



How you feel about aging could affect your health Here's how to keep the right attitude

Is age really just a state of mind? Perhaps not the number, but how we age might be. A growing body of research suggests a person's mindset – how they feel about growing old – may predict how much longer and how well they live as the years go by.

Several studies over the past 20 years suggest people with more positive attitudes about aging live longer, healthier lives than those with negative perceptions of the aging process. People with higher satisfaction also had a reduced risk for chronic conditions such as diabetes, stroke, cancer and heart disease, as well as better cognitive functioning.

People with a more positive attitude about growing old also were more likely to engage in frequent physical activity and less likely to have trouble sleeping than their less-satisfied peers. They also were less lonely, less likely to be depressed, more optimistic and had a stronger sense of purpose.

But it cuts both ways. While having a positive attitude can lead to behaviors that promote good health, if people believe poor health is inevitable with age, this can be a self-fulfilling prophecy that keeps them from behaviors that will help with aging. The good news is, these views we hold about aging are changeable. We can shift our mindset! [READ THE FULL ARTICLE](#)



Here are four ways to develop a more positive approach to aging:

- **Maintain a sense of purpose**
Find projects that align with your values. Volunteer work is a great way to do this!
- **Recognize negative messages about aging**
Reframe them into the positive.
- **Stay socially active**
Research shows maintaining social connections can have a positive effect on health. Join a club or local organization.
- **Try something new**
It's never too late, and you're never too old, to explore new interests.

A small investment leads to a BIG gift from the heart!

Having a well-known cardiologist as a father was a point of pride for Patti Brayton. She saw first-hand the amazing personal care he provided for over 30 years in their community outside Chicago. After losing her mother as a teenager, Patti grew up attending cardiology events as her father's "plus one," so she has always felt at home in a ballroom. Her connection to matters of the heart became even stronger when her husband Joe co-founded a company providing medications for heart transplant patients and those with congestive heart failure (CHF). Patti eventually lost her father to CHF and she and Joe began actively supporting their local American Heart Association in his honor. "It felt good to honor him by giving back and fighting for the hearts of others, the way he had for so many decades," said Patti. After her retirement, Patti turned her attention on the Dallas Cotes du Coeur Gala, helping raise lifesaving funds through its silent auction. She and Joe became so active they were asked to chair the event. They took the helm of the 2022 gala and helped to lead it to a sold-out success, raising \$5.5 million for the mission of the American Heart Association.

At the same time they were planning for the event, Patti and Joe were taking their support of the AHA to new heights in another way as well - through a substantial gift of stock. The timing was perfect and it just made sense. The couple had purchased this stock several years earlier, watching its value ebb and flow. At times they thought about selling it - their initial investment had appreciated more than ten times over - yet the taxes would prevent the sale from being very profitable.

"People don't think about tax implications," Patti said. "But if you give it away, nonprofits benefit. If you've made a lot of money in a stock and need a tax write-off, do it."

For Patti and Joe, a stock gift was the perfect way to take a small initial investment and turn around and make a positive impact for a nonprofit close to their hearts. As the Braytons say, "This is good for everybody!"

To learn more about making a gift of stock, go online now to [Heart.org/LOHFall22](https://www.heart.org/LOHFall22) to request more information. Questions? Contact us at PlannedGiving@Heart.org or 888-227-5242.



Patti and Joe Brayton at the 2022 Dallas Cotes du Coeur Gala

Benefits of a Stock Gift:

- You receive an immediate tax deduction for the fair market value of the securities on the date of transfer, no matter what you originally paid.
- You pay no capital gains tax on the securities you donate.
- You can direct your gift to a specific fund or purpose.



Months of warning signs finally lead former basketball star to ER

For a couple of months, Ralph Lee wasn't feeling quite right. His wife, Janelle, urged him to see a doctor. His company-scheduled physical for executives was set for shortly after their upcoming vacation. On the trip, Ralph – once a star Division I basketball player in college and now a 55-year-old human resources vice president – started sweating profusely after just a few minutes of warming up with his buddy for a pickleball tournament. He grabbed a sports drink and sat down.

Two days later, Ralph led a team of 50 co-workers on a fundraising walk for the American Heart Association representing Stark County, Ohio. As a board member for the event, he listened closely as heart disease survivors shared their stories. Then, he began the 2-mile walk. "I'm only at a quarter-mile, and I'm struggling to make it," Ralph said. "There's a hill on the back side, and I'm literally huffing and puffing to get up this hill." He looked so worn out when he finished that a co-worker asked if he was OK. He told her he was and cooled off in his car for 10 minutes before heading home.

The next evening, Ralph and Janelle attended the Sunday night football game between the Cleveland Browns and Los Angeles Rams. After the game, the pair headed to their car that was parked atop a steep hill. "By the time we get to the car, I'm sweating, and now I've got sharp pains in my left arm. I'm trying to shake it off, and my chest is hurting a little bit."

"It didn't even click to me what was happening," said Janelle, who at the time was chairwoman of a Go Red for Women team at the AHA focused on heart disease in women. "Right underneath my nose my husband has all the symptoms, so it's that easy to not be aware what's going on."

The next morning, Ralph called his doctor and described his symptoms. The doctor told him to go to the emergency room immediately. "I picked him up, took him to Mercy Hospital," Janelle said, "and he stayed eight days."

Doctors discovered major blockages in Ralph's arteries. He needed triple bypass surgery. "You're in that mindset: 'It can't be me. This doesn't happen to me. I'm an athlete. I take care. I don't do anything crazy. I don't smoke, I don't drink. This can't be happening to me,'" said Ralph, who played point guard at Xavier University from 1982-1986. He still holds the Xavier career record for assists with 699. He was inducted into the school's hall of fame in 1999.

Since his open-heart surgery in September 2019, he stopped eating red meat, drinks more water and hits the gym regularly. As for his advice for others, Ralph says: "Listen to your body. Your body will speak to you. It's up to you to hear it."

[READ THE FULL STORY](#)



Ralph and Janelle Lee at the Canton, Ohio Go Red for Women event

A long-time donor discovers a new way to give!



Bernard (Bud) Purcell at a charity fundraiser

Bernard (Bud) Purcell and his wife Rosalyn began supporting the American Heart Association over two decades ago. Year after year, the couple compiled the list of charitable organizations they wanted to give to and sat down to write and mail out the checks.

"My wife and I always felt it necessary to support charities, and only the ones making an effective use of donations," Bud said. "If you're going to donate, you want to know your money is going directly to the mission." Funding research is the part of the AHA's mission that has always most appealed to him. "You have to be putting money into discovering new things," he said.

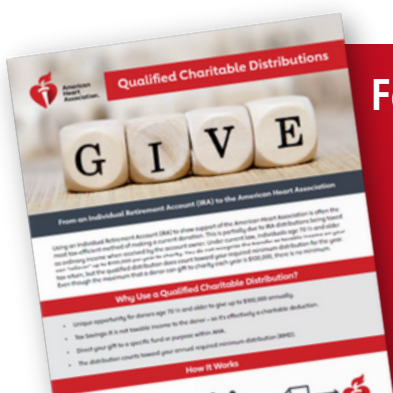
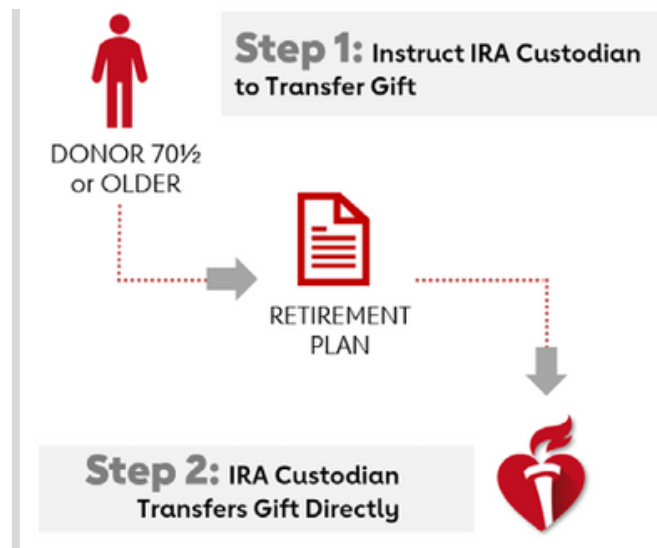
After his wife's passing seven years ago, Bud diligently kept up with his annual giving but found a new way to give - through an annual Qualified Charitable Distribution (QCD), also known as an IRA Rollover. Although a QCD may sound complex at first, "once you look at the laws and the way it works," Bud said, "it's really pretty simple."

Since Bud was of the age where a Required Minimum Distribution (RMD) from his IRA account was mandatory, he found that giving through a QCD was the most effective way to give charitably without paying taxes on the RMD amount.

"You might as well take advantage of the laws that have been written," Bud said about the practical advantages of QCDs - advantages that many people are now realizing. QCDs were the fastest-growing giving tool in 2021 and are showing no signs of slowing in popularity.

Now, in early spring of each year, Bud compiles the list of charities he'd like to give to, the way he has done for decades. But now he is no longer pulling out his check book and making sure he has a supply of stamps on hand. He simply sends the list to his IRA custodian who generates the payments to each charity on his behalf. It's fast, it's simple, and Bud enjoys the tax benefits while continuing to support the nonprofits that are so important to him.

"Taxes shouldn't be the sole reason you support a charity, but it is one of the reasons," he said. "If you're going to continue giving, using a QCD is the best way. I'm in this for the long game."



For more information about giving through a QCD, go online now to [Heart.org/LOHFall22](https://www.heart.org/LOHFall22) to request more information.

To ensure your gift is received by year-end, be sure to start the process with your IRA custodian by December 15th! Questions? Contact us at PlannedGiving@heart.org or 888-227-5242.

Shake Your Salt Habit and SPICE IT UP!

Many Americans have acquired a taste for a high salt diet. One way to cut back is to skip the table salt. The AHA recommends no more than 2,300 milligrams (mgs) a day and an ideal limit of no more than 1,500 mg per day for most adults, especially for those with high blood pressure. Even cutting back by 1,000 mg a day can improve blood pressure and heart health.

Eating less sodium can reduce your risk for high blood pressure and bloating, and stave off other effects of too much salt.

And did you know that reducing sodium in the food supply could save money and lives? One estimate suggests that if Americans moved to an average intake of 1,500 mg/day sodium, it could result in a 25.6 percent overall decrease in blood pressure and an estimated \$26.2 billion in health care savings.

With less salt, you can taste your food's natural flavor, especially with cooking techniques and flavorful herbs and spices to enhance it. Over time, your taste buds will adjust to liking less salt and your body will thank you. [LEARN MORE](#)

There is a flavorful world of alternatives to salt. Check out the below list of herbs and spices and what dishes they pair best with. Get creative and get cooking!

- Allspice: Lean meats, stews, tomatoes, peaches, applesauce, cranberry sauce, gravies
- Basil: Fish, lamb, lean ground meats, stews, salads, soups, sauces, fish cocktails
- Bay leaves: Lean meats, stews, poultry, soups, tomatoes
- Caraway seeds: Lean meats, stews, soups, salads, breads, cabbage, asparagus, noodles
- Chives: Salads, sauces, soups, lean meat dishes, vegetables
- Cider vinegar: Salads, vegetables, sauces
- Curry powder: Lean meats (especially lamb), veal, chicken, fish, tomatoes, tomato soup
- Dill: Fish sauces, soups, tomatoes, cabbages, carrots, cauliflower, green beans, cucumbers, potatoes, salads, macaroni, lean beef, lamb, chicken, fish
- Garlic (not garlic salt): Lean meats, fish, soups, salads, vegetables, tomatoes, potatoes
- Lemon juice: Lean meats, fish, poultry, salads, vegetables
- Mustard (dry): Lean meats, chicken, fish, salads, asparagus, broccoli, Brussels sprouts, cabbage, sauces
- Nutmeg: Fruits, potatoes, chicken, fish, lean meat loaf, toast, veal, pudding
- Onion powder (not onion salt): Lean meats, stews, vegetables, salads, soups
- Paprika: Lean meats, fish, soups, salads, sauces, vegetables
- Parsley: Lean meats, fish, soups, salads, sauces, vegetables
- Pimiento: Salads, vegetables, casserole dishes
- Rosemary: Chicken, veal, lean meat loaf, lean beef, lean pork, sauces, stuffings, potatoes, peas, lima beans
- Sage: Lean meats, stews, biscuits, tomatoes, green beans, fish, lima beans, onions, lean pork
- Savory: Salads, lean pork, lean ground meats, soups, green beans, squash, tomatoes, lima beans, peas
- Thyme: Lean meats (especially veal and pork), sauces, soups, onions, peas, tomatoes, salads
- Turmeric: Lean meats, fish, sauces, rice



Planting the Seed of a Family Legacy

Darryl Griffin grew up in a large, tight-knit family in inner city Chicago. Aunts and uncles were like parents, cousins more like siblings, neighbors like friends. Darryl was surrounded by love, but he also grew up watching many of those around him suffer in silence with heart disease, lacking medical access and resources. In both his family and his community, health or death were rarely discussed, "even though the two are critically related," he said. "When you're faced with that day-to-day struggle for survival," Darryl says of the often difficult conditions in his neighborhood, "it's hard to be very forward thinking."

But Darryl thought of the future, the first of his close group of cousins setting off to college. As a young freshman at Vanderbilt University, he attended a community service course that led him to volunteer at an on-campus school for underprivileged children. Growing up in urban Chicago, Darryl had seen his fair share of disadvantage, but this particular experience was eye opening. "I just thought, wow," he said, "I'm seeing someone who is more underserved than me. I want to be part of affecting change. For kids like this, and for communities like this." And thus, a servant's heart was born and a legacy started taking shape.

After college, Darryl began his career in nonprofit work, drawn to organizations that raise health awareness and meet the needs of communities, particularly underserved ones. He joined the American Heart Association as an executive director in 2013, just a year after the sudden loss of an uncle to cardiac arrest. At that time, he had no idea how much more personal his connection to the AHA would become. In the years that followed, Darryl witnessed multiple younger cousins suffer strokes and lost his grandfather and grandmother to a massive stroke and heart failure from complications with diabetes, respectively.



Darryl Griffin (right) dedicates his annual Heart Walk fundraising campaign to his beloved cousin, Ron Downs, Jr. (JR)

Then, another devastating blow came when he got a frantic early-morning phone call from his mother telling him that his cousin had just died from sudden cardiac arrest. His beloved JR, who had always felt more like a brother, had just celebrated his 40th birthday. Now he was gone. And Darryl wanted to talk about it.

His heartbreak fueled a renewed passion for raising awareness about heart disease and stroke. He wanted people to start having the tough conversations about their health and what they would like to see happen upon their death. He realized he could help change the narrative that these conversations don't have to be uncomfortable and taboo, and he started with his own family.

"I realized I could be an influence not just in word, but in deed -- literally," he said. He let his family know of the planned gift to the AHA he had recently written into his will, and he encouraged them to consider doing the same.

"Being an example for my children and for my family is very important, to spark that flame in them, but also to recognize the organization that has been really critical to me in so many different ways," Darryl said. "I'm having the conversation with my children because it's planting that seed of legacy and continued impact, the fact that you can do something positive in life and in death."

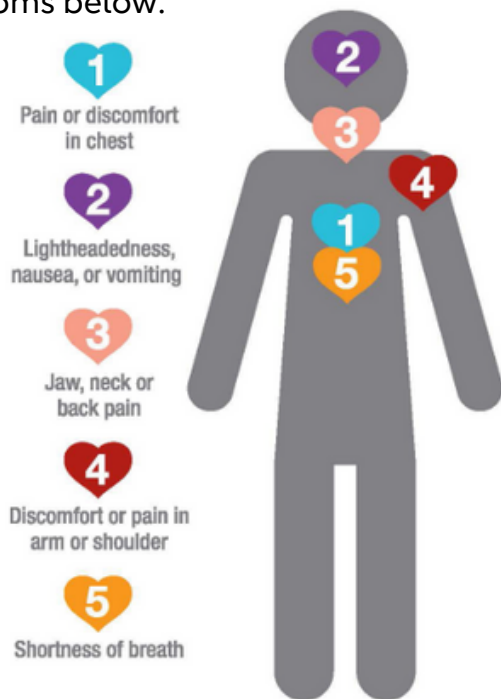


To learn more about leaving a gift through your will or estate plan, return the enclosed response card to get your free Will and Estate Planning Guide. Questions? Contact us at PlannedGiving@heart.org or 888-227-5242.

Avoid the Holiday Heart Attack

Heart attack deaths are more likely during the winter holiday season than any other time of year. Here are some things to be mindful of:

- Know the symptoms and take action. Heart attack signs may vary in men and women and it's important to catch them early and call 9-1-1 for help. See the most common symptoms below.



- **Celebrate in moderation. Look for small, healthy changes and swaps you can make so you continue to feel your best while eating and drinking in moderation.**
- Make time to take care of yourself during the busy holiday. Aim to reduce stress from family interactions, strained finances, hectic schedules, traveling and other stressors.
- **Keep moving. Get creative with ways to stay active during the holidays, like taking a family walk or another fun activity you can do with your loved ones.**
- Stick to your meds. Busy holidays can make way for skipping medications, forgetting them when away from home, or not getting refills in a timely manner. Be sure to stay on top of your required medication intake.

[LEARN MORE](#)



Apple Pear Crisp *The perfect Fall treat!*

Topping Ingredients

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

Crisp Ingredients

- 1 large pear, peeled and diced
- 1 teaspoon cornstarch
- 1/2 teaspoon stevia sweetener
- 1/8 teaspoon ground ginger
- 1/8 teaspoon ground cloves
- 1/8 teaspoon ground cardamom (optional)
- 1 large apple, peeled and diced

Directions

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

For more American Heart Association recipes, visit [recipes.heart.org](https://www.heart.org/recipes).



American Heart Association

Professional Advisor Network

ASK AN ADVISOR

"I keep hearing about ESG investing. What is it?!"

ESG investing generally is the most broadly accepted terminology for an approach which seeks to align investors' portfolios with their personal beliefs. Investors are increasingly making demands on the way that companies conduct themselves and interact with society. As a result, a new framework is emerging. ESG investing encompasses a range of issues, each falling under one of three pillars:



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- **Environmental**—Issues relating to the quality and functioning of the natural environment.
 - Environmental risks are a primary focus for investors and consumers. How a company manages its environmental risk and regulation is important to sustainable growth.
- **Social**—Issues relating to the rights, well-being, and interests of people and communities.
 - Social risks can range from employee treatment to labor violations and product recalls. These issues are diverse, qualitative, and can often impact all a company's stakeholders.
- **Governance**—Issues relating to the governance of companies and their stakeholders.
 - Companies must navigate compliance and regulations relevant to their industry, develop sound systems of risk management and internal controls.

WHY IS ESG INVESTING IMPORTANT?

ESG investing is not just a feel-good story – it can have a tangible impact on your portfolio's potential for success. In practice, investments screened on ESG criteria have performed well.

HOW CAN I GET STARTED?

- Identify what values or goals are important to you.
- Get up to speed about ESG investing, particularly around the areas that are of interest to you.
- Think about the companies you do business with as a consumer – could they be a good fit for your investment portfolio?
- Ask your financial advisor about how to best integrate your values into your investment portfolio, while still adhering to your overall investment goals.

ESG strategies may have exposure to certain securities or industry sectors that are different than those that do not take into account ESG criteria. There is no assurance ESG strategies will result in more favorable investment performance.

Companies within the financial services industry are also pursuing ESG strategies. New York Life Investment Management LLC and IndexIQ Advisors LLC, both New York Life Investments companies, are donors and supporters of the American Heart Association's Social Impact Fund.

Learn about the American Heart Association's Social Impact Fund at [Heart.org/SocialImpact](https://www.heart.org/SocialImpact)

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