

Legacy of Heart

Newsletter



THE HIDDEN HEALTH BENEFITS OF STAYING CONNECTED

This time of year gives us plenty of opportunities to gather with family and friends. Whether you share a meal, take a walk or simply catch up over the phone, spending time with those we love can bring enjoyment and gratitude into our lives. But did you know that meaningful connection also plays an important role in our heart and brain health, too?

Research shows having poor social relationships is associated with a 29% increased risk for coronary heart disease and a 32% increased risk for stroke. Strong social connections support overall health and may help lower the risk of cardiovascular disease. Staying connected with family and friends can reduce stress, support healthy habits and strengthen emotional wellbeing.

Connection can be simple. A conversation with a friend, volunteering in the community, participating in a seasonal activity or sharing a cup of tea or coffee with a loved one can all foster a sense of belonging and help bolster our emotional health. As the days get shorter and schedules become busier, make time to nurture relationships that matter most. You can find more ways to support your own health at heart.org.

5 Ways to Strengthen Connection This Season

- Call or text an old friend or acquaintance.
- Take your pet to the park or on a walk around the block.
- Express gratitude to someone who has impacted your life.
- Invite a friend to join you for a meal.
- Participate in an activity in your community or visit your local library.



Fall/Winter



Stories from the Heart

The people, passion and purpose behind extraordinary legacies

"The American Heart Association is impacting way more lives than you can imagine."

For Eileen Hamra, supporting the American Heart Association is both deeply personal and profoundly practical.

Eileen's connection to the organization began through her sister, Tricia, who died in 1993 from complications related to Wolff-Parkinson-White Syndrome. In lieu of flowers, Tricia's family requested donations to the American Heart Association in her memory.

Twenty-five years later, heart disease touched Eileen's life again.

"My good friend, Nina O'Neil, died of a heart attack," Eileen said. "She had just turned 50. We were getting healthy together, exercising and supporting each other. One day she left me a voicemail saying she wasn't feeling well and was going to take a nap. By the time I called her back, she was already gone."

After Nina's death, a friend invited Eileen to volunteer with the Go Red for Women Luncheon in Chicago.

The experience became a meaningful way to honor both Nina and Tricia while learning more about the Association's work. "I love boots-on-the-ground work," she said.

"My experience with the American Heart Association has been really interesting because it's able to bring together a large number of resources and actually move the needle in a big way."

Eileen chose to support the Social Impact Funds through her donor advised fund, or DAF. She established the fund with her financial planner after her husband, Robert, died in 2011. The money from his life insurance policy became a way to honor his legacy while supporting causes she cares about.

"When I originally set it up, it was overwhelming to think about, 'What do I want to do?'" Eileen said. "Putting the money in a DAF gave me time to think through which charities I wanted to support."

Today, Eileen continues to work with her local Heart Association team and recently completed her term on the American Heart Association Midwest Region Board of Directors.

That experience reinforced her belief in the organization's mission.

"The American Heart Association is impacting way more lives than you can imagine," she said. "It's not an organization that goes by the latest fad or trend. It grounds itself in research and facts. If you're considering donating or getting involved, there is a way to find what you care about inside the American Heart Association."



Download your free guide to donor advised funds.

Planning Perspectives

Professional insights from trusted advisors



You probably already have a tax-efficient giving tool and don't even know it!

If you're 70½ or older and have an IRA, you may have one of the most tax-efficient giving tools available.

It's called a qualified charitable distribution, or QCD. The usual way to give from an IRA is to withdraw the money, pay income tax on it, and then write a check. With a QCD, you instead tell your IRA custodian to send the gift straight to the charity. The money never shows up as taxable income.

Why does this matter?

Most retirees no longer itemize deductions, so a regular check to charity often earns little or no tax benefit. A QCD works whether you itemize or not. Once you reach the age for required minimum distributions, a QCD can also count toward that requirement. A distribution you would have paid tax on becomes a gift you won't. This is a win for you and a win for the non-profit organization.

Keeping that money off your tax return can help in quieter ways, too. It may reduce how much of your Social Security is taxed. It can also help you stay below the income levels that trigger higher Medicare premiums. Make sure to work with your tax professional and/or financial advisor to understand how this applies to your specific situation.

By David Chudyk, CFP®, CLTC

Financial Advisor

Parallel Financial

A few rules to know

The gift must go directly from your IRA custodian to a qualified charity, never to you first. Donor advised funds and private foundations don't qualify. There is an annual limit, currently \$111,000 per person, and will continue to be adjusted for inflation in future years.

In my practice, I meet many people who saved diligently their whole lives and are still reluctant to enjoy it. I remind them that nobody wants to be the richest person in the graveyard. A QCD lets you see your generosity at work now, supporting causes like the American Heart Association, while being smart about taxes. Choosing the right "bucket" for your giving can make a meaningful difference. Talk with your financial advisor or tax professional to see whether a QCD could help you support the causes you care about while making the most of what you've worked so hard to save.

Scan to learn more
about how a QCD
could fit your plan.



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American Heart Association®

Professional Advisor Network

Apple Pear Crisp

This dessert is perfect to make during the fall season when the air is crisp. Warm spices with a touch of sweetness blanket two delicious autumnal fruits. Serves 4.

Ingredients

Topping Ingredients

- 1/4 cup uncooked rolled oats
- 1/4 cup all-purpose flour
- 2 tablespoons trans-fat-free tub margarine, chilled in freezer for 15 minutes
- 1 tablespoon unsweetened applesauce
- 1/2 teaspoon ground cinnamon
- 1 tablespoon stevia sugar blend

Crisp Ingredients

- 1 large pear, peeled and diced
- 1 teaspoon cornstarch
- 1/2 teaspoon stevia sweetener
- 1/8 teaspoon ground ginger
- 1/8 teaspoon ground cloves
- 1/8 teaspoon ground cardamom (optional)
- 1 large apple, such as Granny Smith, Fuji or Gala, peeled and diced

Directions

- 1 After preheating the oven to 375° F, stir together the crisp ingredients in a medium bowl. Spoon 1/2 cup of the apple-pear mixture into four 6-ounce ovenproof ramekins.
- 2 In a small bowl, stir together the topping ingredients until well blended. Sprinkle the topping over the fruit mixture in each custard cup.
- 3 Bake for 20 to 25 minutes, or until the fruit mixture is bubbly and the topping is golden brown.

 Calories

156 Per Serving

 Protein

2g Per Serving

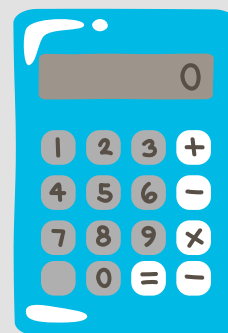
 Fiber

4g Per Serving



Use the American Heart Association PREVENT™ Online Calculator

Understanding your risk for heart disease is an important step toward protecting your long-term health. The American Heart Association's PREVENT™ calculator is a newer risk assessment tool that estimates an individual's risk of developing cardiovascular disease over the next 10 or 30 years. PREVENT incorporates cardiovascular, kidney and metabolic health factors to provide a more complete picture of overall health. The tool can also be personalized using additional health information, helping patients and health care providers make informed decisions about prevention and treatment.



Visit the American Heart Association's PREVENT™ risk calculator at heart.org/PREVENTcalc and discuss your results with your health care provider.

Visit recipes.heart.org for more heart-healthy inspiration!