

Greetings, Tigers!

Fall is the perfect time of year to reflect on our fondest Clemson memories. Tailgates, home football games, Homecoming activities, Tigerama, walking through campus, visiting downtown, throwing frisbees and footballs on Bowman Field, and studying in the outdoor amphitheater. It's a very special time of year with an abundance of opportunities to create incredible moments and lasting memories. Just ask Stewart and Michelle Hurst of Florida. One of – if not the – most important moments of their lives happened right here on the Clemson campus. It was in Memorial Stadium. Clemson was facing the University of South Carolina. The score was tied, and Stewart and Michelle were sitting in seats 27 and 25 (their respective ages).

Stewart turned to Michelle and said, "Do you know what you do during a tied game? You tie the knot." Stewart proposed right there, and the crowd around them erupted.

Stewart is a Clemson graduate, and he was pulling for the Tigers. Michelle had graduated from the University of South Carolina, and she was pulling for the Gamecocks. A couple divided, as they say. But that moment, Michelle says, started her Clemson journey. She laughs, "What's a girl to do when she gets a diamond ring in the Clemson stadium. She becomes a lifelong Tiger."



Stewart was born in Sumter, S.C., and he was raised as a Sumter High School Gamecock. However, when it was time to attend college, he wanted to move further away to spread his wings. It was a financial strain to consider an out-of-

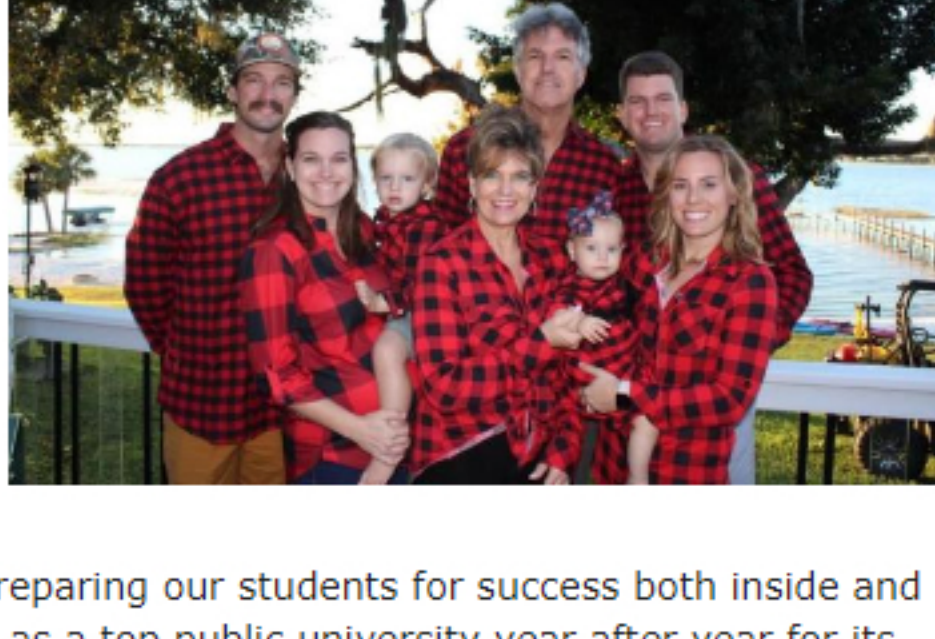
state institution. Clemson was in-state, and it was far enough away from home to give him the independence he was looking for. It did not take long for Stewart to exchange his gamecock feathers for tiger stripes. He remembers the exact moment. It was also in Memorial Stadium, and he was sitting in the student section attending his first football game. Stewart has been ALL IN for Clemson ever since.

The couple has lived in Lake Wales, Florida, for many years, and they have enjoyed rewarding and successful careers as accountants. They are devoted to their faith, family, church and careers. They are also committed to giving back to the next generation – and future generations.

As accountants, they personally and professionally understand the value of reviewing and establishing provisions in their estate plan to support organizations that mean the most to them. Creating a gift for Clemson today – and also expanding it in the future – just felt right. Michelle and Stewart are passionate about helping future generations of accountants receive a quality education. Their philanthropic journey at Clemson began with a future gift commitment; however, the couple quickly decided they wanted to begin their named scholarship today. They were surprised to learn that Clemson had limited scholarships for accounting majors. They felt compelled to do both – give today to support current students and give tomorrow to support students forever.

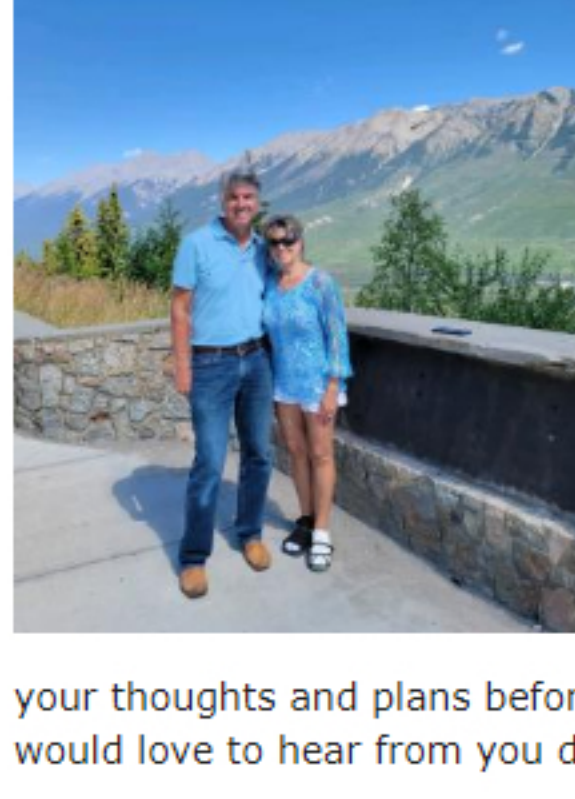
When reflecting on their years in college and their professional experiences, they share the advice they would give to students: focus on your studies but also have fun. It's the same advice they gave to their children, Charles (Charlie) and Jacqueline (Lini). Speaking from his own experience, Stewart encourages students to seek practical experience through internships and utilize the career services Clemson offers.

He says, "I was able to intern and that really cemented my desire to work in accounting." He also has a great appreciation for the career services Clemson offered him as a student. He adds, "They really opened doors for me, and I would like, in turn, to open doors for more Clemson students."



Clemson remains committed to preparing our students for success both inside and outside of the classroom, ranking as a top public university year after year for its career services. *The Princeton Review's Best 388 Colleges: 2023 Edition* ranked Clemson as the nation's best career services university.

Stewart describes how much he admires Clemson alumni and supporters who give selflessly of their time and talent to our great University. Living in Florida, he says it's geographically challenging to give their time and talent; however, they can give part of their treasure. He and Michelle began asking themselves, "How can we contribute and give back?" They decided that they could significantly impact the profession they love by investing in the education and preparation of the next generation of accountants into the field. Please read Stewart and Michelle's full story [here](#).



As you reflect on the things that have had the most impact on your lives, we encourage you to think about the future and the difference you can make on the lives of others.

Please allow us to help you consider how you can impact our students today, tomorrow and forever. We have a dedicated team of gift planning officers to assist you. Please visit our [website](#) to explore the useful online resources. Information about IRA Charitable Qualified Distribution (QCD) benefits can be found [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 of course, we would love to hear from you directly by emailing us at [giving@clemson.edu](mailto:giving@clemson.edu).

Many individuals and families – including members of our Clemson Family – were greatly affected by Hurricane Ian. We continue to keep everyone in our thoughts as they recover from this unthinkable devastation. It is times like this where we pull together as one Clemson Family to support our fellow Tigers.

As we look ahead to November and the season of harvesting and giving, we are preparing several special events to celebrate members of the Clemson Legacy Society, those who have included Clemson in their estate plan, and the Fort Hill Legacy Society members who will perpetuate the highest ideals of Clemson University to fulfill our land-grant mission of outstanding teaching, research and public service.

We sincerely hope you will make plans to join us for Legacy Day activities on November 17-18. We will host the Fort Hill Legacy Society Bronze Leaf Dedication on Friday, November 18 at 3 p.m., as President Clements leads a ceremony under the Second Century Oak to honor current members of the Fort Hill Legacy Society and also to dedicate bronze leaves for the newest inductees.



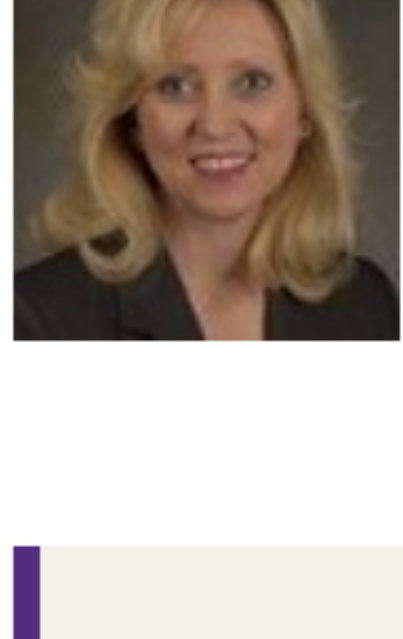
Although we are looking ahead to next month, we cannot forget the many exciting events happening throughout October – like Homecoming, which is less than a week away! Bowman Field will be bursting

with energy as students and alumni work tirelessly on the Homecoming floats and the annual Habitat for Humanity build.

We sincerely hope many of you are planning to come "home" to enjoy the celebrations that ignite our loyalty and passion and reunites us with our Clemson Family. There truly is nothing better than a fall weekend in Tigertown! We hope to see you soon!

Go Tigers!

Gratefully yours,



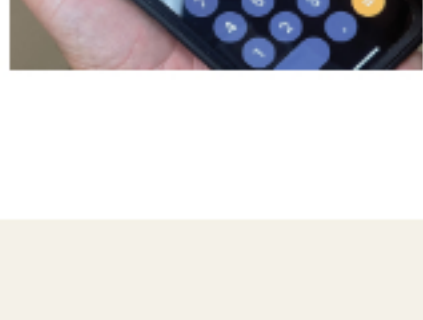
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## Finances

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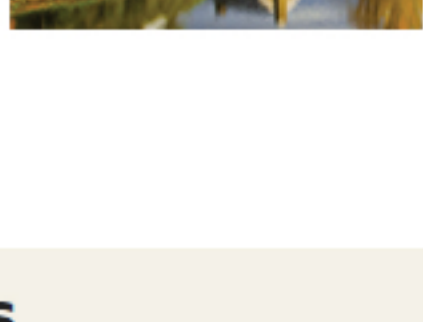


## Savvy Living

[Aids For Easier and Safer Driving](#)

Do you know of any car gadgets that help drivers with mobility issues? I have arthritis in my neck, back and knees which makes it difficult to get in and out of my car and look over my shoulder to backup.

[Read More »](#)

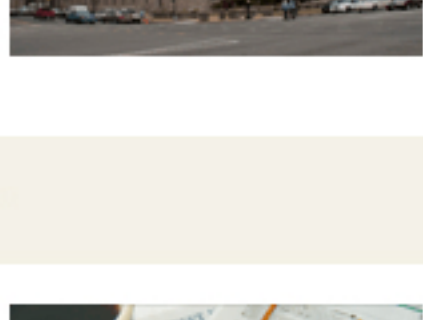


## Washington News

[Income Tax Revenue Up 29%](#)

U.S. individual income tax revenue for federal year 2022 increased 29%. The \$593 billion increase in income taxes is the largest ever.

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## Personal Planner

[IRAs - Regular and Roth](#)

While Social Security will provide approximately 40% of the average person's retirement income, an Individual Retirement Account (IRA) is an essential addition for a successful retirement.

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## Donor Stories

Learn how others have made an impact at Clemson through their acts of giving.

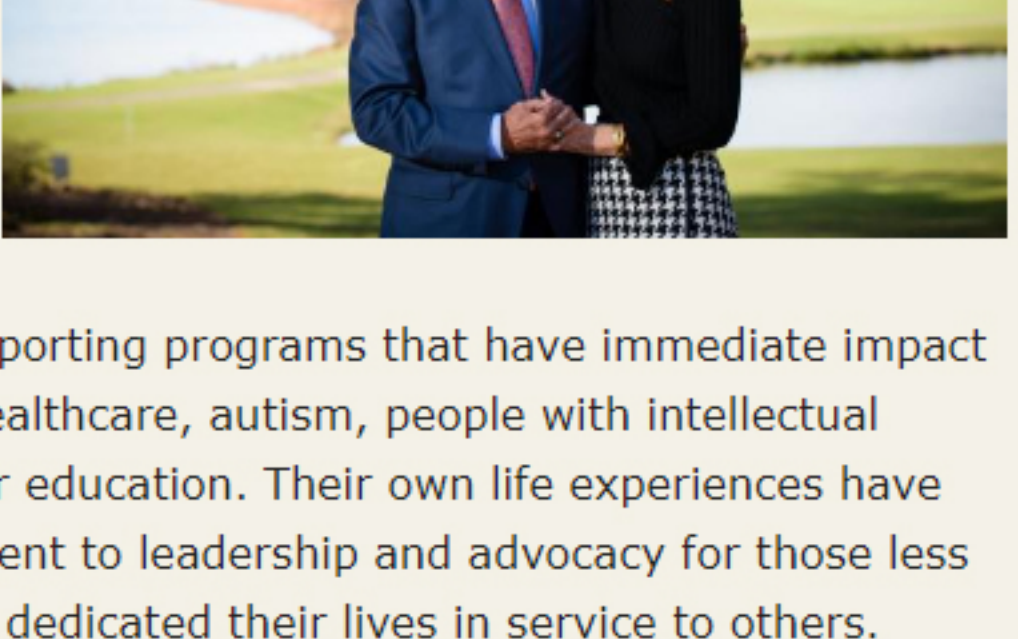
[A Season of Giving. A Lifetime of Impact.](#)

The most meaningful gifts are those made from the heart.

Tom and Karen Chapman are

intentional about supporting programs that have immediate impact on others - quality healthcare, autism, people with intellectual disabilities and higher education. Their own life experiences have produced a commitment to leadership and advocacy for those less fortunate. They have dedicated their lives in service to others.

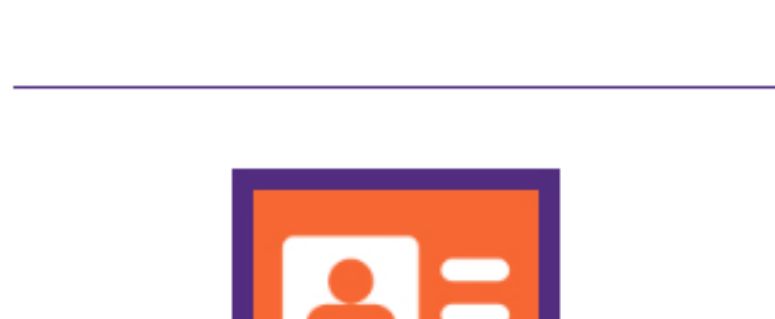
Thank you for your interest in planned giving. To access any of our resources, please go to our [website](#).



[Learn about Wills](#)



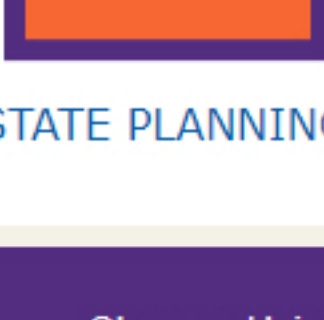
[IRA Charitable Rollover](#)



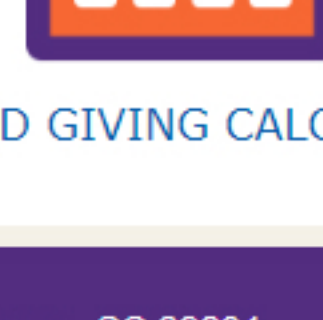
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