

### **IN THIS ISSUE**

May 2025

- Celebrate American Stroke Month
- New research helps explain unexplained strokes in younger adults,
- Protein in plants? It's in there and here's why you should try it
- Stroke Survivor Story
- Ask an Advisor: Four Strategies to Maximize your Charitable Giving
- And much more!



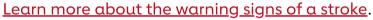


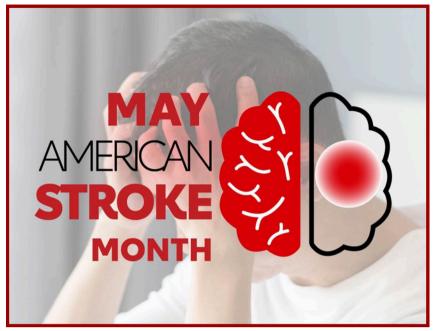
### Celebrate American Stroke Month

May is American Stroke Month, dedicated to raising awareness about stroke and how to prevent them. Strokes can happen to anyone, at any age. Having a stroke puts you at higher risk for a second one. Learn how to save a life from stroke and know your risk factors. Together, we can change the future of health and transform lives.

### Learning F.A.S.T. Can Save Lives

When you spot a stroke warning sign, act fast. Recognizing the stroke warning signs and calling 911 immediately may make the difference between a strong recovery or long-term disability; survival or death.





#### **Face Drooping**

Does one side of the face droop, or is it numb? Ask the person to smile. Is the person's smile uneven?

#### **Arm Weakness**

Is one arm weak or numb? Ask the person to raise both arms. Does one arm drift downward?

### Speech Difficulty

Is speech slurred or difficult to understand? Ask the person to repeat a simple sentence.

#### Time to Call 911

If you have any of these symptoms or see someone else having them, call 911 immediately!

### Learn to Act F.A.S.T.

#### Prevent a Second Stroke

Understand your risk factors and ask how you can prevent another stroke.

Having a stroke puts you at a higher risk for a second one, however, stroke survivors have the power to reduce their risk for having another stroke. There are things you can do to reduce your risk, starting with identifying what caused your stroke and uncovering all of your personal risk factors.

Up to 80% of strokes may be prevented. As shown in <u>this video</u>, monitoring your blood pressure, eating well and staying active can make a big difference. These steps may help prevent another stroke.

Learn ways to prevent another stroke

# New research helps explain unexplained strokes in younger adults

In adults under age 50, strokes caused by clots are on the rise – and many happen without a clear link to a traditional cause such as high blood pressure. A new study suggests the underlying reason for these unexplained, or cryptogenic, strokes could hinge in part on whether someone has a type of hole between the upper chambers of the heart.



The <u>findings</u> show that cryptogenic strokes in participants with a patent foramen ovale, or PFO, were much more often caused by risk factors considered nontraditional, such as a history of chronic kidney disease, cancer or blood clots in veins, than what was seen in stroke survivors without a PFO.

But overall, migraine with aura, or sensory disturbances such as flashes of light, was the leading nontraditional cause linked to cryptogenic strokes, especially among women and people with a PFO. Although typically harmless, a PFO can increase stroke risk.

While traditional risk factors for stroke include high blood pressure, obesity, Type 2 diabetes, smoking and high cholesterol, "our results should inform the health professional community to develop a more tailored approach to risk factor assessment and management," said lead researcher Dr. Jukka Putaala, head of the stroke unit at the Neurocenter at Helsinki University Hospital in Finland. "We should be especially asking young women if they have a history of migraine headaches and about other nontraditional risk factors."

The research also found that risk factors specific to women, such as gestational diabetes, preeclampsia or other pregnancy complications, were more common in women who'd had a stroke, regardless of whether they had a PFO, than in women who'd never had a stroke.

Researchers noted that the findings do not show cause and effect because of the observational nature of the study, meaning it was a review and analysis of existing data. Also, because 95% of the participants were white adults of European descent, it's unknown whether the findings would apply to other populations.

Putaala noted that as many as half of all ischemic strokes in younger adults are cryptogenic. "For effective prevention, careful and routine assessment of both traditional and nontraditional risk factors in younger people is critical," he said.

# Protein in plants? It's in there – and here's why you should try it

Protein. It's what's for dinner. But many consumers are realizing they don't need a steak on the table for protein. Instead, they're turning their tastes toward plant-based sources. Dr. Andrea Glenn, an assistant professor of nutrition at New York University in New York City, said it's as easy to get protein from sources that grow in the field as it is from the animals that graze there. "All plants contain protein," she said.



### Why do we need it?

Protein is a macronutrient, meaning the body needs it in large amounts for different things, such as building muscle and bones, forming cartilage, skin and blood, and providing calories that give the body energy. Hormones, vitamins and enzymes that support the cells in the immune system are also made from protein. "It's essential for life, really," Glenn said.

### How much is enough?

The recommended daily allowance for protein consumption for adults is 0.8 grams per kilogram of body weight, or about 0.36 grams per pound. For a person who weighs 150 pounds, that's about 54 grams of protein per day.

Children and pregnant or breastfeeding women need slightly more grams of protein per kilogram of body weight for tissue growth and development.

Eating enough protein is important as people age to prevent the loss of lean muscle mass, according to <u>federal dietary guidelines</u>. But 50% of women and 30% of men 71 and older don't eat enough of it.

Overall, adult men do a better job of consuming protein than women, who often fall short of the recommended daily amounts, the guidelines say. The deficits seem to come from the types of protein people choose and how they eat them. Adults in the U.S. typically consume protein as part of a mixed dish, such as a casserole, or in a pasta dish or sandwich, which can contain higher amounts of saturated fat and sodium and other less nutrient-dense ingredients.

The <u>American Heart Association encourages</u> adults to get most of their protein from plants, such as legumes and nuts, as well as from seafood and low-fat dairy products. Animal-based proteins should come from lean cuts of meat and skinless poultry. Processed meat should be avoided.

### How to get enough - what to eat and what to avoid

While recommended daily allowances are listed in grams, the federal dietary guidelines also use ounces to describe the amount of protein people should eat. These guidelines suggest most adults need 5 to 7 ounces of protein per day, depending on age, sex and calorie intake.

The AHA recommends eating 6 to 8 ounces per week of seafood, preferably oily fish such as salmon, mackerel, cobia, striped bass, herring or sardines.

### Getting protein from plants



For people who prefer not to eat meat or fish, it's possible to get all the protein you need from plants, Glenn said. "We don't typically see vegans or vegetarians being protein deficient."

Of course, some plants contain more protein than others. Soybeans contain some of the highest amounts of protein found in plants and some of the highest quality protein, comparable to protein from animal sources. Protein makes up nearly 40% of the calories from soybeans, compared to 20% to 30% from other legumes.

Plants are also high in fiber, vitamins, minerals and other nutrients. And eating a plant-based diet has heart health benefits.

### What about meat substitute products?

Plant-based meatless burgers are often touted as a substitute for burgers made from ground beef and contain comparable amounts of protein. However, some are highly processed and contain high amounts of sodium and saturated fats, which can increase the risk for heart disease and premature death.

"Try to find products within that category that are low in sodium and saturated fat," Glenn said. "And make sure you are still eating whole plant foods and not just eating meat substitutes at every meal."

### Moving away from meat? Don't overcomplicate it.

Transitioning from meat-based proteins to a diet higher in plant-based sources of protein doesn't have to be difficult, Glenn said.

"Don't make it too complicated," she advised. "Just take what you are already eating and replace the meat products with plants. For example, if you have a recipe that uses ground beef, maybe add lentils instead. You can replace the meat in tacos, soups and casseroles with lentils." And don't be afraid to try new foods, Glenn said. "Give them a chance. You might like them."

# A colleague found her on the floor. She'd had a rare, often fatal stroke.



Jodi Hammell survived a rare type of stroke called a basilar artery occlusion

Sitting at her desk in the office of the Vassar College film department in Poughkeepsie, New York, Jodi Hammell pulled out the southwestern salad she'd bought for lunch. Most days, she drove home during her break to walk her dog, but her car had broken down the day before and she had no transportation. Out of nowhere, she felt extremely lethargic. Then she couldn't move the left side of her body. She began breathing heavily. Suddenly – she fell to the ground.

From the other side of a partition wall, a colleague came to see what was happening. She found Hammell on the floor having a seizure. Unable to speak, her eyes were filled with fear. Her colleague called 911.

Paramedics arrived within a few minutes. Hammell had several more seizures. In between those episodes, the first responders noticed Hammell wasn't moving her left side. Although seizing is not a typical stroke symptom, they alerted the hospital that she may be having a stroke. At the hospital, a brain scan confirmed she was indeed having a stroke – a rare type.

Hammell, then 54, was diagnosed with a basilar artery occlusion, which blocks blood and oxygen to the back part of the brain. That includes the areas that control breathing, balance, language and visual processing. It is often fatal. Doctors performed a procedure called a mechanical thrombectomy to remove the clot. With her blood flow restored, Hammell was placed in a medically induced coma to help her brain and body heal.

Soon after Hammell woke up, she had regained movement on her left side, it was weak. She had double vision, poor memory and was unsteady on her feet. She also couldn't organize her thoughts well or find the right words to say.

"I was frustrated, but I also know I was lucky because the doctors kept telling me what a miracle I was," Hammell said. "They said they were amazed that I was sitting up and talking and moving my limbs."

Doctors did not know what caused her stroke. A likely trigger, they said, was her years of heavy cigarette smoking and drinking alcohol. At this point, she'd been sober for about a year and had become a regular at recovery support group meetings.

Hammell stayed in the hospital for two weeks and was transferred to an inpatient rehabilitation facility for another two weeks to work on walking, performing household tasks and improving her cognition.

Once she returned home, she used a walker or a cane, couldn't do household chores and couldn't walk her cocker spaniel, Giovanni.

Hammell's daughter, Sophie McNutt, had just graduated from college and was working in Boston. She found a new job near her mother and moved back in to help her out. One of Hammell's sisters, Denise Kawaksheh, drove her to most of her medical appointments.

Hammell faced another challenge: continuing with her regular Alcoholics Anonymous meetings. She wasn't ready to socialize in her weakened state. She'd often baked cupcakes and cookies to take to meetings; now she couldn't bake.

Hammell also needed to tackle another addiction: cigarette smoking. The grip was so strong that she continued smoking after the stroke, even though she said, "I knew it was crazy."

Then, during a follow-up appointment with a neurologist, he said: "You will have another stroke if you don't stop."



Jodi Hammell (right) with her daughter, Sophie McNutt.

It was the motivation she needed. In January 2024, three months after the stroke, Hammell had her last cigarette. Working with a cessation counselor through her employer has helped make the change last.

These days, Hammell is back to walking Giovanni and doing chores. She continues to work on her balance and fine motor skills, going to as much outpatient therapy as her insurance allows. She notices a lot of little things, like how much longer it now takes her to get a debit card out of her wallet when she's paying at a store. Those things happen often enough that she doesn't feel ready to drive, even though doctors said she could.

"I feel 20 years older than I did the day before the stroke," she said. "But I am taking much better care of myself than I ever have." Last October, Hammell took early retirement from her job. She's considering going back to school for something like addiction counseling or social work.

McNutt has remained in Poughkeepsie, continuing to help her mom. She's ready to move on to the next chapter of her life, too, as she'll be starting graduate school in Washington, D.C., later this year. "I admire the work she's done," McNutt said, "and I know she's capable of so much more. I know she'll get there."

### Inspiring Change One Step at a Time



AHA Donor, Bharat Amin

Bharat Amin began his journey with heart health through a simple step—literally. While in an executive leadership role, he was encouraged to give back to his community. Seeking ways to get involved, he learned about the American Heart Association and felt an immediate connection. He took his first step by leading the company's Heart Walk efforts, a decision that quickly evolved from a corporate initiative into a deeply personal mission to improve heart health and increase awareness.

His greatest moment of fulfillment came from an unexpected encounter. While working with technology suppliers, Bharat once spoke to a man who was a heavy smoker, warning him about the dangers of tobacco.

Bharat didn't think much of it at the time—until years later, at an AHA event, the man's wife approached him. "She gave me a hug and said, 'Thank you. He stopped smoking because of you," Bharat recalls. "In that moment, I thought, maybe I helped save a life. That's the power of awareness."

Bharat's passion for heart health and education led him to take an even bigger step by establishing a Donor Advised Fund (DAF) to support the AHA's initiatives to reduce youth vaping. A DAF is a charitable giving tool that allows donors to create and contribute to a philanthropic fund managed by sponsoring organizations, like financial institutions. Donors can then recommend grants to their chosen causes over time.

While discussing the future of heart health with AHA leaders and fellow donors, he learned about the alarming rise of vaping among young people, even in elementary schools—an issue that deeply resonated with him and inspired him to take action. "Seeing how deeply vaping had infiltrated schools made me realize this is where we need to intervene," he says. With four grandchildren of his own, the cause became personal. Through his DAF, Bharat has helped fund awareness programs in schools in Newport News, Virginia, and in his family's community in Warrington, Pennsylvania, ensuring students learn about the dangers of vaping before harmful habits take root. "I think this will create a great impact for our future generations, helping them avoid getting hooked on vaping. It needs to start early in their lives."

Creating the fund was also a strategic decision. Encouraged by his financial planner, Bharat saw the DAF as a way to make a lasting impact while also benefiting from an immediate tax deduction. "I opened it in my highest-earning year, which allowed me to maximize my giving potential," he explains. The DAF's unique structure allows the funds to be invested, meaning that Bharat's contributions can grow over time, enabling him to give even more in the future. This makes it a smart way to maximize his charitable giving while building a lasting legacy. His commitment to the AHA ensures his contributions will continue supporting youth education and tobacco prevention efforts for years to come.

Beyond policy and advocacy, Bharat leads by example. He gets at least 10,000 steps a day—often more— and encourages others to incorporate movement into their day.



Bharat Amin with his wife, Darshna.



Bharat Amin at the AHA Centennial Celebration

Walking is simple, but it makes a difference," he shares. His influence led to the creation of a designated Heart Walk route in Newport News, Virginia, a lasting testament to his dedication. Bharat remains a driving force in creating a brighter future for all and continues to inspire his family, friends, and colleagues to prioritize their heart health. As he says, "If you believe in the AHA's mission to fight heart disease, stroke and promote healthy living, then lead by example. Live the lifestyle—exercise, eat healthy, get proper sleep. Influence others not only through your donation but through how they can benefit from healthier choices. It all starts with you."

### Why Give Through a Donor Advised Fund?

Donor advised funds provide a simple, taxefficient way for you to give to your favorite causes – like the lifesaving work of the American Heart Association – while maximizing your philanthropic impact. Whether it's advancing groundbreaking research, enhancing community health programs, or advocating for policies that protect heart health, your support through a donor advised fund can make a transformative difference.



# ASK AN ADVISOR



# Four Strategies to Maximize your Charitable Giving

Many individuals care deeply about giving back to their communities, and they often do so through traditional monetary gifts. While cash can be an easy and convenient vehicle to support your favorite nonprofits, there are other gifting strategies that may help maximize the value of your generosity and potentially provide tax advantages. Here's an overview of four strategies that may be worth exploring.

### 1. Gift highly appreciated stocks or other assets

If you hold stocks or other investments for more than one year that have gained value, you may consider liquidating the asset to make a charitable donation with the proceeds. However, doing so may result in a taxable long-term capital gain. One potentially more efficient way to maximize the value of your donation is to give appreciated stock directly to a qualified charity. The charity would receive an asset it can continue to hold or immediately sell, and you would not generate taxable income from the sale of the asset prior to the donation. Additionally, the market value of the stock at the time the gift is made is generally deductible from your adjusted gross income if you itemize your deductions (subject to income-based limitations). Check to ensure the charity accepts this type of donation before exploring it as a financial strategy.

#### 2. Establish a charitable trust

Another way to consider gifting assets is to set up a charitable trust. Trusts can help you manage highly appreciated assets in a more tax-efficient manner while, in some cases, allowing you to split assets among charitable and non-charitable beneficiaries. The timing of each gift and the flexibility you want dictates the type of trust that works best. With a Charitable Lead Trust, a charity is funded with income from assets placed in the trust for a specified time period. After that time, the remaining assets revert to other named beneficiaries, such as your heirs. In a Charitable Remainder Trust, the reverse occurs. The trust makes regular income payments to you or another beneficiary. After a period of time specified in the trust, the remaining assets are directed to the named charities. These trusts have specific rules and are generally established through a professional.

An alternative option is to choose a donor advised fund, which allows you to make a large donation that may be immediately deductible from taxes but gives you the flexibility to recommend gifts to charities spread out over a period of years. Work with your attorney or tax professional for additional information on what may be appropriate for your circumstances.

### 3. Maximize donations through your employer

Workplace giving campaigns are becoming increasingly popular. Your employer may offer the convenience of making contributions through payroll deductions, allowing you to give systematically with each paycheck. In addition, your employer may match a certain donation amount, which can add to the impact your gift makes. If you have access to these or other workplace giving programs, check to see if the charities you care about are eligible to receive this type of donation.

### 4. Make a charitable individual retirement account (IRA) donation

If you have reached age 70 ½ or wish to wait until the age at which you are required to take distributions from your traditional IRA each year, but you don't need the money to meet your essential and lifestyle expenses, you may prefer to avoid the resulting tax bill. An alternative is to take advantage of the Qualified Charitable Distribution rule. It allows you to transfer funds directly from your IRA to a qualified charitable organization. This is a tax-efficient way to shift up to \$108,000 in 2025 out of an IRA. By doing so, you may avoid having to claim income (and subsequent tax liability) since you would not receive the required distribution. If you have not yet reached the age at which you are required to take distributions, you may want to consider this strategy as part of your retirement plan. To determine when required distributions will start for you (based on your birth year), visit IRS.gov.

As you consider these charitable giving options along with other gifting strategies, consult with your financial and tax advisor(s). These professionals can help you evaluate the choices to ensure the gifts you make are most effective for your goals and consistent with your overall financial plan.



## **About the Author**

### Cory Davidson, CFP®, APMA

Cory Davidson is a financial advisor with Keystone Financial Group a private wealth advisory practice of Ameriprise Financial Services, LLC. in Wheaton, IL. He specializes in fee-based financial planning and asset management strategies and has been in practice for 15 years.

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### **Your Guide to Giving**



Request a complimentary copy of our Impact Guide to learn more about donating stock, how to set up a donor advised fund, or all of the other ways you can make a difference on a healthier future.

Request Your Guide

# Attend a Free Webinar Your Legacy, Your Way: Smart Planning for Women

Tuesday, May 20, 2025 1:00 p.m. CT / 2:00 p.m. ET

Women of all ages face unique circumstances that can affect their financial and estate planning, including longer lifespans, caregiving responsibilities, and a lifetime of earning less than men. But there are powerful steps you can take today to gain control of your future and protect what matters most.

Join the American Heart Association and expert speaker, Stacy Francis, CFP®, CDFA®, CES™, for an empowering webinar. We'll discuss strategies to help every woman secure her future, including:

- Practical steps for financial stability and future planning
- Strategies for uncertain times
- Navigating life's difficult transitions, including the loss of a partner
- Estate planning essentials to create your legacy



### Simple Persian Salad

This tasty side salad has many of the traditional bright and fresh flavors of Mediterranean cuisine. It's a perfect sidekick for grilled chicken and a good way to make use of summer's garden bounty.

Servings: 4

Fiber: 3g Per Serving Calories: 88 Per Serving Protein: 3g Per Serving



### **Ingredients:**

- 2 medium cucumbers, unpeeled, seeded, and diced
- 4 medium tomatoes, seeded and diced
- 1 medium red onion, diced
- 2 tablespoons fat-free feta cheese, crumbled

- 1/4 cup chopped fresh mint or parsley
   OR
   1 tablespoon plus 1 teaspoon dried mint
   or parsley, crumbled
- Juice of 2 medium limes
- ▶ 1 tablespoon extra-virgin olive oil
- ▶ 1/2 teaspoon pepper
- 1. In a small bowl, stir together the cucumber, tomatoes, onion, feta, and mint. Refrigerate, covered, for 20 minutes.
- 2. In a small bowl, whisk together the lime juice, oil and pepper.
- Pour over the cucumber mixture, tossing to coat.

**Heart-Healthy Recipes Available Anytime!** 

**BROWSE NOW**