



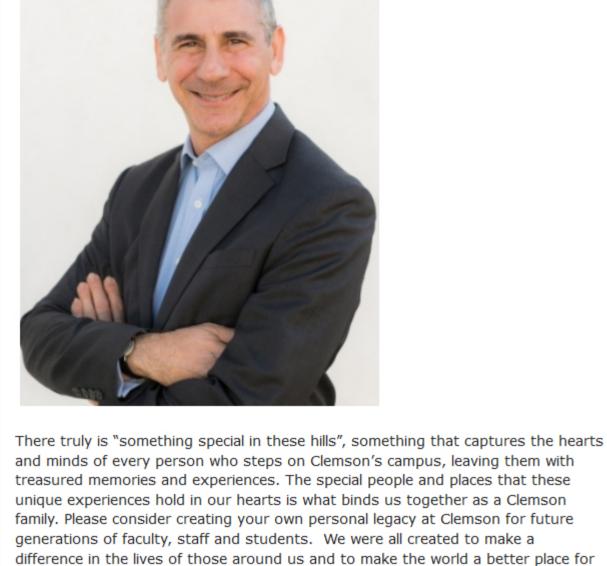
We hope 2020 is off to a great start for you and your family! Our Clemson football team represented us well during this year's National Championship game, and they

Happy New Year, Tigers!

accepted the loss with great dignity and grace. It is during times of adversity that our true character shines the brightest. I have so much respect, admiration and appreciation for our leaders, and I am looking forward, with great anticipation, to what we will accomplish together in the New Year. Dabo often encourages his players to, "Let the light that shines in you be brighter than the light that shines on you." Even though our Tigers didn't bring home the trophy this year, they will always be champions. Their hard work, outstanding sportsmanship and dedication is greatly appreciated. The disappointment of every loss will eventually fade; however, the reputation and character of our coaches, players and fans will shine bright into the future. Four years of new experiences, challenging academics and personal growth is transformative for many young adults who attend college. For Michael Puldy '84, Clemson was a defining experience and a place of growth. The skills he learned

molded him into an award-winning speaker and writer. Beyond serving as a Director of Global Business Continuity Programs at IBM, Michael is a board member of the

Porsche 356 Club in Southern California, one of the largest antique Porsche car clubs in the world. He also volunteers at Didi Hirsch Mental Health Services, assisting suicide survivors and providing guidance and support to those who have lost a loved one to suicide. The passing of his first wife by suicide accelerated Michael's emphasis on choosing to steward gifts to his late-wife's alma mater, Rollins College, and to Clemson University. To signify his gratitude for Clemson, Michael created the Michael Lawrence Puldy '84 Endowment for the School of Computing to encourage students majoring in computer science to enjoy unique and fulfilling experiences while attending Clemson. Michael served as a sideline photographer for *The Tiger* at the 1981 National Championship game and spent many hours getting to know his professors. These special opportunities shaped Michael into the man he is today. One memory that stands out vividly was watching and listening to the presses rhythmically churn out the weekly newspaper and then delivering *The Tiger* every Thursday night to students. Michael was inspired to give back to Clemson by the generous and kind acts of strangers who helped him succeed as a student. His legacy gift will bestow students with the same opportunities that he enjoyed. Perhaps reading Michael's story here will help you remember your Clemson experiences and all of the wonderful people who have shaped, influenced and impacted your lives. Thank you, Michael, for your generous commitment to support our students - both now and in the future.



who took the time to imagine a better world and put their thoughts into action by defining the role they wanted to play in shaping and creating what is now Clemson University. We would be honored to help you and your family explore and consider how you can make a powerful impact for our students today, tomorrow and forever. It is always a pleasure hearing from you, and we sincerely hope that you will contact us if we can ever assist you and your family in any way. You may link to our website, call us at 864-656-0663 or write to us at giving@clemson.edu. We invite you to learn more about IRA rollover benefits here. The new SECURE Act, signed into law in December, may force you to redefine your IRA plans for the future. We would be happy to help you navigate this new law and explore your financial options. Please download our free Wills Guide, which has been designed to assist you throughout

those who will come behind us. I am so grateful for Thomas and Anna Clemson

every moment of their last semester. Standing on the sidelines are enthusiastic future students who are anxious to receive their acceptance letters. The circle of life at Clemson University is electrifying and gratifying as the connections we share are vital and strong. Thank you for everything you have done for this great University and for what you are planning to do to make Clemson even stronger through your words, actions and deeds. Here's to 2020 - we sincerely hope it will be filled with lots of love, happiness, good health, success, new adventures and prosperity for you and your loved ones. GO TIGERS!

The temperatures are falling, and students have embarked upon the new year. Our freshmen can't believe how quickly the holidays flew by, and seniors are savoring

Savvy Living

**Washington News** 

**Finances** 



## I would like to find out if my 73-year-old aunt is eligible for food stamps or any other type of food assistance program. It seems that she has

Food Assistance Programs Can Help Seniors in

**Donor Story** Power Couple Power couple - there is no other way to describe John and Laurie Gutshaw. Long before

they even met, John and Laurie both relished...

Free File for 2019 Tax Returns As the tax filing season moves into focus, the Service announced the Free File program is available on IRS.gov. The Free File program has served 57 million taxpayers since 2003. Ten tax software companies and the IRS offer free tax-preparation software

Mortgage Rates Rise Slightly



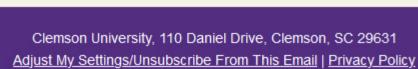
Charitable Gift Annuity

PLANNED GIVING CALCULATORS

IRA Charitable Rollover





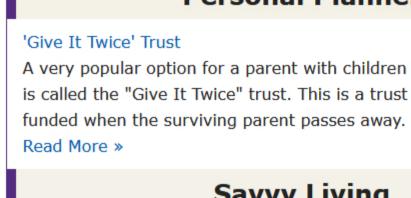


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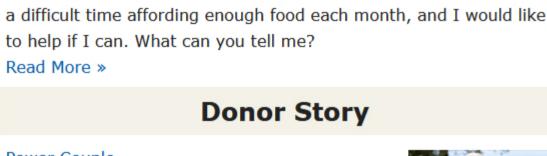


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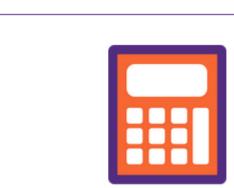
Delta's Earnings Rise

Treasury Yields Rise

for...

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