and athletics. Steve was on the men's golf team, and he credited his success to the academic and athletic golf scholarships he received as a student. Without financial support, Margaret notes that Steve would not have been able to afford college, and their lives would have turned out quite differently. This inspired them to endow both men's and women's golf programs at Clemson, and to honor their generosity and outstanding leadership, Clemson University named *The Steve & Margaret Bond Golf Practice Facility*. Steve was the driving force behind establishing the Clemson Golf Paws program. Margaret's philanthropic support extends to the President's Leadership Circle in honor of Jim and Beth Clements, the ClemsonLIFE program in honor of Grace Clements, the Samuel J. Cadden Chapel and Clemson men's basketball program in honor of Coach Brownell. She is also a member of the Clemson University Board of Visitors.

Margaret and her late husband, Steve, captured the essence of our Clemson spirit with a solid orange passion for giving back and helping others. Her **bond** to Clemson tethers her to every aspect of student life at the University – the true heartbeat behind this place we all call home. You can read more about Margaret and Steve [here](#) and watch a special video [here](#).



Leadership and commitment from Tigers like Margaret inspire each of us to strengthen our bond to Clemson and to recommit ourselves to helping others achieve their dreams and aspirations to become extraordinary athletes, leaders and change-agents who will promote excellence – and more orange – around the world.

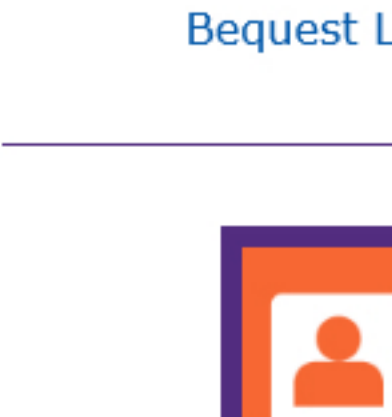
During this wonderful time of year, we want to express our sincere appreciation for **ALL** of the people and good fortune in our lives. Clemson is extremely blessed to have you as a member of the Clemson Family. Thank you for giving back in ways that are supporting the students, faculty and staff of our great University – with the promise that future generations will have the Clemson experience.

It is always a blessing to hear from you, and we sincerely hope you will reach out for any support you may need. Please visit our [website](#) or send a personal email to us at giving@clemson.edu. Additionally, you can find information about IRA Charitable Qualified Distribution (QCD) benefits [here](#). For information about general estate planning, please download our free [Wills Guide](#), which is designed to help you navigate your thoughts and plans before you visit with your attorney and/or financial advisors.

As you consider how you can give back during this holiday season, it is important to note that more donations to charity can be deducted for 2020 under the CARES Act. The 60%AGI limitation on deductions for *cash* has been suspended until December 31st. (Please note that gifts to donor-advised funds and private non-operating foundations are excluded.) Non-itemizers can also write off up to \$300 of charitable *cash* contributions. This is a new "above-the-line" deduction. You can read more [here](#).

Best wishes to you and your family for a wonderful Holiday Season! May your holidays be filled with profound joy, sincere kindness, thoughtful generosity and good health.

Merry Christmas, Happy New Year and GO TIGERS!



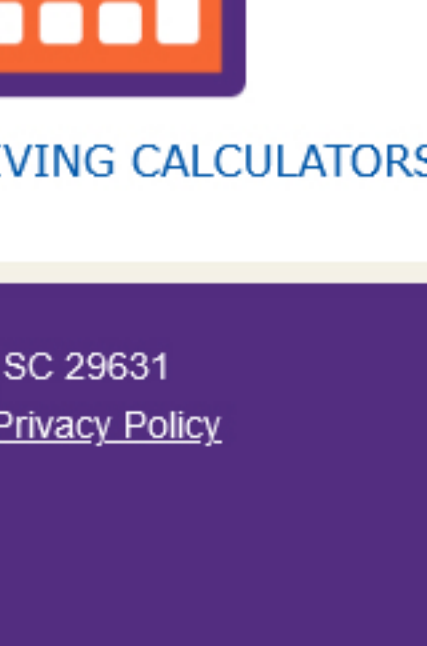
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Finances

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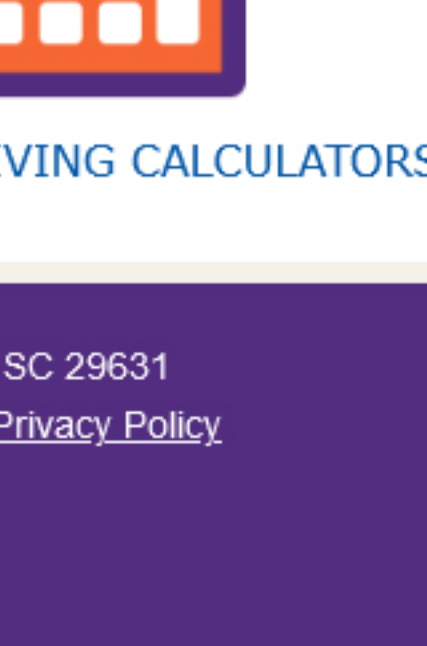


Savvy Living

[What You Will Pay for Medicare in 2021](#)

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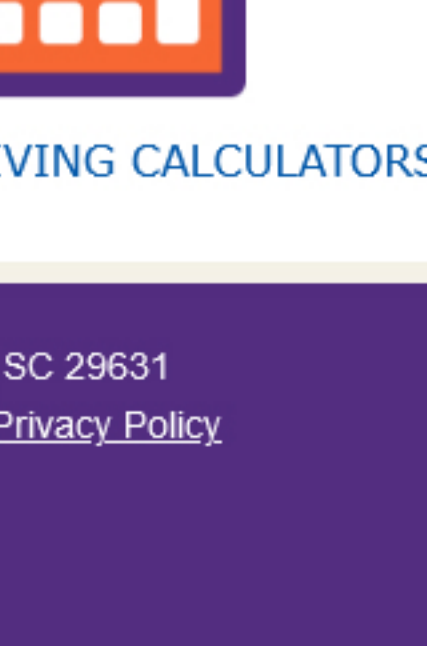


Washington News

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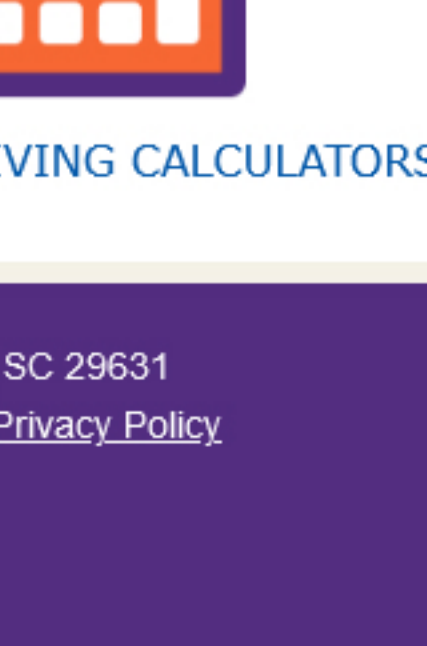


Personal Planner

[Income for Surviving Spouse](#)

Elliot and Alexis were concerned about planning for the future. They had built a substantial estate of \$1,200,000. When Elliot was 70, he rolled over his \$400,000 qualified retirement plan into an IRA.

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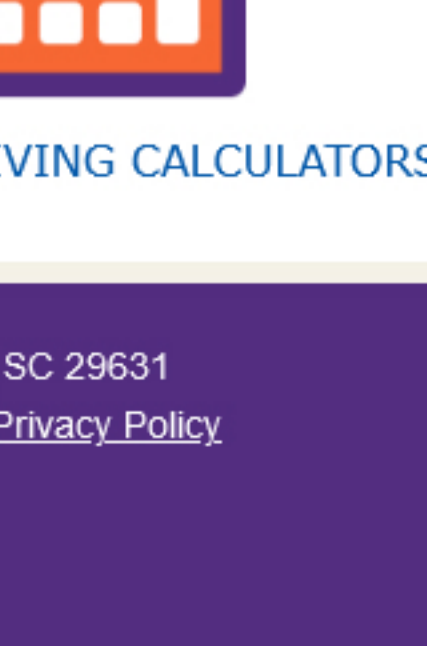


Donor Story

[From Student to Professor, Todd Schweisinger Works to Fund A Gift of Perpetuity](#)

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