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Omega-3 fatty acids play an important role in heart and brain health. They've been linked to a stronger immune system, reduced inflammation and lower blood pressure and triglycerides, reducing the risk for heart disease and cognitive decline. But most people in the U.S. don't include enough omega-3s in their diets.

There are three main types:
- alpha-linolenic acid, or ALA;
- docosahexaenoic acid, or DHA;
- eicosapentaenoic acid, or EPA.

The human body can convert small amounts of ALA into EPA and DHA, but the main way people increase levels is to consume foods and supplements that contain omega-3s.

A 2022 analysis published in the Journal of the American Heart Association found consuming 3 grams each day of EPA and DHA, in food or supplement form, may be the ideal dose to help lower blood pressure, yet survey data suggests U.S. adults typically consume only about 0.1 gram per day.

People should ideally get their nutrients from food. The American Heart Association recommends eating two servings of fish, particularly fatty fish, per week to help reduce heart disease and stroke risk. But dietary supplements, such as fish oil, are another way people can consume these healthy fats.

Because U.S. adults typically don't get the recommended daily amount of omega-3 fatty acids, any amount of supplement has the potential to help, even if it doesn't lower triglycerides. Omega-3 supplements may be especially beneficial for people who are overweight or obese, new findings show.
Since 2008, the third week of October has been recognized as National Estate Planning Awareness Week. So, what exactly IS estate planning and why does it matter? According to a recent survey, 35% of Americans say they don’t have an estate plan because they do not have enough assets to leave anyone. But EVERY adult should have an estate plan!!

While it’s never pleasant to think about, confronting it now allows you to stay in control of what you own. If you pass away without a plan in place, the state of your primary residence gets to decide what happens to your estate, and your family could spend months or years in probate court.

Estate planning is the process of deciding what will happen to everything you own after you pass away. It involves creating binding legal documents to make sure your wishes are carried out and clearly delegates authority to people you trust to make medical, financial and legal decisions for you if you can’t.

**Do you have assets?**
If you have a savings plan through an employer, a car, a checking or savings account, or items that hold meaning — you have assets. Having a completed estate plan ensures these assets go to the people or causes you choose.

**Do you have children?**
You need a will to ensure that your children are cared for by people you trust.

**Do you want someone you trust to make decisions for you in the case of a health emergency?**
Part of estate planning is naming a durable power of attorney for health care to oversee medical care and make decisions if you are unable to do so.

**Do you have causes you care deeply about?**
A gift left in a your estate plan allows you to continue to make a difference even when you’re gone.

If you answered ‘yes’ to even one of the above, it’s time to craft a solid estate plan, and that consists of more than just a will. These are the key components considered essential for an estate plan to be complete:

- Will and/or Trust
- Beneficiary Designations on Accounts
- Advance Health Care Directive
- Durable Power of Attorney

We know it can seem overwhelming. In fact, 15% of Americans say they don’t have a will because they don’t know how to create one. We can help!

**Request your free copy of our popular will and estate planning workbook, “Legacy of the Heart” now!**
This 23-page booklet is filled with helpful information and interactive worksheets!

**REQUEST NOW**

or call 888-227-5242
William “Bill” Roach, Jr. likes to joke that his relationship with the American Heart Association is like the 1977 Eagles single “Hotel California,” describing his passion for the organization by saying, “Once I was checked in, I knew I would never leave.” Although multiple members of his family, including his father, suffered from cardiovascular disease, he admittedly didn’t know much about the Association before becoming involved.

Bill, now retired, was a capital partner of a global law firm. “I was asked to join the board by the president at the time because of my experience in merger situations and my skills applied to various mergers going on internally with the AHA affiliates. It wasn’t until I got there that I realized the impact of what we were doing. Once that clicked, I was checked in, just like the song says.” In 2003, Bill decided to include the American Heart Association in his estate plans, making him among the first members of the Paul Dudley White Legacy Society, which now boasts more than 7,000 members. His perspective is that estate and annuity gifts offer a large value impact providing people with ways to benefit their family members the most, while still being able to contribute to the Association.

As Bill’s passion for the organization grew, so did his impact. After serving on multiple committees and as a regional board member, Bill went on to serve the Association for several years as a national board member and as the 2011-12 National Board Chairman. From 2013 to 2017, he served as the chair of the Strategic Advisory Committee of Voices for Healthy Kids, an advocacy initiative of the American Heart Association and the Robert Wood Johnson Foundation. He was even awarded the organization’s highest volunteer honor, the Gold Heart Award - akin to a lifetime achievement award - in 2016.

After decades of service, Bill is still very much “checked in.”

He recently took on his newest volunteer role with the AHA - national ambassador for the Cor Vitae Society and Paul Dudley White Legacy Society. He says, “I would encourage everyone to support the AHA’s programs across the board, for their own well-being and the well-being of their families. Supporting the American Heart Association will help it achieve its mission to improve health for all.”

The Paul Dudley White Legacy Society, named for one of our founding fathers, recognizes donors who support the American Heart Association through a will, trust or alternate estate planning vehicle. Members continue Dr. White’s legacy while creating their own.

If you have already named the American Heart Association in your will/trust or as a beneficiary, please let us know so we can formally welcome you into the Paul Dudley White Legacy Society and begin recognizing you as an honored member.

JOIN NOW or call 888-227-5242
When 81-year-old Dick Connery (right in above photos) had back surgery in 2019, his son Tim Connery became his primary caregiver. Tim moved in temporarily, ran errands and kept his dad company. Then, Tim said, "in the blink of an eye, things changed."

One morning, about three weeks after Dick's surgery, 57-year-old Tim woke up feeling confused and out of sorts. Nevertheless, he continued about his day, even hopping in the car to run errands. Increasingly dizzy, he passed out while driving. His car veered off the road and launched into the air. That's when he came to, a fact verified by his fitness-tracking watch recording a spike in his heart rate. Other drivers pulled over and called 911.

It's blurry now, but he remembers realizing his legs didn't work right. Within minutes, the ambulance arrived. Tim's spine was fractured. He was rushed to a trauma ward, where he remained for five days. Doctors also discovered he had suffered a stroke.

Once ready for recovery, Tim was sent to the same rehabilitation hospital where his dad went after back surgery. Because Tim and Dick were both sporting a beard at the time, a couple of nurses mistook Tim for his father. "They were confused and couldn't believe it," Tim said. Dick was still going to the hospital for outpatient therapy. He spent as much time as possible at his son's bedside. Once Tim was released, "we switched roles," Dick said. "I was taking care of him." While the two had always been close, this was the first time in years that they had spent so much time together. It gave them a chance to mourn the loss of Tim's mother, who had died the year before. She and Dick had been married for more than 50 years.

"We had a chance to grieve together, which was a blessing," Tim said. "We just leaned on each other, both physically and figuratively, in those early days." Said Dick: "It was a little bit like finding an old friend. I didn't realize how much we had in common."
The two quickly fell into a new routine, trading jokes and spending time at a nearby tavern. They saw each other in a new light. "He’s outgoing, funny and extremely smart," Tim said. Both outdoor enthusiasts who are into photography, the two would also set out with canes and crutches, hobbling along and enjoying each other's company. Dick recounted old stories, some of which Tim had heard many times before. "It was the best thing that ever happened to me in terms of my relationship with my father," Tim said. "He was my brother-father."

Eager to get back on his bike, Tim took his surgeon’s advice and started regaining strength by walking as much as he could. He soon worked his way up to 6 or 7 miles a day.

Other aspects of his recovery have gone less smoothly. For instance, his peripheral vision has yet to fully return. When he was first released from the hospital, he kept seeing a woman standing on his left side. In rehab, he learned to look at the figure, which would teach his brain she wasn’t really there.

"The first time it happened, it was pretty scary. But my brain has figured out it's not something to be concerned about," Tim said. Sometimes, he has trouble finding the right word, mixes up directions and says the opposite of what he’s trying to communicate. "In the grand scheme, my deficits are puny compared to what could have happened to me," Tim said.

"But they remind me of the catastrophic day I could have died, and I'm still coming to terms with that." Tim eventually started biking again. Dick was healthy enough to join him. Tim still remembers the way the cool wind felt against his face – an experience he wasn't sure he'd have again.

"When I felt that, I teared up," he said.

Now, Tim rides up to 50 miles at a time, exploring his new state of Maine, where he relocated from Albany, New York, to be closer to his girlfriend. Eager for others to learn from his experience, Tim got involved with the American Heart Association, the Bicycling Coalition of Maine and CycleNation, ultimately participating in a ride to raise funds for World Stroke Day. "I wanted to get the word out about some of the statistics I became aware of during my recovery," Tim said.

"A lot of my friends perceived me to be a low-risk person and couldn't believe what happened to me."

While Tim's move means less time with his dad, they appreciate the time they spent together – despite the circumstances. Or maybe because of them.

"He was there for me, and, concurrently, I was there for him," Tim said. "I'm really glad I had the experience, and I think he's glad as well."
Learn F.A.S.T. to Save a Life

World Stroke Day is October 29. Join us and others around the world raising awareness of stroke, its symptoms and supporting stroke survivors.

Every 40 seconds, someone in the U.S. has a stroke. It could happen on your street, in your workplace, at a store where you shop — anywhere. Your readiness to spot the stroke warning signs and call 911 could save a life or make the difference between a full recovery and long-term disability.

That’s why it’s so important to learn the stroke warning signs and urge everyone you know to do the same.

F.A.S.T.

Face Drooping | Arm Weakness | Speech Difficulty | Time to Call 911

Stroke is one of the main killers of Hispanic-Latino adults which is why we have created RAPIDO to help ensure our Spanish-speaking populations also have an easy and memorable way to recognize stroke warning signs to save a life.

Get enough sleep! Adults need 7-9 hours per night.
Get regular check-ups. Schedule regular visits with your health care provider. Talk about how to control or manage your risk factors.
Move more, sit less. Aim for 150 minutes of moderate aerobic exercise or 75 minutes of vigorous exercise (or a combination) per week.
Eat healthy. Increase the amount of fruits and vegetables you eat.
Reduce your intake of alcohol, sodium, added sugar, and saturated/trans fats.
Don’t smoke or vape. If you currently smoke or vape, quit.

Your lifestyle choices affect your brain health.
It’s never too late to start making healthier choices.

LEARN MORE
A charitable gift annuity works by transferring cash, securities, or other assets such as funds from an individual retirement account (IRA) to receive fixed payments at a guaranteed rate for your lifetime, or the lifetime of two beneficiaries. Part of the income received may be tax-free, and individuals may also qualify for a charitable tax deduction.

She was impressed with the ongoing work and research that the American Heart Association does, and said, “as a retired teacher and educator, I always wanted to be involved with opportunities that help others. I didn’t grow up in a very prosperous family, and I wanted to put my money where it would make a difference. I didn’t know how charitable gift annuities worked, but when I got in touch with the AHA, they explained to me how it worked and it was an excellent way to earn income while your money simultaneously worked to support research and education.”

Ruth has hope for future generations that they won’t have to suffer the same personal connections with cardiovascular disease that she has had through her family. “My brother passed away after an unsuccessful open-heart procedure and my father had hardness in his arteries which was linked to poor heart function. Every time I read about the new research that’s coming out, it makes me hopeful that other people won’t have to go through the same thing. I’m so grateful that I’m able to be a part of this mission and contribute to potential future innovations.”

Even while retired, she can’t help but continue to educate others about the importance of heart health and the work of the American Heart Association. “Just yesterday I was in the post office putting stamps on a letter and I got into a conversation with a gentleman about how important it was to support the American Heart Association because they’re out there doing the research that’s going to save lives.”

As a teacher for more than 40 years, Ruth Sigmon has spent almost her entire life valuing education and investing in the future. Her husband was also a teacher, and she worked in the library for four years to put herself through college. After teaching the third grade for 15 years, she went on to get her master’s degree and became part of a federal program for children in need, teaching small groups and teachers to help them improve in the classroom.

When she heard about the opportunity to set up a charitable gift annuity with the American Heart Association to fund the organization’s mission and receive regular income dividends, she saw it as a win-win.
Have You Had “The Talk” with Your Children?

Written by Gregg Lunceford, Ph.D, CFP®

Discussions between parents and children about sensitive topics are rarely easy and only get more complex as you and your family advance into different stages of life. No matter how mature we think we are as the parent or child, some discussions are just not easy or fun to have.

You may have had the birds and the bees “talk” with your children when they were adolescents, but have you had “the talk” with your adult children?

Talking to your children about your money, estate, and legacy plans can be one of the most difficult conversations to have.

There are a variety of reasons why, as parents, we are often hesitant to let our children know our net worth. For example, some parents may fear that the information will cause their children to become less motivated.

On the flip side, children may be hesitant to have estate planning conversations because they do not want to consider their parents’ end stages involving declining health and death. These conversations may also become more complex with blended families, or if there are reasons to treat family members differently when splitting assets.

No matter how stressful or anxiety-inducing preparing for these conversations can be, it is critical to have them to ensure mutual understanding between family members about your legacy plans.

Failure to have the conversation could result in strained relationships between your children after you’re gone if they disagree over their interpretations of your values instead of having a clear understanding from you. It could also lead to a poor execution of your wishes if things are delayed because of disagreements. Not only are the topics difficult, but getting advice on how to approach them can be challenging too.
If you want your children to do well with your assets, you need to talk to your children about your money. Discussions about money should start by explaining your values and showing your children how your money can be used as a resource to maintain each value. For example, if a family highly values education, parents should explain how their estates should be used to provide education for family members and make philanthropic gifts to help other students.

While you can arrange for the allocation of assets in your will or trust, having a conversation with your children about your values and intentions for defining your legacy still has value. Discussing your values may expand your legacy even further, as it may motivate your children to take their own actions later—like volunteering or being present to award a scholarship on your behalf.

You should also emphasize to your children that your highest value is the family’s relationship, and that the transition of assets should be done in a way that keeps the family together. Confirm that the family members you have chosen to execute your wishes – as an executor, trustee, and/or power of attorney (POA) – understand and are comfortable with their role. They may also elect to choose professionals to succeed them, such as a bank or trust company, in case the role becomes too difficult and causes stress on family relationships.

It is also important to set expectations about what, if anything, you plan to leave to your children to avoid frustration later. Consulting a trusted advisor may help with difficult multigenerational family discussions.

A recent study found that 62% of Millennials expect an inheritance to help them with retirement compared to 31% of Baby Boomers.*

*Study published by Financial Advisor Magazine. The 30% variance suggests a significant difference in generational values and expectations.

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! REQUEST NOW
Key documents and information to share with your children

In addition to sharing your values and expectations with your children, it’s also important that your children know where to find key contact information and documents in case of an emergency.

Items to cover in your discussion may include:

- Basic personal information such as parents’ full names, dates of birth and birth places, past marriages, and grandmothers’ maiden names
- Critical documents including marriage license, birth certificates, social security cards, passports, insurance policies, and pension statements
- List of assets which can include homes, financial accounts, jewelry, and collectables
- Details of mortgages, car loans, insurance policy loans, credit cards, and other debt
- Business interests and key agreements, estate pledges
- Health insurance and long-term care insurance
- List of passwords for critical online accounts
- Clear details on gifts and loans to family members
- Wills, trusts, Power of Attorney, and other legal documents
- Names and contact information for trusted advisors, attorneys, accountants, and financial advisors
- List of relatives and friends to inform if something happens
- Details of your final wishes

Having “the talk” is rarely easy, but when it comes to finances and estate planning for our legacies, not having these discussions well in advance has the potential to create more stress and anxiety in the long run. Your advisor can help facilitate the conversation, and help you decide how best to begin the conversation.

About the Author:
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Lemon-Garlic Salmon Foil Packet with Green Beans and New Potatoes

Rich in omega-3s!

Read about your body’s need for Omega-3s on page 2

Servings: 4
Serving Size: 1 packet

Calories: 394 Per Serving
Protein: 40g Per Serving
Fiber: 5g Per Serving

Ingredients:
- 1 pound new potatoes, halved lengthwise and thinly sliced into 1/8-inch slices
- 2 teaspoons minced garlic
- 1 pound green beans, trimmed
- 2 tablespoons canola or corn oil
- 1/4 teaspoon salt
- 1/4 teaspoon pepper
- 4 skinless salmon fillets (about 4 ounces each)
- 8 lemon slices (1 to 2 medium lemons)

Directions:
- Preheat the oven to 400°F. Make 4 sheets of aluminum foil about 30 inches long. Fold the foil in half widthwise (into almost a square) so it’s extra sturdy.

- Put the potatoes and garlic in a microwaveable bowl, stirring to combine. Microwave, covered, on 100% power (high) for 1 1/2 to 3 minutes, or until about halfway tender. Transfer to a large bowl. Stir in the green beans, oil, salt, and pepper.

- Place the potato mixture in the center of the foil squares. (To make it easier to close the packets, arrange the green beans facing the same direction.) Place the fish on the potato mixture. Sprinkle with the garlic powder. Top with 2 lemon slices.

- Wrap the foil loosely (this leaves room for the heat to circulate inside) and seal the edges tightly. Transfer the packets to a large baking sheet. Bake for 20 minutes. Using the tines of a fork, carefully open a packet away from you (to prevent steam burns). If the fish flakes easily when tested with a fork, carefully open the remaining packets and serve. If the fish isn’t cooked enough, reclose the open packet and bake all the packets for 3 to 5 minutes.

Heart-Healthy Recipes Available Anytime! BROWSE NOW