

Dear John,

Happy Holidays! We hope that you and your family enjoy this special time of year. As we approach year-end, there is still time to give the gift of scholarship and help students in need. Don't forget to [make your gift](#) by December 31. We wish you and yours the very best this holiday season, and offer our heartfelt thanks for your continued support of Clemson University! Please contact us if we can be of assistance.

Gratefully yours,



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

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SAVVY LIVING

Simple Changes for Making a Home More Accessible

What tips or products can you recommend to help make a home safer and more convenient for those who are aging or have a disability? My husband and I don't have the money for any big renovations, but we want to do what we can to make our home safe and... [Read More](#)

WASHINGTON NEWS

IRS Tips for Year-End Gifts

In IR-2013-98 the IRS published a list of tips for year-end gifts. These tips include IRS suggestions for the IRA charitable rollover, gifts of clothing and household items, cash gifts and additional substantiation rules. [Read More](#)

PERSONAL PLANNER

Living Trust vs. Wills

Jacqueline Kennedy Onassis was diagnosed with cancer in January 1994. She signed a will in the New York offices of a large law firm on March 22, 1994. [Read More](#)

YOUR PLAN

Capital Gains Tax Bypassed

Peter and Gail were nearing retirement. Over the years, with the help of their financial advisor, they made solid investments in securities. [Read More](#)

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