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How to Sleep Better with a Bedtime Routine

Take steps to put yourself in the best state of mind for seven to nine hours of deep sleep. Here are some ways to plan your bedtime routines so you wake up feeling well rested and ready for the next day.

First, set an alarm.
Not to wake up, but to go to sleep. Even for adults, the best sleep requires a set bedtime. It’s easy to forget about the clock while streaming another episode of your favorite show, so set a nighttime alarm as a reminder. But don’t hit the sack right away when the bell tolls — leave some time for your routine.

Spend 15 minutes to prep for tomorrow.
A restless mind is not a restful mind. Dwelling on the minutiae of the morning could keep you awake. Knock out a few chores the night before.

And don’t forget to make a to-do list. If there are tasks you need to complete, you might be afraid you’ll forget about them by morning. Jotting down a to-do list gets them off your mind and planned so you can rest easy. If your list gets you stressed, there are ways to take care of yourself.

Next, address that stress.
Practicing mindfulness has proved to reduce anxiety, improve sleep quality and even help with insomnia. Meditation puts you in the perfect mindset to drift off to dreamland. There are many videos available in apps or online.

Finally, wind down to drift off.
Reading before bed is an excellent way to relax the brain and fall asleep. It can cut stress levels in half in about six minutes. A good work of fiction can take you out of the real world and into the realm of imagination — wouldn’t you rather focus on an epic battle between made-up kings than the epic battle you might face getting your toddler ready in the morning? And try a real book made of paper. (Remember those?)

Why wait? Have a better bedtime tonight!
Pick one activity above and commit to adding it to your bedtime routine tonight. Next week, try adding another. Soon, you’ll be a pillow-time pro!

Hit the hay the right way, so you can be Healthy For Good. Read more here.
Tax-Smart Ways to Give this Holiday Season

Did you know that there are ways to make a difference in the lives of others while also fulfilling your financial planning goals? We’re sharing a few tax-smart giving options that can help you maximize your impact on the future of heart health while also providing you with valuable tax benefits. That’s our gift to you!

The new year is quickly approaching, and now more than ever, your gift can make a difference for a future free of cardiovascular diseases and stroke. By taking advantage of these strategies by December 31st, you can make a meaningful impact on a future of longer, healthier lives.

Transfer appreciated securities

By donating stock or other appreciated securities, you may be able to eliminate capital gains tax and receive a charitable deduction for the full market value of the donation. It’s a win-win gift.

Give directly from your IRA

If you are 70½ or older, consider making a gift directly from your IRA. Distributions from your retirement account (also known as a Qualified Charitable Distribution) allow you to donate up to $100,000 annually from your IRA to qualified charities, tax-free. By leveraging this gift option, you can fulfill your philanthropic goals and reduce your taxable income at the same time.

Make a grant from a Donor Advised Fund

If you already have a donor advised fund (DAF), you can support the causes you care about by making a grant from the funds that you’ve already set aside to give.

Not sure where to start? Request your free no obligation Year-End Giving Packet today to learn more about tax-savvy ways to give this month. This digital packet includes helpful information on the benefits of donating appreciated securities, making a grant from a Donor Advised Fund, and giving from your IRA.

If you’re ready to make a difference in our lifesaving mission and want to capitalize on our tax-wise giving options, you can make a gift in just a few minutes using our easy and secure online platform: www.freewill.com/smartgiving/heart

or call 888-227-5242 to speak with a local representative to discuss your options.
Yolanda Everette-Neufville knew she had a heart murmur. How could she not know? Her mother had one, as did each of her seven siblings. Five siblings grew out of theirs. Although she and an older brother still had a murmur, it was never a cause for concern. Not until 2017, when Everette-Neufville went to the hospital for a sinus infection.

During her evaluation, doctors heard the heart murmur and decided to do an electrocardiogram, or EKG. This is the exam using electrodes placed on the chest to create a zigzag-lined readout of the heart's electrical signals. She'd had them periodically through the years, including when she enlisted in the U.S. Navy. For the first time, doctors found more than a murmur.

Everette-Neufville had coronary heart disease, and her heart valves had stopped growing when she was 13. But that wasn't the worst of it. She also had aortic stenosis, a condition in which the aortic valve doesn't open well enough to allow blood to leave the heart and get to the rest of the body. She needed surgery.

"I remember getting a call: 'Your mom has to have heart surgery, and she has to have it now,'" said her younger daughter, Kirisha Marshall. "I remember praying, 'Thank God they found that.' I told my mom, 'You should be thankful. They saved your life.'"

Doctors replaced Everette-Neufville's aortic heart valve with a mechanical valve. The surgery led to several complications and excruciating pain, but Everette-Neufville dealt with everything head-on — determined not only to live a full life, but to make it as healthy as possible. She shrugs off the 19 medications she now has to take, calling them her "new normal."

"After the surgery, it took me a moment to get on track," she said. "To change how you've been for 50-something years is a little hard. It's been a process, but a process I've been achieving." Added her daughter: "Something clicked in her head, something telling her she's not going to let this defeat her. She's become so much stronger."
The first step she took was altering her diet; the second, taking up golf so she could play with her husband, Mark.

"To have a healthy heart, you have to be active; you can't sit around," she said. "The only way to get it pumping is to get out there moving. I won't let my health dictate my life. I'm not giving in to my sickness. I refuse to let it bother me. I keep moving. I keep going."

She's cooking more at home than ever. She reads labels, which she never used to do. She's swapped out fast food for fruits and vegetables, which is helping her get her diabetes under control.

And she's making sure she follows through with appointments, including having her kidneys checked every three months. One of her brothers died of kidney failure; her brother who also has a heart murmur recently had a stroke. She's also become an advocate for her own health care, which she never felt especially compelled to do.

"I question everything doctors do," she said. "I need to know what's going on with my body."

Of Everette-Neufville's two daughters, only Marshall has a heart murmur, and she's following her mother's lead.

"The experience made me think I had to take things more seriously with myself and to monitor my health more closely," Marshall said. "I make sure I get regular checkups. I make sure the doctors take everything about my health into account. I used to get heart palpitations and asked my doctor to monitor them because of the issues my mom had." She also exercises and eats a healthy diet. "I can't control my genetics, but I can control my lifestyle."

Marshall lives in Maryland, across the country from her mother, who lives in Spokane Valley, Washington. But she makes a point of being at her mom's doctors' appointments virtually. Their mother-daughter relationship is stronger than ever, she said, empowered by her mother's determination.

For her part, Everett-Neufville wants not only to keep her own heart healthy, but to encourage other women to follow her lead. "We've always been taught to suck it up and we'll be OK," she said. "Women of any color don't tend to go to the doctor. We're all about caring for everybody else, everything else, and think we'll be fine. But we have to change our way of thinking: 'I have one body. What can I do with this one body?'"

She has become, she said, a heart warrior. "I will fight tooth and nail to keep my heart healthy. I am fighting for my heart."
Restful (Not Stressful) Holidays

The holidays can be busy and, yep, stressful. But, from moment to moment, you can find the calm amid the chaos. Check out these five tips for finding harmony in the holidays.

1. Stress Less

   *Give yourself space — and grace. Try:*
   - Not saying “yes” to all that is asked of you.
   - Making realistic holiday plans and to-do lists and learning what you can “let go.”
   - Breathing deeply and slowly before starting each new task.
   - Refreshing your coziest spot at home — with a soft chair, warm throw, fire logs or a candle, and a place to rest your head.

2. Mind Over Matters

   *No matter what you’re doing, be present. Try:*
   - Noticing the details that make up one of your favorite places.
   - Stretching to reach a falling leaf and crumbling it in your hand.
   - Indulging in only your favorite treats — and experiencing their taste, smell and texture fully.

3. People Power

   *Connect with your whole heart. Try:*
   - Turning shopping or cooking into a pairs or team event.
   - Scheduling a festive lunch date or a walk outdoors with someone new.
   - Sharing a favorite food or recipe with a friend or co-worker.

4. Giving Thanks

   *Note blessings big or small. Try:*
   - Listing objects that comfort you. Think about your morning coffee, a favorite meal, a pair of snuggly socks or a warm, chunky scarf.
   - Smiling as the winter sun shines on your face.
   - Jotting down all the things that went right today.
   - Savoring the abundance of food at a local market (and taking a bite of a perfect apple!)
   - Thanking someone for making your life better.

5. Rest for Your Best

   *Replenish both body and mind. Try:*
   - Sticking to a regular sleep schedule of seven to nine hours per night.
   - Renewing your stamina with exercise, yoga or a good stretch.
   - Closing your eyes for a few minutes at work.

LEARN MORE TIPS
Peter Abbrecht, a prolific and esteemed researcher, got his start in part due to an unexpected American Heart Association award.

“When I was in engineering school, I had taken a course in biotechnology, and the professor there was a mentor and said, ‘You should consider going to medical school’” Peter said. “One of the dramatic things I learned was I had the opportunity to do research, but I needed to make money to keep going to medical school. The AHA gave me a fellowship and award, which really enabled me to get a start in medical research.”

The award is one of the reasons, he said, “I feel very strongly about supporting the American Heart Association.” The AHA award would later lead to Peter’s illustrious career that included him publishing more than 100 scientific papers, working as a professor and chairman in medical schools and testifying as an expert witness for 20 years. He retired in 2000 and began a second career as a medical expert and scientist-investigator for the U.S. Office of Research Integrity. After almost 20 years of investigating allegations of fraud in medical research and trials, Peter retired in 2018 at the age of 87.

Even with an array of professional accomplishments, Peter says the highest point in his life “by far was December of 2000 when I married my wife, Dianna.” His love for her further fuels his passion to give back. “Once I made sure my wife, Dianna, would be provided for in my estate plan, we looked at a bunch of different ways of supporting charities,” said the 91-year-old who lives in West Virginia. “I have a significant amount of money in IRAs. If I pass all of it to Dianna, she will end up having to take these large required minimum distributions, which would shoot her up into an unnecessarily high tax bracket.”

Instead, Peter arranged for his IRA to go to the American Heart Association to fund a Charitable Remainder Trust that will pay his two children an income for life. When the income obligation ends, the AHA uses the remaining principal for its lifesaving work.

Through this legacy gift, Peter and Diana are members of the Paul Dudley White Legacy Society honoring generous donors who’ve included the AHA in their wills, trusts or other type of estate plan.

“It’s a very worthy cause, and it’s also a way to make a gift that is meaningful. The AHA is working very effectively to try and solve problems that impact almost everyone, whether themselves or a relative.”

- Peter Abbrecht
What is a Charitable Remainder Unitrust?

A Charitable Remainder Unitrust (CRUT) can provide a donor or their beneficiaries with income each year. This can be done for a specified length of time up to 20 years, a lifetime or beneficiaries’ lifetime. When the contract ends, the remaining funds will be used by the charities named.

There are significant tax advantages associated with establishing a Charitable Remainder Unitrust, including the possibility of an immediate charitable income tax deduction depending on the assets you transfer into the trust. If you fund the Trust with appreciated assets such as securities, you may also avoid 100% of any capital gains tax. The assets must, however, be transferred to the Unitrust prior to being sold in order to bypass capital gains tax.

How It Works:

1. Transfer your assets (usually appreciated securities, although a variety of assets may be used) into a trust and appoint a trustee to manage the assets. You also select the annual payout rate you would like to receive, as well as the trust’s duration: one life, two lives, or a specified term of years (the specified term of years cannot exceed 20 years).

2. You or the trust beneficiary(ies) you have selected receive an annual payout from the Unitrust as it is revalued each year, based on the payout rate you selected when you established the Unitrust. As the Unitrust appreciates in value, the annual payments increase.

3. If you choose, you can add additional assets to the Unitrust over time. Each additional contribution may provide you with an immediate charitable income tax deduction and, if the contributed assets have appreciated in value since you acquired them, you once again may bypass 100% of the otherwise applicable capital gains tax.

When the Unitrust ends, the full remaining value of the assets contained within the trust goes to the charity/charities you selected. Additionally, the asset(s) used to fund the Charitable Remainder Unitrust are removed from your taxable estate, thereby possibly reducing or eliminating any potential estate tax liability.

Questions? Contact us at PlannedGiving@heart.org or 888-227-5242.

Already included us in your will or trust? If so, we want to make sure we recognize your important donation - your contribution automatically makes you a member of our Paul Dudley White Legacy Society. Notify us and become a member now.
Unlocking the Power of Beneficiary Designations in Your Estate Plan

Written by Bill Ager

When it comes to crafting a solid estate plan, the role of designated beneficiaries is often underestimated. Many individuals diligently prepare essential estate planning documents, such as wills and trusts, but tend to overlook the critical step of verifying and updating beneficiary designations on financial accounts and related documents.

While a will typically takes center stage in estate planning, a significant portion of personal wealth for many people is contained in financial assets like life insurance policies, annuities, and tax-favored accounts—like IRAs, 401(k)s, and 529 accounts. These accounts have provisions known as beneficiary designations that appoint who will receive the contents of the account after your lifetime. The beneficiary designation controls the distribution of assets and overrides the provisions of your will or trust.

The process of revising and confirming beneficiary designations is crucial in any comprehensive estate plan. By taking the time to review, properly designate, and periodically update your beneficiaries, you are safeguarding the execution of your wishes and ensure that your estate plan is sound.

The Advantages and Disadvantages of Beneficiary Designations

Beneficiary designations are a key component of your estate plan. There are few considerations to keep in mind when reviewing and updating your beneficiary designations.

- Beneficiary designations offer a streamlined, cost-effective approach to transfer wealth. After your lifetime, the assets contained within the account are directly disbursed to your named beneficiaries, bypassing the hassle of probate proceedings. This method generally carries no tax implications for your beneficiaries.

- You can use beneficiary designations to create a legacy. All you need to do is designate your favorite charity as a partial or sole beneficiary of your financial account to make a lasting impact on the causes that you are passionate about.

- Beneficiary designations typically involve a trade-off in the amount of control you retain. For example, your will might include a provision that your estate assets should be used to pay for your grandchildren’s college expenses. But if your life insurance benefits are left directly to your grandchildren, those funds are not restricted, and your grandchildren could use the funds however they wish.
Naming minor children as beneficiaries can sometimes present challenges. Financial institutions typically do not pay death benefits directly to children because they do not have the legal capacity to accept payment. In such cases, a special bank account (referred to as a Uniform Transfers to Minor Act or UTMA account) may be established to hold the assets, or the court might appoint a legal guardian for the child. Both processes can be expensive and time-consuming, with the assets eventually being released to the child upon reaching 18 years of age, even if financial responsibility is not yet established.

Distinguishing Between a Will and Trust for Beneficiary Designations
You can also use your will or trust to designate beneficiaries, though it's essential to grasp the key distinctions between these estate planning tools and their functions.

Your Will solely controls assets that are subject to probate. Probate assets are those that are titled in your name alone and for which there is no designated beneficiary who will receive that asset upon your death. Financial assets that have beneficiary designations pass directly to the designated beneficiary and are not subject to probate.

Your Trust only controls the assets that it owns. Your trust can become the owner of an asset in two ways:
1. You can transfer assets to the trust during your lifetime, or;
2. You can name your trust as the beneficiary of an asset upon your death, either in your will or pursuant to a beneficiary designation.

If you possess both a will and a trust and you intend for all your assets to flow through the trust, your will should explicitly state that your trust is the sole beneficiary of your estate. This will ensure that the assets subject to probate end up in your trust once probate administration is completed.

The Value of Coordinating Beneficiary Designations
Many people believe that a will is the sole requirement for a comprehensive estate plan. However, a thoughtfully prepared estate plan should encompass a will, financial power of attorney, patient advocate designation with advance healthcare directive, and potentially a trust. But the estate planning process does not end there. An often overlooked aspect involves verifying and revising beneficiary designations.

Much like the periodic review and updating of your estate plan, beneficiary designations warrant similar attention. Regularly scrutinizing both your estate plan and beneficiary designations every three to five years, or in response to major life events like births, deaths, marriages, divorces, relocations, or employment changes, is essential to ensure that your current wishes are being reflected.
Key Takeaways
- Your beneficiary designations should be considered an integral part of your estate plan.
- Beneficiary designations offer a streamlined, cost-effective way to transfer wealth, but with the trade-off of sacrificing some control.
- You can use your will or trust to designate beneficiaries.
- Always check with your estate planning attorney and other professional advisors to be sure any beneficiary designation is consistent with your estate plan.
- Beneficiary designations offer a simple way to support the causes that you hold close to your heart.
- Review your beneficiary designations periodically and be sure to do so after a major life event.

About the Author

Born and raised in Ann Arbor, Michigan, Bill Ager graduated from the University of Michigan and then served in the U.S. Army. He graduated from the Defense Language Institute and worked at the Army’s Freedom of Information Center in Washington D.C. He later graduated from Detroit College of Law, now known as Michigan State University College of Law, and began working at a respected law firm which specialized in civil litigation and trial work. Since starting his own law firm in 2002 at Ager Law Office PC in Ann Arbor, Michigan, Bill has focused his practice on estate planning, probate and real estate services for his clients. Bill is a Licensed Real Estate Associate Broker and has received a Certification for Probate and Estate Planning from the State Bar of Michigan and the Institute for Continuing Legal Education.

Have questions about your estate plan? Not sure where to start? The American Heart Association’s Charitable Estate Planning Advisors are always available to help. Request your free, no-obligation phone call from the dedicated Advisor in your area now!
Looking for a new holiday cookie recipe? Soft, chewy, and rolled in cinnamon, this healthier take on snickerdoodles has far less added sugar than the traditional varieties.

**Ingredients:**
- 1 cup trans-fat-free tub margarine
- 1/4 cup stevia sugar blend plus 1 tablespoon stevia sugar blend, divided use
- 1 large egg
- 1 teaspoon vanilla extract
- 2 cups all-purpose flour
- 3/4 teaspoon baking powder
- 3/4 teaspoon salt
- 1 1/2 teaspoons ground cinnamon

**Directions:**
1. Preheat the oven to 400°F.
2. In a large bowl, using an electric mixer on medium speed, beat the margarine, 1/4 cup stevia sugar blend, egg, and vanilla until smooth.
3. In a medium bowl, stir together the flour, baking powder, and salt.
4. Using the electric mixer on medium speed, gradually beat the flour mixture into the stevia sugar blend mixture just until moistened but no flour is visible.
5. In a small bowl, stir together the remaining 1 tablespoon stevia sugar blend and the cinnamon.
6. Using your hands, shape the dough into 1¼-inch balls to make 24 cookies. Gently roll in the stevia sugar blend cinnamon mixture, coating lightly. Place about 2 inches apart on a large baking sheet or two small baking sheets. With the palm of your hand or a fork, lightly flatten each ball.
7. Bake for 8 to 10 minutes, or until the bottoms are browned.