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April 2024



Three Tips to Manage Stress

Chronic stress can keep you from feeling and performing your best – mentally, physically and emotionally. But no one's life is completely stress-free. It's important to know how to manage the stress in your life, and these three simple techniques may help you deal with stress.

1. Positive self-talk

Let's be honest, we all talk to ourselves! Sometimes we talk out loud, but usually we do it in our heads. Self-talk can be positive ("I can do this") or negative ("I'll never get better"). Negative self-talk increases stress. Positive self-talk can help you calm down and manage stress. With practice, you can learn to shift negative thoughts to positive ones.



2. Emergency stress-stoppers

Emergency stress-stoppers are actions to help you defuse stress in the moment. You may need different stress-stoppers for different situations, and sometimes it helps to combine them. Some examples are:

- Count to 10 before you speak or react.
- Take a few slow, deep breaths until you feel your body un-clench a bit.
- Go for a walk, even if it's short. It can give you a chance to think things through.
- Try a quick <u>meditation</u> or prayer to get some perspective.

3. Stress-busting activities

Doing things you enjoy is a natural way to relieve stress and find your happy place. Even when you're down, you may find pleasure in simple things like going for a walk, catching up with a friend or reading a good book. When stress makes you feel bad, do something that makes you feel good – even if only for 10 or 15 minutes. Some of these stress-relieving activities may work for you:

- Take a walk in nature.
- Meditate or <u>practice yoga</u>.
- Read a book, short story or magazine.
- Meet a friend for coffee or a meal.



Stress management can impact almost every aspect of Life's Essential 8, which are key measures for improving and maintaining cardiovascular health, as defined by the American Heart Association.

LEARN MORE

The key is to find your groove and make it a practice. You'll be amazed at how quickly you may start to feel better once you disrupt the cycle of stress. Read more here.

For Healthy Spring Cleaning, Think NEAT

As traditions go, spring cleaning probably doesn't bring the thrills that come from watching a college basketball tournament or spying the first robins outside your window. But no matter how you approach it, cleaning might affect your health in ways you haven't considered.

NEATness counts

NEAT sounds like a spring cleaning goal, but it's something that could help your heart. It stands for Non-Exercise Activity Thermogenesis, a heavy-sounding term for light-intensity physical activity, according to Dr. Jacquelyn Kulinski, an associate professor at the Medical College of Wisconsin, where she directs the Preventive Cardiology Program.

Kulinski said NEAT can include household tasks. Federal guidelines say that for inactive people, adding a little light-intensity activity is a first step toward better health.

That's where NEAT comes in. Kulinski has studied the effects of using <u>a standing desk</u> and found that simply standing instead of sitting for just 90 minutes a day improved several health indicators in people who are overweight but otherwise healthy. Applying that to spring cleaning, she said that standing up to fold laundry would be better for your health than sitting on the couch.



What chores burn more?

The exact amount of energy you burn while cleaning would vary based on factors such as age, gender and body composition, Kulinski said. And doing the dishes will not provide the same benefits as a brisk stroll.

But data from the American College of Sports Medicine leads to these estimates for how many calories a 170-pound adult would burn in 15 minutes:

- Sitting quietly while watching television: 26 calories per 15 minutes
- Loading a washing machine or folding laundry: 41 calories
- Light-duty sweeping; dusting or polishing furniture: 47 calories
- Making the bed; moderate-effort vacuuming; cooking; washing the dishes: 67 calories
- Heavy-duty cleaning such as washing the windows or cleaning the garage: 71 calories
- Doing a variety of household tasks at once vigorously: 87 calories
- Painting a fence; polishing floors with an electric polishing machine: 91 calories
- Laying sod; cleaning gutters: 101 calories
- Moving furniture or carrying boxes: 118 calories
- Jogging: 142 calories



A Century Later, Psychologist Carries on a Heart-focused Family Legacy

The footsteps of a family giant sometime echo in the career of cardiac psychologist Katie Sears Edwards.

Even though she never knew that giant — cardiology legend Dr. Paul Dudley White — she feels her distant relative's influence.

A century ago, White, who died in 1973, helped found the American Heart Association. Among many accomplishments, he is regarded as the founder of preventive cardiology for promoting the idea that lifestyle affects coronary artery disease. He's also remembered for his compassion and advocacy for the patients in his care.

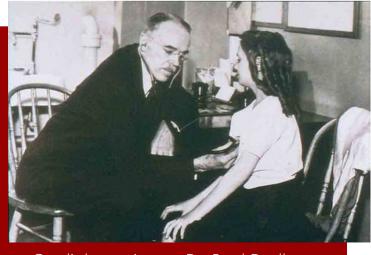
"He really made a point of being very kind to patients, treating everyone very humanly, which is definitely something that's

Cardiac psychologist Katie Sears Edwards, Ph.D., finds inspiration from her relative, American Heart Association co-founder Paul Dudley

stuck with me," said Edwards, an AHA volunteer and member of the Bay Area board of directors. "My whole work in cardiac psychology is about treating the whole person, not just their heart condition."

White was President Dwight D. Eisenhower's cardiologist following his heart attack in 1955, and played a key role in his recovery, allowing Eisenhower to run successfully for a second term. White published more than 700 scientific articles and 12 books. He also worked extensively to describe a disorder involving the heart's electrical system, now known as Wolf-Parkinson-White syndrome.

But for years, White was a somewhat mysterious figure to Edwards, who was born after his death. She heard stories of White's devotion to exercise. An avid walker and bicyclist who promoted a national program to improve heart health through physical activity, White is memorialized in the Paul Dudley White Bicycle Paths that line the Charles River in Boston.



Cardiology pioneer Dr. Paul Dudley White

"My aunt told me that when he came to her wedding, he refused to drive to the reception hall. He walked there in 20 minutes while everybody else drove," she said.

"My mother's family, the White family, is really active, so being physically fit became a pretty important thing for me as well," said Edwards, who rowed competitively in high school and college and was captain of Stanford Women's Crew.



The death of her maternal grandmother, Suzanne White, inspired her to become a hospice volunteer and then study health psychology. Today, she's a clinical assistant professor of medicine at Stanford University and one of the few cognitive behavioral therapists in the U.S. who specialize in cardiology.

Her goal is to apply what's known about psychology to people who are adapting to big changes after a heart disease diagnosis or a sudden cardiac event.

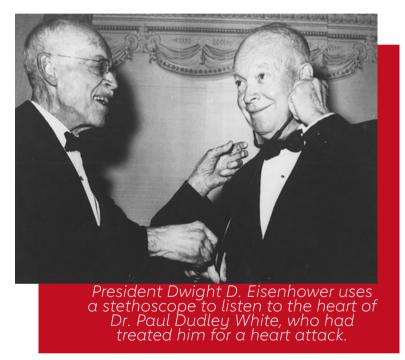
"Often, they have a lot of anxiety and focus on the worst-case scenario," she said. "I try to help them appreciate the many resources we now have in cardiology and help them have a more optimistic mentality about coping with heart disease."

The power of positive thinking turns out to be a family trait, as Edwards found out when she read the 1986 biography Take Heart: The Life and Prescription for Living of Paul Dudley White.

What stood out to her was "his great optimistic manner, which I'm sure helped his patients," she said. "As I got my Ph.D. in psychology, and as I've worked with patients, I've learned how optimism can be an important factor in patients' recovery and their cardiac outcome."

Edwards also uses evidence-based strategies to help people improve health behaviors related to diet, exercise, stress management and sleep.

As an AHA volunteer, she hopes to educate health care professionals about the importance of high-quality mental health care for cardiac patients.



"It's such a cool feeling that Paul Dudley White helped start the AHA, and now I'm a part of it, 100 years later," she said. "I wish I could have met him, but I feel like there's a continuity, that we're both part of this long-running organization that does so much good for people."

Building Our Second Century of Impact Together

We are casting an even bolder vision for our future in our Second Century of impact by advancing health and hope for everyone, everywhere. Everyone has the ability to contribute to our next 100 years of impact. Remembering the American Heart Association in your estate plan is the simplest way to define your own legacy while helping us drive our mission forward.

The Paul Dudley White Legacy Society recognizes donors who support the American Heart Association through a will, trust or alternate estate planning vehicle. Members continue Dr. White's legacy by creating their own. <u>Learn more.</u>

How Heart-Pounding Episodes Led Woman to Discover an Electrical Problem

Patricia Atiee woke up one night with her heart beating so rapidly that it terrified her. She was afraid to move and unsure what to think. The episode stopped after about a minute, but she was barely able to fall back asleep.



Patricia Atiee (left) and her sister, Helen Vallejo.

(Photo courtesy of Patricia Atiee)

"No, I just need to let it pass," Atiee said.

needed to go to the hospital.

A week later, Atiee – then 24 – was driving with her dad when her heart began racing while at a stop light. When the light turned green, she pulled over. He asked if she

A week later, it happened again while she was out with her sister in their hometown of San Antonio. They returned to her house and Atiee lay on the sofa. When she started to feel "very short of breath," her sister called an ambulance.

At the hospital, doctors diagnosed Atiee with a condition called Wolff-Parkinson-White syndrome. It means she had an extra electrical pathway in her heart that was causing the rapid heartbeat. Sometimes, Atiee's heart raced over 200 beats per minute.

"It was just pound, pound, pound, pound!" she said.

Today, her condition would commonly be treated with a minimally invasive procedure called an ablation. But this was 40 years ago. An ablation would have required open-heart surgery. Doctors first tried medication.

When the episodes continued, her family reached out to a doctor who was doing research on the heart's electrical system. He agreed to work with Atiee. In the cardiac catheterization lab, he mapped the faulty pathway, then administered different medicines to find one that stopped the irregular rhythm.

It was five years of trial and error with medication. At least three or four times a year, Atiee would rush to the hospital when her heart began pounding incessantly.

"I'd have an episode at work. I'd have an episode at the grocery store. I had an episode on the ballfield one time when I was playing softball, and I just got up to bat. I just kind of collapsed there," she said.

One time she was set to perform with her belly dance group at the local mall when her heart began pounding and she hyperventilated. The teacher called an ambulance and Atiee was carted off through a department store in full costume.

"I remember they were taking me through there and I felt like saying, 'Just put a sheet on my head, too. I don't want anyone to see,'" Atiee said.

The suddenness of the attacks was frightening.

"It was a very scary time for her and for us," said Helen Vallejo, one of Atiee's five siblings. "It was really affecting her and her work. She never knew when it was going to happen. It was scary to even drive. It didn't matter what she was doing. It was just going to appear whenever."

Eventually Atiee's doctor sent her to a specialist in Houston who was "doing a new procedure for this." First that doctor evaluated her for a pacemaker. But he said she wasn't a good candidate and told her she needed an operation. Finally, five years after the episodes began, Atiee had open-heart surgery to remove the tissue that was causing the abnormal rhythm.

"My scar reminds me where I've been and where I need to go," said Atiee, now 62.

As Atiee recovered from her surgery, her dad had a massive heart attack. She rode with him in the back of the ambulance clutching the heart-shaped pillow she used to brace her tender chest as part of her recovery. Her dad had previously had a stroke, making him one of many relatives with cardiovascular problems.

Her grandfather had several strokes and died at 65. Her mother also had a stroke, and all her siblings have heart issues. Among her family, only Atiee was diagnosed with Wolff-Parkinson-White syndrome.

While that extra pathway was eliminated, she still has an irregular heartbeat that she treats with medication. Atiee sees both a cardiologist and an electrophysiologist.

For nearly 20 years, Atiee and Vallejo have been part of a women's health conference in San Antonio called Vestido Rojo, or Red Dress. The event is geared toward Hispanic women and includes speakers, health screenings, wellness classes and even skits. One year, the sisters wrote and performed a sketch about healthy cooking habits and talked about reducing salt while making tamales.

Vallejo is proud of her sister's tenacity in facing her challenges so she could live the life she wanted. Atiee admits it wasn't easy, but she wants to be an example for others and inspire them to "put on that red dress of courage."



Patricia Atiee had open-heart surgery at age 29. (Photo courtesy of Patricia Atiee)

"There are women out there all over the place that are having problems with their heart," she said. "It's tough, but it can be done and you can be a survivor."

Inspiring Hearts and Hope for Health Equity

Originally from a small town outside of Memphis, Tennessee, Beverly Grant grew up as the youngest of ten children in a family that valued generosity and close-knit bonds. Her family lived on a farm, where giving to neighbors was second nature. However, she also witnessed the stark absence of health resources and preventive education in her rural surroundings. Many community members refrained from seeking medical care due to a lack of insurance. Sadly, her father's passing when she was just ten years old left her mother to single-handedly raise the family.

Driven by a commitment to education, Beverly pursued a degree in finance and earned her MA in marketing, embarking on a successful career in sales and marketing spanning nearly three decades. Beverly began her charitable efforts at the age of 27, becoming known for her unwavering generosity and dedication to social causes.

Beverly's journey with the American Heart Association (AHA) began with her own health challenges. Diagnosed with a severe heart murmur during a routine physical in her twenties, she discovered the vital work and mission of the AHA through her doctor. Beverly's commitment to the organization's mission quickly deepened as she became involved with the AHA's initiatives during her treatment. "I feel honored to be a volunteer. There's not enough good things I could say about being involved with the American Heart Association," said Beverly. Now based in Cincinnati, Beverly recently made a significant contribution to the AHA, supporting an initiative focused on providing heart health education to Black women and historically underserved communities.

Named the "Beverly A. Grant Fund" and "Inspiring Hope Fund," her donations aims to advance health equity by offering best-practice education, such as providing blood pressure monitoring kits through accessible community health facilities and more to focus on prevention efforts. Education stands at the forefront of her goals, and Beverly feels this initiative would have been something that her mom would have benefitted from if she had had access to life-saving information and resources such as these earlier in life. Motivated by her firsthand experiences and the desire to honor her mother's memory, Beverly is determined to support initiatives that bridge gaps in healthcare access and awareness. Beverly said, "Health equity is so critically important. If I can share my story and it helps someone to see themselves, that's important."



As a devoted mother and grandmother, Beverly's dedication to heart health extends to her family — it's a legacy she hopes to pass down to future generations. Beverly's advocacy for heart health and wellness is driven by a profound desire to see everyone live longer, healthier lives. Her wish is for every individual to embrace a heart-healthy lifestyle, rooted in nutritious eating and regular exercise.

Through her dedication and compassionate leadership, Beverly Grant continues to inspire positive change, one heartbeat at a time. "The goal for me in sharing is I want everyone – every woman, every man, every child – to live their very best life. And taking care of your heart and your health is the key to doing that."

ASK AN ADVISOR



Will I Lose Control of My Assets If I Create a Trust?

Written by Jeff Crandall



As estate planners, we often recommend trusts as an effective way to carry out our clients' wishes. One of the common concerns people have when considering a trust is that they will lose control of their assets once those assets are placed into a trust. They worry that if something unexpected happens or they change their minds later, they won't be able to access trust assets or alter their instructions to reflect their new wishes.

The good news is that this worry is largely due to a misunderstanding of what trusts are and how they work. Just because you place assets in a trust does not mean that you will lose control over those assets. In fact, the vast majority of trusts used in estate planning are revocable trusts (also called revocable living trusts), which do not restrict your control of assets in any way.

Less common are irrevocable trusts, which may restrict your ability to access assets or alter the terms of the trust. With these trusts, the level of control you retain will depend on the terms you establish, and the estate planning purposes for creating this type of trust.

What Is a Trust Exactly?

In the simplest sense, a trust is a separate legal entity that holds property for some beneficial purpose. For example, a trust can be created for charitable purposes or simply to make the administration of your affairs more streamlined.

A trust always involves three distinct roles: a grantor, at least one trustee, and at least one beneficiary.

The grantor (also called a trustmaker or settlor) is the one who creates the trust and decides what assets to put into the trust and what type of trust it will be. The trustee is the person who administers the trust according to its terms, and the beneficiary is a person whom the trust property is intended to benefit.

A Revocable Living Trust Can Be Changed or Dissolved at Any Time

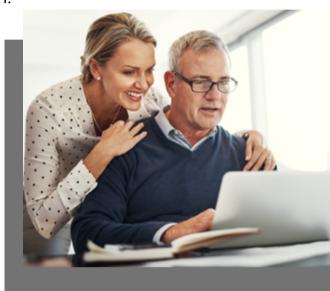
When you create a revocable living trust, you will usually fill all three roles yourself: grantor, trustee, and beneficiary. Because you're wearing all three hats, a revocable living trust does not alter your control or ownership rights in the property, it is merely another way to hold title to your assets. When you create a revocable living trust, there is very little difference in your day-to-day finances. Assets are accessed and managed the same as before, they just happen to be held in your trust.

Because the trust is revocable, you have the right to dissolve it or change it at any time and for any reason. A revocable trust is a living, breathing document and really only becomes irrevocable once you pass away. If the trust were ever dissolved during your lifetime, the assets would simply revert to being held in your name once again.

Why Would I Create a Revocable Living Trust?

So you may be asking, "If a revocable living trust doesn't really change how I manage my assets, what purpose does it serve?" Well, there are several good reasons.

The first and most common reason is for general estate planning purposes. You can think of a revocable living trust as a better version of a traditional Will. Depending on certain factors, such as your state of residency and the types of assets you own, your heirs will typically be required to go through public probate proceedings if you have a will (or if you don't have any estate planning documents at all).



Assets held in trusts, however, are generally exempt from probate and can cut down on the time and expense it takes to administer your estate. A revocable living trust will have all the same instructions as a will when it comes to distributing assets to your heirs. And because of the ability to avoid probate, it is a better alternative to a will in many cases.

Another significant benefit of a trust is that it can provide greater flexibility for structuring distributions to your heirs after you die. For example, if you have young children or grandchildren and want to ensure their inheritances are used for specific purposes, such as education or living expenses until they reach a certain age, you can create sub-trusts within your living trust that authorize a successor trustee to carry out your wishes on a long-term basis. These types of sub-trusts can also be used where there are concerns about a surviving spouse's mental capacity or financial stability.

Finally, people often use revocable living trusts to protect their assets as they age. As you get older, you may find that managing your assets and investments is burdensome or confusing. You may lose the ability to manage your assets wisely or make prudent decisions due to dementia or some other incapacity. Setting up a trust early and naming responsible cotrustees or successor trustees can relieve you of the worry that your assets may get squandered, wasted, or misappropriated. Trustees have a fiduciary duty to ensure that the trust's assets are invested and used responsibly for the purposes you establish.



Why Would I Create an Irrevocable Trust?

As mentioned earlier, placing assets in an irrevocable trust may restrict your control of and access to those assets. As the name suggests, irrevocable trusts can't be directly revoked or amended by the grantor. Depending on the type of irrevocable trust, the grantor may still be a beneficiary and/or a trustee of the trust. But with an irrevocable trust, there will always be a loss of control or rights to some degree. The extent of this loss of control will depend largely on the specific type of irrevocable trust and the purposes behind it

There are many different uses for irrevocable trusts - too many to cover in significant detail here - but they often revolve around tax planning or charitable giving. For example, individuals with larger net worths can use irrevocable trusts to reduce or eliminate estate or inheritance taxes owed at their deaths. Individuals and families may also gift investments or land into irrevocable trusts to be used for certain charitable purposes.

Another type of irrevocable trust, the charitable remainder trust, can be used to eliminate the capital gains tax due upon the sale of an appreciated asset, while simultaneously providing a benefit at the end of the clients' lives for charities they support.

Consult with Professionals

In summary, the most common types of trusts – revocable living trusts – do not result in any loss of control over your assets, whereas the less common irrevocable trusts might. As always, you should consult with your experienced financial advisor or attorney to determine whether a trust is right for you to achieve your goals.



About the Author



Jeff Crandall

Jeff Crandall is Co-Founder and CEO at eLegacy Law, a first-of-its-kind virtual estate planning law firm (eLegacyLaw.com). Jeff is an Accredited Estate Planner® (AEP) and a Certified Estate Planning Legal Specialist (EPLS). Jeff is active in his community and has enjoyed serving on numerous non-profit organizations and accompanying his wife on medical missions to underserved communities in Guatemala and Honduras. He loves the outdoors and spending time with his family and his many amazing grandchildren.

Plan a Secure Future

Is a trust right for you? Request two complimentary digital guides to learn more about how this powerful estate planning tool can benefit you.

Charitable Trusts offers an overview of the various types of trusts that can provide you and your loved ones with reliable income while making a lasting impact for generations to come.

Revocable Living Trusts details the benefits of this flexible trust configuration.





RECEIVE YOUR
GUIDES

or call 888-227-5242 to speak with a local representative to discuss your options

Every woman, everywhere, should feel empowered to create a future that protects herself, her loved ones, and secures her legacy.

Join the American Heart Association for a webinar exploring the fundamentals of the estate planning process and how a woman's unique circumstances must be considered when carefully crafting a plan for the future. In this free session, women at every age will be empowered with the knowledge and tools to make informed decisions about estate planning for themselves and those that depend on them.

Attendees can request valuable complimentary planning materials and ask live questions of the expert presenters.

Meet the Moment:
A Woman's Guide to
Planning a Secure Future
June 27, 2024 | 12:00-1:00 p.m. ET
Zoom Webinar

REGISTER HERE

Turkey Bacon and Spinach Quiche with Sweet Potato Crust

Savor the flavors of spring with this delightful quiche, featuring a nutritious spinach-packed filling in a sweet potato crust. Perfect for brunch or lunch, this dish offers a fresh and flavorful twist on a classic favorite, ideal for any occasion.

Servings: 5

Serving Size: 2 wedges Fiber: 3g per serving Calories: 136 per serving Protein: 12g per serving



Ingredients:

- Cooking spray
- 1 medium sweet potato, peeled
- 1 teaspoon canola or corn oil
- 1 medium yellow onion, diced
- 6 slices uncured, nitrate-free turkey bacon, thinly sliced
- 10 ounces frozen chopped spinach, thawed
- 3/4 teaspoon dried dillweed, crumbled
- 1/4 teaspoon salt
- 1/4 teaspoon pepper (freshly ground preferred)
- 4 large egg whites
- 2 large eggs
- 1/4 cup fat-free milk
- 11/2 tablespoons fat-free feta cheese
- 1. Preheat the oven to 400°F. Lightly spray a 9-inch pie pan with cooking spray.
- 2. In a medium bowl, using a box grater, grate the sweet potato. Measure out 2 cups. Gently press the sweet potato on the bottom and up the sides of the pan, forming a crust. (The sweet potato will be loose but will hold together once cooked.)
- 3. Bake for 20 minutes, or until the crust is cooked. Remove from the oven. Let stand to cool. Reduce the oven temperature to 350°F.
- 4. Meanwhile, in a medium skillet, heat the oil over medium-high heat, swirling to coat the bottom. Cook the onion for 6 minutes, or until almost translucent, stirring frequently. Add the turkey bacon. Cook for 3 to 4 minutes, or until the onion and bacon begin to brown, stirring frequently. Add the spinach, dillweed, salt, and pepper. Cook for 1 to 2 minutes, or until the water from the spinach is released. Remove from the heat. Transfer the mixture into the sweet potato crust.
- 5. In a medium bowl, whisk together the egg whites, eggs, and milk until combined. Pour over the mixture in the crust. Sprinkle the feta over the top.
- 6. Bake for 35 to 40 minutes, or until a knife inserted into the center comes out clean. Transfer to a cooling rack. Let cool for 10 minutes before cutting into wedges.