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Join the Nation of Lifesavers™
This February, in celebration of American Heart Month, the American Heart Association is urging every family in the US to join the Nation of Lifesavers™ by learning CPR. You could be the difference between life and death for someone experiencing a cardiac event. Find a CPR course near you or browse online courses.

- Teach your friends and family CPR at home with the AHA’s Adult & Child CPR Anytime® Kit
- Learn Infant CPR
- Learn Hands-Only CPR in 60 Seconds

The Nation Goes Red in February
Cardiovascular disease is the No. 1 killer of women. But together, we can change that.

From landmarks to online communities, neighborhoods to news anchors, this annual groundswell unites millions of people for a common goal: the eradication of heart disease and stroke.

Wear red to raise awareness about cardiovascular disease and help save lives. Why? Because losing even one woman to cardiovascular disease is too many. Share your heart all month long in support of women’s health.

- Know the facts about heart disease in women.
- Learn the warning signs of heart attack and stroke.
- Educate yourself about getting on track to a heart-healthy life.

Heartfelt Unity
February is also Black History Month. This month, let’s come together with heartfelt unity and strive to be lifesavers united in the shared mission of achieving equitable health for all.

Black History Month serves as a poignant backdrop for the Nation of Lifesavers, aligning the principles of empowerment, community engagement, and health equity.

As we celebrate the rich heritage and resilience of the Black community, the American Heart Association recognizes the importance of fostering heart health education and building a legacy of health.

Did you know?
Black Americans have the highest incidence of cardiac arrest outside of the hospital and are significantly less likely to survive.

Let’s save lives together this month by learning CPR and AED use.
Think back to 100 years ago. To “a time of almost unbelievable ignorance about heart disease,” according to one of the pre-eminent cardiologists of the 20th century, Dr. Paul Dudley White. He wasn’t talking about ignorance among the general population. He was talking about himself and his peers. They could hardly do anything to treat heart disease, much less prevent it. That’s why they decided to do something about it.

On June 10, 1924, White and five other doctors signed the papers that formally created the American Heart Association. They hoped that by working together, they could speed up the discovery of lifesaving solutions.

Today, the American Heart Association has grown and evolved into many things: a leader, a convener, a driving force for the greater good. Yet what is referred to as the “American Heart Association” is really the sum of its parts: 32 million volunteers, donors and supporters.

Of all the ways to measure progress from 1924 to 2024, the best is probably the death rate from cardiovascular diseases. It’s been cut basically in half. That kind of improvement is staggering. To put it in context, that’s several million lives saved and improved every year. That’s the direct gain. Now widen the circle to include the other people whose lives are enhanced by having those folks around: their children, parents and grandparents; their friends, neighbors and colleagues.

While the American Heart Association can’t take credit for all the progress, much of what is known about our hearts and brains can be traced to the organization in one way or another. And now, in honor of our 100th birthday, we will be celebrating throughout 2024!

From reflecting on AHA-supported breakthroughs in cardiovascular science to spotlighting bold moves toward health equality, we’re celebrating all of the progress that we’ve been able to achieve together in our first 100 years. Take a look back at the many ways the organization improves and extends lives. Read more.

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. Learn more.
Heart Health Tips for Colder Weather

Winter is the right time for all kinds of fun activities - skiing, skating and ice fishing, just to name a few. Unfortunately, as the temperature falls, the risk of heart problems heats up. Even if you live far from the nearest iceberg, cold weather can pose problems. Studies have linked low temperatures to an increased risk of stroke, heart-related chest pain, heart rhythm problems and deaths from heart failure and cardiac arrest.

An increased risk of heart attack is usually a top concern in cold weather, often due to individuals overexerting themselves due to strenuous physical activity, such as shoveling or walking through heavy snow.

One of the main risk factors is your body’s basic reaction to the cold. To conserve warmth, blood vessels constrict to limit blood flow to your skin, which raises your blood pressure - and that can increase the risk of a heart attack or stroke. The lower the air temperature, the worse the problem, and even people living in warm climates can be affected. But in news that should warm your heart, there are a few simple ways that you can protect yourself.

Wear the gear
Dress in layers when you go outside - and don’t forget hats, gloves, and heavy socks to stay warm.

Go Slow When Shoveling Snow
Several studies have linked snow shoveling to a higher risk of heart attacks. Often times, this is because people who aren’t usually physically active will attempt it. The combination of a heart that is not conditioned for heavy lifting plus cold-constricted blood vessels that might also be partially blocked from plaque can leave a heart starving for the oxygen-rich blood it needs to function. If you’re shoveling snow, go slow, take frequent breaks, and know the symptoms of a heart attack. If you have a history of heart disease, it’s recommended that you get help.

Stay active – carefully
Staying physically active is a crucial part of heart health, and you shouldn’t be afraid to go out in the cold. But it’s important to be aware of potential problems. Take breaks, exercise in pairs, and stay hydrated.

Stock Up on Meds
Always make sure your prescriptions are filled before a winter storm arrives so you don’t have to risk driving in icy conditions.

Vaccines Are a Heart Health Issue
Cold weather sends people indoors, which boosts the risk of catching the flu or COVID-19. Research shows the risk of having a heart attack is six times higher within a week of having the flu, and COVID-19 has been linked to a substantial risk of heart problems and stroke. Having your flu shot and COVID vaccination can decrease your risk of having severe disease.
Omar Carter was hoping to catch the attention of an NBA scout when he walked onto the basketball court for a pro-am game in Charlotte, North Carolina. Carter had shown a lot of promise throughout his basketball career but hadn’t been drafted yet.

NBA superstar Steph Curry, Carter’s good friend and high school teammate, told ESPN that Carter pushed him and could "physically dominate or out-skill" other players.

Then 25, Carter felt a little tired as he warmed up for the game. He shook it off. The game started. Carter bounce-passed the ball to his teammate then backpedaled away from the hoop. He faltered and tried to catch himself. His footsteps stopped and he fell.

His body looked lifeless, splayed on the court. The gym went quiet. Several people in the stands called 911. Others started praying.

Claudia Ward, a spectator who knew CPR, rushed to the floor. She shouted, "What’s his name?" A man answered her, "Omar." She leaned closer and started saying, "Omar, Omar. Stay with me, Omar." She started doing chest compressions. A woman ran over in high heels and kicked them off. She said, "I’m a cardiac nurse" and took over CPR from Ward.

Someone else ran upstairs to get an AED, or automated external defibrillator, a machine that can help restore a heart's normal rhythm. It was in a room with a locked door. "Break it down!" shouted a woman who worked for the facility.

The group ran the AED back down to the court. The cardiac nurse shocked Carter three times. After the third shock, he gasped. He'd been without a heartbeat for 13 minutes. Paramedics put him into a medically induced coma on the way to the hospital.

When he woke up a few days later, he blinked his eyes open and saw that he was hooked up to oxygen. His body was covered in cooling devices. He looked around the room, confused. His doctor asked if he knew his name. Carter answered, "Omar," and then asked his own questions in return: "What day is it?" he said. Then, "Can I still play basketball?"

Carter learned that he had experienced a cardiac arrest during the game, when the heart suddenly stops beating. Cardiac arrest outside of a hospital is fatal about 90% of the time.

Doctors placed an implantable cardioverter defibrillator, or ICD, in his chest to monitor his heart's rhythm. If the device detects a problem, it can shock the heart back into a normal rhythm.
At 16, Carter had been diagnosed with "athlete's heart," which describes physical and electrical changes to the heart as a result of intense training. But he'd never had any issues. He saw one of the top sports cardiologists in the country at the time and had gone through regular checkups.

His heart muscle hadn't grown any thicker and his doctors believed he faced a low risk of any serious heart issues. So, at the time, doctors couldn't tell Carter exactly why his heart stopped on that July day in 2013. But one thing was clear: His basketball career was over.

When he got home from the hospital, he had to face the void of a life without basketball, a sport that had consumed his life since he was old enough to dribble a ball. He struggled with debilitating depression and grief. "The first few months were really hard," he said. "I had been 'Omar Carter the basketball player' for 25 years. I had to start over."

Losing basketball wasn't just a loss of identity for Carter, it was also a loss of his livelihood, his future, and many of his relationships. He spent months trying to figure out what he wanted to do next.

His mom suggested channeling himself into an organization that could help other athletes. Her idea struck a chord with him. He launched the Omar Carter Foundation to raise awareness about cardiac arrest and to increase the number of people who know CPR.

A decade later, the Omar Carter Foundation partners with universities, sports teams, youth organizations, businesses and communities to offer CPR and AED education and spread awareness about cardiovascular screenings and prevention for athletes and their families. Carter also has shared his story at events across the country.

The foundation gave Carter the purpose he needed after losing basketball. It's also given him a way to connect with other athletes who have experienced cardiac arrest, which he hopes helps people cope with the emotional and mental side of heart issues.

People need someone to talk to while they're going through the toughest parts of this," he said. Carter has found immense value in sharing his story. But one response surprised him.

On a 2019 date with a woman named Morgan, she said, "Your story sounds familiar. I think my mom helped save your life."

It turned out that Morgan was outside the arena that night, waiting for her mom – Claudia Ward, the woman who'd rushed out of the stands and onto the court – to celebrate her 21st birthday with her. Indeed, her mom's delay was helping save Carter's life.

Ward is now Carter's mother-in-law. He and Morgan married in March 2021 and live in Charlotte.

"I can't imagine them not being together and having Omar in our family," Ward said. "You just never know how the universe is going to connect you to someone."
Son Leaves Entire Estate to Nonprofits to Make a Difference

Charles “Charlie” McCauley fondly remembers how his mom, Edythe, loved receiving holiday cards from the American Heart Association.

“They sent them because she supported the mission for a long time,” Charlie said. “Heart disease is the No. 1 killer of people, and she wanted to make a difference in people’s lives. I feel compelled to support the association in her honor.”

Like his mom — and in her honor — Charlie’s support of the AHA is making a difference.

He’s listed the AHA as the beneficiary of his IRA, knowing the funds will facilitate scientific breakthroughs that can improve and save lives for many like Edythe, whose triple bypass surgery helped her survive an additional nine years.

While growing up in Waynesboro, Virginia, Charlie “inherited” his mom’s love for and skills in gardening — leading him to get a degree in horticulture at Virginia Tech in Blacksburg.

“Eventually, I started a successful landscaping career in northern Virginia,” Charlie said. “When her health took a turn, I retired and moved home to Waynesboro to be her caregiver. There, I created a garden for her, which I called ‘The Garden of Edythe.’”

Charlie cared for his mom for six years and feels fortunate for the time they shared. “She was my rock, my mentor, my everything,” he said. “I lost my dad to cancer when he was only 57, and she was all I had left. She taught me so many valuable life lessons and inspired me to be a more selfless person.”

Charlie’s selfless giving will leave a legacy of his mom for many. His estate will be divided among the AHA, American Cancer Society, American Lung Association, St. Jude’s Children’s Hospital and Virginia Tech. “I miss her greatly, but I am happy her legacy will live on in the gifts I made in her memory,” he said.

5 Reasons to Love Beneficiary Designations

- It’s one of the easiest ways to make a lasting impact. Simply name the American Heart Association as a beneficiary to receive remaining funds in a financial account – such as a retirement plan or life insurance policy - after your lifetime.
- The legal form is usually free to complete and separate from your will, making this an easy and flexible way to give.
- You can review and adjust beneficiary designations any time you want if your plans change.
- Beneficiary Designations are a powerful way to create a legacy while still prioritizing your loved ones in your estate plan.
- We have a free tool to help you clarify your thoughts and organize your accounts. Visit www.freewill.com/beneficiaries/aha to make your plans.
There is an old saying: “You die twice. First, with your last breath. Second, when your name is mentioned for the last time.” When considering a charitable gift, the choice often emerges between giving now or giving later. But what if it didn’t have to be an either/or? What if when you plan to give later, it ignited your ability to give today? Living into your gifts and witnessing their realization in the present can create a meaningful life, as well as create an opportunity to define how you are remembered.

There are many ways to give that not only allow you to see the impact that you’re making during your lifetime, but that can also function to define your legacy. Planned gifts are so unique in that when you create a legacy gift for the end of your life, you get to wake up every day and live into that legacy you are creating. Another benefit to creating a legacy gift is that it sometimes allows you to leave a larger gift than you would be able to give during your lifetime, knowing that you won’t need use of those funds in the grave.

However, you don’t have to choose between one or the other. Isn’t it great to see your impact today versus waiting until the end of life? Organizations like the American Heart Association get to turn your gift into action and impact now and for generations to come. Let’s explore some opportunities for you to do both.

**Retirement Assets (such as an IRA)**

If you are over 70 ½, you can give to charities directly from your IRA with a Qualified Charitable Distribution (QCD) and avoid paying taxes on the distribution. Some retirement plan account owners don’t like to receive their required minimum distributions (RMD) because it can push them into a higher tax bracket and potentially have social security and Medicare benefits taxed. With a Qualified Charitable Distribution, you can give up to $105,000 to charity per year tax-free, that will then be indexed for inflation moving forward.

Choosing to leave your retirement plan assets to a charitable organization after your lifetime not only allows you to support a cause that you care about but can also provide tax relief for your loved ones. If you opt to leave your IRA assets to your heirs, they will have to pay ordinary income tax on the distributions and will be forced to take full receipt of the funds within 10 years. Alternatively, by naming the American Heart Association or other 501(c)3 charities you care about as full or partial beneficiaries of your IRA, you effectively disinherit the IRS. Nonprofit organizations are tax-except and will receive the full amount of what you designate, maximizing your giving power. By leveraging this gift option, you can fulfill your philanthropic goals and reduce taxable income for you and your heirs at the same time.
Donor Advised Funds

If you are charitable and seeking tax relief, a Donor Advised Fund (DAF) can be the ideal solution to pre-fund your philanthropy. A DAF is a charitable investment account that provides simplicity. You can make the contribution to fund your DAF in the year(s) you need a tax deduction. Once your DAF is funded, you can make donations – called grants – to 501(c)3 organizations such as the American Heart Association over time as you see fit.

Your Donor Advised Fund can also provide a legacy gift. You can arrange for the final distribution of contributions remaining in your DAF to pay outright to the 501(c)3 organizations you care about after your lifetime, or you can use part of it to teach your children philanthropy from beyond the grave.

Appreciated Assets

Donating assets like stocks, real estate and business interests during your lifetime can provide you with the same, immediate tax deduction as a cash gift and also potentially save you other taxes owed on those assets, such as capital gains. Donating appreciated assets can be a more flexible way to give; you also have the option to give part of an asset and sell the other part of the asset outright.

You can also choose to donate appreciated assets after your lifetime. Leaving an asset at death to charity can be as simple as signing a beneficiary designation form such as a Transfer on Death (TOD) or Payable on Death (POD). However, it is recommended that you create an estate plan to ensure that your assets are going to be distributed according to your wishes. If you don’t have a will or trust, your state has a plan for you that requires going through probate.

There are a multitude of ways to give now and when you are no longer here. A gift that you give today could ignite your legacy. You get to say what matters, which causes you care about, how you wish to be remembered, and when to contribute to them (now, later or both!). I invite you to live in the world of both/and as opposed to either/or. You can have it all with the right kind of planning. Thank you for the difference you have made on the planet, the difference you are making right now and the difference you will continue to make moving forward.

Not sure where to start? Request your free, no obligation Smart Giving Packet today to learn more about ways to give today and after your lifetime. 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 today, 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.
About the Author

Darin Shebesta, CFP®, AIF®, CAP®, CPFA® is passionate about making a difference in the lives of others. A Certified Financial Planner™ professional, Accredited Investment Fiduciary®, Chartered Advisor in Philanthropy®, and Certified Plan Fiduciary Advisor®, he empowers clients to pursue their passion for life through integrated and comprehensive financial planning and investment management, taking a patient and empathetic approach.

As a result of his work with diverse client types in his over 18-year career, he specializes in helping clients through challenging transitions, such as the death of a spouse, divorce, career change or retirement. “Helping people navigate from one phase to the next and exploring new possibilities for their life and wealth is rewarding,” he says. “I am inspired by clients who want to make an impact in the world, and I enjoy supporting them with philanthropic strategies.”

Darin was with Jackson/Roskelley Wealth Advisors from 2008 to 2023 and recently opened his own practice, Possibility Wealth Advisors, LLC. associated with Raymond James Financial Services, Inc.

His professional background includes serving as a research analyst at Templeton Financial Services in Chandler, Arizona, and as a financial representative intern at Northwestern Mutual in Phoenix. He earned a B.S. in finance with honors from the W. P. Carey School of Business at Arizona State University and a certificate in financial planning from Florida State University. He is a seminar leader with Landmark Worldwide and has been a CFP® Continuing Education ethics instructor for the Financial Planning Association from since 2018.

Giving back to the community is a priority for Darin. He is the incoming president for the Arizona Charitable Gift Planners, an active member of the Rotary Club of Scottsdale, a member of Class 28 of Scottsdale Leadership, past president of the Financial Planning Association of Greater Phoenix and past president of HOBY Arizona, a non-profit focused on developing leadership within youth.

Originally from Glendale, California, and raised in Albuquerque, New Mexico, Darin now lives in Scottsdale, Arizona, with his wife, Tiffany House. He supports three thriving stepdaughters and a multitude of animals. In his free time, you might find him swinging a golf club or tennis racket or coaching and developing participants in elevating their performance in life.
Raspberry Chocolate Mini Macarons

Looking for a new Valentine’s Day sweet treat? Our version of these French cookies gets their traditional nutty flavor from almond flour and their sweetness from stevia rather than sugar. The tart filling is the perfect complement to the sweet, chewy cookies.

Servings: 5
Serving Size: 2 macarons
Fiber: 4g per serving
Calories: 192 per serving
Protein: 9g per serving

Ingredients:
- 1/2 cup stevia sugar blend
- 1 teaspoon cornstarch
- 3 egg whites
- 1/4 teaspoon cream of tartar
- 3/4 cup almond flour
- 2 tablespoons unsweetened cocoa powder
- 10 drops chocolate-flavored liquid stevia sweetener
- 1 cup raspberries (or)
- 1 cup unsweetened, frozen raspberries
- 1/2 cup fat-free, plain Greek yogurt
- 1/2 teaspoon stevia sweetener or 1 packet stevia sweetener

1. Preheat the oven to 325°F. Line a large baking sheet with parchment paper.

2. In a food processor, process the stevia sugar blend and cornstarch for 40 to 50 seconds, or until the mixture has a powdery texture (like confectioners’ sugar).

3. Place the egg whites in a medium bowl. With an electric or hand mixer on medium-high speed, beat the egg whites for 1 minute, or until frothy. Add the cream of tartar. Beat for 2 to 3 minutes, or until soft peaks form. Gradually add the stevia sugar blend mixture, beating for one minute, or until stiff peaks form (the peaks don’t fall when the beaters are lifted).

4. In a second medium bowl, sift together the flour and cocoa powder. Sift again. Pour the flour mixture into the egg whites. Add the liquid stevia sweetener. With a rubber spatula, gently fold the flour mixture into the egg whites, using about 30 strokes, or until no flour is visible.

5. Spoon the mixture into a piping bag fitted with a round tip (between ¼-inch and ½-inch wide), or if using a disposable piping bag, cut a ½-inch hole at the pointed tip. Pipe the batter on the parchment paper into 1-tablespoon round portions (about 1-inch in diameter), leaving 2 inches between each, piping a total of 20 macarons.

6. Lift the baking sheet about two inches from the counter and drop it. Repeat four times. (This will help release any air bubbles that may be in the batter.) Let stand at room temperature for 15 to 30 minutes (depending on the humidity of the room). The batter should form a thin skin and feel slightly tacky.

7. Bake for 25 to 30 minutes, or until the tops are set. Let the macarons cool thoroughly (about 1 hour).

8. Meanwhile, in a small bowl, mash the raspberries with a fork. Stir in the yogurt and stevia sweetener.

9. Once the macarons have cooled, place ten of them flat-side up on a cutting board or sheet of wax paper. Spread 1 tablespoon of the filling on each. Top with the remaining macarons.