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Celebrate American Heart Month

February is American Heart Month, a time to pay special attention to understanding, preventing and treating heart disease – the leading cause of death in the nation. For Heart Month, the American Heart Association and other organizations reinforce the importance of heart health, the need for more research and efforts to ensure that millions of people live longer and healthier.

For over a century, the AHA has worked to encourage people to live healthier and longer lives, free of heart disease and stroke. The first American Heart Month didn't come until 1964 when President Lyndon B. Johnson, among the millions of people in the country who'd had heart attacks, issued the first proclamation for American Heart Month to spotlight heart disease. Since then, U.S. presidents have annually declared the federally designated event for February.





So, how can you get involved and advance health and hope this Heart Month? Here are a few ideas:

Join the Nation of Lifesavers

This Heart Month is an especially meaningful time to be prepared and learn CPR. Did you know more than 23,000 children experience cardiac arrest outside of the hospital each year? You could be the difference between life and death for someone experiencing a cardiac event. Learn CPR today so you can be ready and become a part of the Nation of Lifesavers. Because no one should face a life-changing moment alone.

Embrace Healthy Eating

It can be challenging and even overwhelming to eat well and meet all of your nutritional needs. Luckily, the AHA has several resources to help!

- <u>Browse Healthy Recipes</u>: The AHA has delicious, easy, heart-healthy recipes for any occasion.
- <u>Shop Heart-Check Certified Foods</u>: Developed more than 20 years ago, the Heart-Check mark can make finding smart options at the grocery store a breeze.

Get Involved and Join a Heart Walk

With events held in cities across the country, you can join thousands of walkers in raising awareness and funds to save lives. Whether you walk in honor of a loved one, for your own heart health, or to support groundbreaking research, every step makes a difference. Find a Heart Walk near you and be part of a life-changing journey to advance heart health for all!

Cucumbers Are Tasty, But How Healthy Are They?

Cucumbers have long been a refreshing and versatile staple. Known for their crisp texture and high water content, they're often praised for their potential health benefits. Are they actually as nutritious as they seem? According to Dr. Matthew Landry, an assistant professor of population health and disease prevention at the University of California, Irvine, they're a smart addition to most diets.

"Anytime we can get folks to eat more fruits and vegetables – I love seeing that," Landry said. He calls cucumbers affordable, versatile and a relatively healthy replacement for chips or other snacks. Generally speaking, cucumbers have "a lot of things in the benefits column," he said, and few negatives. But among those negatives is the fact that "they're not super nutritious." A cucumber does carry a few nutrients. A predominant one is vitamin K, "which is important in our bodies for blood clotting," he said.

A whole 8 1/4-inch cucumber, with the peel, would have roughly 40% of an adult man's daily recommended amount of vitamin K, or 55% of an adult woman's daily needs, according to the <u>U.S. Department of Agriculture</u>. But that's from the entire cucumber. A more traditional half-cup serving would have about one-sixth the amount of a whole cuke.

Several medical sources online emphasize cucumbers' potassium levels as helpful in controlling high blood pressure. But Landry said the levels of potassium are small: An entire cucumber would have only 13% of a man's daily needs or 17% of a woman's. Leafy greens such as kale or collard greens would be better sources of that mineral, he said.

They are at least 95% water, he said. That can help with hydration, but it also means cucumbers are a low-calorie vegetable, with only 45 calories a cuke. "You could eat cups of them, and barely reach 100 calories or so."

Botanically speaking, cucumbers are fruits. But culinarily, they are classified as vegetables due to their nutrient profiles. And like many vegetables, they also have a low glycemic index, making them a good snacking choice for someone with Type 2 diabetes, Landry said. Their high water content has long made them associated with literal coolness. The phrase "cool as a cucumber" dates to at least the early 1700s.



And while their mild flavor means cucumbers can be used in all kinds of fun combinations, "you do still have to watch all the other things that you're mixing in with it," Landry said. Salad dressings, mayonnaise and sauces can be high in sugar or salt and can add unhealthy calories and fat.

"At the end of the day, it doesn't have a whole lot of calories. It does have some nutrients." And overall, a cucumber "makes a pretty well-rounded snack."

The Heart and Brain Health Numbers You Should Know

Heart disease is once again the leading cause of death in the U.S., according to a new statistical report from the American Heart Association. Cardiovascular diseases, which include heart disease and stroke, claimed more lives in the U.S. than all forms of cancer and accidental deaths – the No. 2 and No. 3 causes of death – combined. But that key stat from the <u>annual update</u>, published last month in the AHA journal *Circulation*, is not the only one worthy of your attention.

Here are other details about the state of heart disease and stroke in the U.S. – and how you can use that info to increase your own odds of staying healthy.



1. A post-COVID decline, but still a problem

According to the report, in 2022 (the most recent year for which final data is available) the overall number of cardiovascular disease-related deaths in the U.S. was 941,652, an increase of more than 10,000 from 2021. But the rate of deaths from cardiovascular disease that adjusted for age fell slightly, from 233.3 per 100,000 in 2021 to 224.3 in 2022.

Cardiovascular-related deaths appear to be leveling off after an increase during the COVID-19 pandemic. Age-adjusted death rates dropped for all but one of the 10 leading causes of death: kidney disease. But nearly 2,500 people in the U.S. are still dying from cardiovascular disease every day, Dr. Keith Churchwell, the AHA's president, said in a news release.

"Those are alarming statistics to me – and they should be alarming for all of us, because it's likely many among those whom we lose will be our friends and loved ones," said Churchwell, an associate clinical professor of medicine at Yale School of Medicine in New Haven, Connecticut, and an adjunct associate professor of medicine at the Vanderbilt School of Medicine in Nashville, Tennessee.



2. The numbers behind those numbers

According to the update, nearly 47% of adults in the U.S. have high blood pressure, and 57% of adults have been diagnosed with Type 2 diabetes or prediabetes.

Cardiovascular disease is the leading cause of death and disability among people with Type 2 diabetes, which occurs when the body is unable to efficiently use the insulin it makes or when the pancreas loses its capacity to produce insulin. Blood pressure levels may be affected by many factors, such as being overweight, smoking, not getting enough physical activity, eating a poor diet or too much sodium or not getting good sleep.

Diet and exercise also are among the targets for reducing the risk of heart disease among people with Type 2 diabetes, along with managing blood sugar and cholesterol levels, not smoking and not drinking alcohol.



3. Obesity remains a problem

Obesity is growing among young people and globally. Around 40% of children in the U.S. have an unhealthy weight, which is defined as a body mass index in the 85th percentile or higher. About 20% have obesity, which is defined as a BMI in the 95th percentile or higher. Globally, nearly 60% of adults have an unhealthy weight. In the U.S., about 71% of adults have unhealthy weight, and about 42% have obesity. (In adults, an unhealthy weight is defined as a BMI of 25 or higher, and obesity is defined as a BMI of 30 or more.)

"In the update, we noted calculations that found excess weight contributes to as many as 1,300 additional deaths per day in the U.S., nearly 500,000 per year," Dr. Latha P. Palaniappan, vice chair of the report's writing committee, said in the news release. Excess weight lowers life expectancy by as much as 2.4 years compared to a healthy weight, said Palaniappan, a professor of cardiovascular medicine at Stanford University in California. "Being overweight is the new smoking when it comes to health threats."



4. Concerns about kidneys

While age-adjusted death rates dropped in nine other categories in 2022, kidney disease death rates increased 1.5%.

"Kidney disease has actually been on the rise over the past decade," writing committee chair Dr. Seth S. Martin said in the news release. "The reason this is important is that, first, cardiovascular disease is a major contributor to kidney disease," said Martin, a professor of medicine and cardiologist at Johns Hopkins School of Medicine in Baltimore. "Second, the risk factors of these diseases are

are closely interrelated. These include high blood pressure, obesity and diabetes – all health conditions that are rising substantially across the U.S. and the world."

Among Medicare beneficiaries, kidney disease increased from 9.2% in 2011 to 14.2% in 2021, the report said. The global prevalence of kidney disease has increased more than 27% in relative terms since 2010, Martin said.

From Cardiac Arrest to Marathon Comeback

David Griffin was on a mission when he lined up for the Richmond Marathon on Nov. 11, 2023. He wanted to finish the 26.2-mile race in less than four hours and 30 minutes, a time that would be more than 30 minutes faster than his 2022 run, when sweltering heat made it hard for him to race to his full potential. Griffin was relieved that heat wasn't going to be an issue for the 2023 race. It was a crisp fall morning when the 48-year-old walked to the start line.



David Griffin (right) with his wife, Tracy.

The race took off and Griffin stuck with his friend and training partner as they ran through the streets of Richmond, Virginia. Griffin had trained hard for the run, diligently logging long runs on the weekend, and he felt that work pay off. As the miles flew by, he kept feeling great. Every mile was under his goal pace. His goal time was in sight. And then, just after mile 13, he said to his friend, "I don't feel good." Seconds later, he collapsed. Griffin's heart had stopped beating. He was in cardiac arrest.

Another runner sprinted to his side and started performing CPR. As an emergency room nurse practitioner, she quickly understood what was happening and what needed to be done. Two runners

just ahead heard people calling for help and ran back. One was a third-year medical student, the other an oncology nurse who had just renewed her CPR training.

The nurse practitioner organized the team of responders into a rotation so everyone stayed fresh while administering compressions. A cardiologist who was also running hurried over and joined the effort. A nearby police officer radioed in a call for help. Ten minutes later, an ambulance rolled up and a first responder used an automated external defibrillator, or AED, to restore Griffin's heartbeat. Griffin was loaded into the ambulance and rushed to the hospital. He woke up in the ambulance and heard the sirens wailing. He had no idea why he was in an ambulance. He looked up, wide-eyed at the people surrounding him and asked, "What just happened?"

"You died," one of the first responders said. Griffin's wife, Tracy, was also out on the course, running the half-marathon, when David collapsed. David's running partner called Tracy and said, "David went down." She stayed on the phone as he got CPR. She frantically tried to get to him. She was miles from their truck and he had the keys. She finally found a police officer and said, "My husband is getting CPR on the course. I need to find him." He gave her shoulder a squeeze and said, "I know exactly what you're talking about. Don't worry, we'll get you to your husband."

A police officer drove Tracy to the hospital with his lights and siren on. She was anxious about what she would find when she got there, whether her husband would be awake, if he would be able to communicate. When she got to the hospital, she found his room. As she was walking in, she heard David say, "Where is my wife?" She exhaled a deep breath of relief that he was awake and talking.

Still, the situation was tense. David had to go through a number of tests to examine both his heart and brain. Fearing that he'd never leave the hospital, he spent the time between an MRI and echocardiograms texting Tracy all his passwords and account information.

The tests showed that David had been born with a bicuspid aortic valve. That means his heart had two cusps, or leaflets, in the aortic valve, which controls the flow of blood leaving the heart; a normal heart has three. A doctor told David he needed open-heart surgery to replace his aortic valve and should immediately get the procedure. But he wasn't ready. First, he wanted to go see his sons, who at 9 and 11 weren't old enough to visit him where he was in the hospital.



David Griffin (left) with his two sons.

So, he left with an external defibrillator, a device to regulate his heartbeat, and went home for a couple of weeks. He began feeling good – so good that he started questioning whether he wanted to go through with the surgery, especially if it meant sacrificing things he loved.

He asked his doctors, "What will I be able to do after surgery? I want to stay active and run again." His doctors reassured him that the procedure wouldn't slow him down. In early December, he underwent the operation to have a prosthetic heart valve replace his bicuspid aortic valve.

Next came cardiac rehabilitation. His goal: to run. His cardiologist backed him up, telling the rehab team, "Let's get this kid rolling." At first, David was only allowed to do a few minutes of running on a treadmill. By the spring, he had worked up to a 10K during his 60-minute rehab session. Going into surgery, David had told all of his friends, "I'm never going to run long distances again."

He thought a 10K would be his max. But when he felt good running that 10K and his marathon training group was getting ready to start training for the 2024 Richmond Marathon, he thought about all of the goals he'd had before surgery. He wanted to travel around the country to run new races. He wanted to celebrate his 50th birthday with a marathon. And he wanted to inspire his sons.

He decided he would rather try to run a marathon again and fail than not try at all. So, he joined the group for another round of marathon training through the summer and fall. David went on to stand on the start line of the Richmond Marathon again. He was still a runner on a mission, but this time, it had nothing to do with how fast he went. "I don't need to set any records," he said. "I just want to show myself – and my kids – that I can still run a marathon."

ASK AN ADVISOR



Tax Planning for Estates: Four Key Strategies

Written by Brian Burgess, CFP®



Many individuals and families prioritize reducing estate taxes. By implementing effective strategies, you can minimize a taxable estate and potentially pass on more of your assets to your loved ones and the causes you care about, ensuring the maximum benefit from your legacy.

Here are four key strategies to consider:

1. Transferring assets to family members

One common strategy is to transfer assets to family members during your lifetime. This can be done

through various methods, such as gifting or setting up trusts. Transferring assets can reduce your estate's overall value, potentially lowering the tax liability. While Federal rules remain consistent, every state has its estate tax exclusions – which may inform what types of wealth transfer strategies to consider.

2. Gifting to minors and educational expenses

Another strategy is to make gifts to minors or contribute towards their educational expenses. The IRS allows for certain gift tax exemptions, which can be utilized to transfer assets and reduce a taxable estate. By gifting assets to minors or contributing towards their education, you provide for their future and potentially lower your estate tax liability.

3. Planning the timing and frequency of gifting

Timing and frequency are important considerations when it comes to gifting assets. By strategically planning when and how often you make gifts, you can maximize gift tax exemptions and minimize the impact on your taxable estate. A beneficial way to maximize gifting is to pay tuition costs directly to an educational institution or make medical payments directly to an institution, which are not subject to annual exclusion limits. Another popular strategy is to make gifts at year-end and again in January, which allows for "bunching" two years of annual exclusion gifts into a short window. Consulting with a financial advisor or estate planning professional can help you develop a gifting strategy that aligns with your goals and objectives.

4. Charitable donations for tax reduction

If you have philanthropic goals, one option to consider is setting up a charitable trust or making a charitable transfer. This ensures that a portion of your assets is dedicated to philanthropic endeavors. It benefits the charities you choose to support and can also help reduce your taxable estate. Donating to charity offers various tax advantages. When you make a charitable contribution, you may be eligible for a deduction on your income tax return. Donating appreciated assets such as stocks or real estate can avoid capital gains taxes on the appreciation while still receiving a charitable deduction.

An excellent mechanism for avoiding capital gains is to utilize a Donor-Advised Fund, which allows funding using appreciated securities, provides an immediate tax deduction for the full benefit of the amount contributed to the fund in the year of the contribution, and allows for flexibility to initiate grants out of the account to any 501(c)3 charity at any time in the future.

Integrating philanthropy into your estate plan can be a strategic way to reduce estate taxes. By including charitable giving provisions in your will or trust, you can allocate a portion of your estate to charity, reducing the taxable value of your estate. There are various strategies for <u>incorporating philanthropy</u> into your estate plan, such as establishing a charitable remainder trust or creating a charitable lead trust.

Professional advice for estate tax planning

Navigating the estate tax laws and regulations can be overwhelming. However, with the help of an estate planning attorney, you can gain clarity and peace of mind. They will assist you in understanding the various tax-saving strategies, such as gifting, charitable giving, and establishing trusts, to ensure that your assets are protected, and your tax liability is minimized.



About the Author

Brian helps clients live richer lives by empowering them with the tools and confidence needed to focus on their calling. He enjoys connecting with others with similar interests, volunteering, and pursuing hobbies that bring people together.

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Creating A Legacy of Love

Every Heart Month, millions of people think about their own health, the hearts of those they love, and how we can create a lasting impact for generations to come. Take the first step to securing your legacy by writing or updating your will.



Plan with Heart

If you're wondering where to start or need to update your plans, we can help! Let us send you our **Legacy of the Heart: Your Will and Estate Planning Workbook**, which will help you organize your intentions and your assets. It's an important first step to protecting the future of your family and the causes you care about.

A look inside:





Ways to leave your own heartfelt legacy

And more!



Receive Your Free Workbook

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There's more than one way to create a legacy of health and hope! Planning for a secure financial future while supporting the causes you love is possible with a **charitable gift annuity** (CGA). Join us for a free webinar to discover how this popular gift opportunity can provide you with reliable, fixed income for life, tax benefits, and a meaningful legacy. Our experts will guide you through how a CGA works, its benefits, and whether it's the right fit for your retirement plan.

Your Legacy, Your Way:
Is a Charitable Gift
Annuity Right for You and
Your Retirement Plan?

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How One Couple's Research Is Shaping the Future of Heart Health

Nearly forty years ago, inside the bustling halls of the National Institute of Mental Health (NIMH) in Bethesda, Maryland, two young researchers found themselves working on the same neuroscience project. For Dr. Debra Diz, a postdoctoral fellow, and Dr. Mark Chappell, an undergraduate from American University, it seemed like an ordinary assignment. They had no idea this shared endeavor would spark a journey that would shape not only their careers but their lives. "I worked days, and Mark worked nights in the lab," Dr. Diz recalls fondly. "At first, it was all about the science. But soon, we realized we enjoyed so much more together—good food, arts performances, films, craft fairs. That's where our relationship grew."

What began as a professional connection blossomed into a lifelong partnership now spanning four decades. After their time at NIMH, the couple moved to Cleveland, where they launched their careers at the Cleveland Clinic Foundation. Their complementary research on the renin-angiotensin system (RAS), a critical network that plays a key role in regulating blood pressure, has significantly advanced our understanding of how the heart works in tandem with other systems in the body.

Drs. Debra Diz and Mark Chappell

The American Heart Association (AHA) played a pivotal role in their story by providing them both with funding support. Early in her career, Dr. Diz received the AHA's Established

Investigator Award. That support, she says, was transformative: "The AHA isn't just about funding science; it's about supporting people."

The AHA's role in their journey is something both Drs. Diz and Chappell hold close to their hearts. Dr. Chappell says, "After we retire, we'll still contribute to the AHA because we know firsthand how critical funding is for students and early investigators. It gives them the confidence and experience they need to make an impact not only in their careers, but in science as well." Their commitment to supporting the next generation of researchers is unwavering. As mentors at Wake Forest, Dr. Diz and Dr. Chappell have fostered the growth of young scientists and researchers. Dr. Diz explains, "One of the things I hope my legacy will be is that I've been able to provide mentorship and programs that expose students to research. It's been meaningful to me over the years, and I take great pride in it."

The couple's dedication extends beyond their work as researchers and educators. As long-time members of the AHA's Cor Vitae Society, Debra and Mark are committed to ensuring that future breakthroughs in cardiovascular health are realized. Beyond mentoring young researchers early in their careers and supporting the next generation of scientists through their mentorship, they also regularly support their local Heart Ball in North Carolina. "The breakthroughs of the future will come from the people we support today," Dr. Chappell says. "That's why we do this —it's not just about today's research, but about building a legacy for tomorrow." Thanks to their decades of work and the unwavering support of the AHA and its donors, Dr. Diz and Dr. Chappell have not only heavily contributed to the field of cardiovascular science, but they've also created a legacy that will continue to inspire future generations. As they look ahead, they know the work they've done will continue to change lives for years to come. "The heart never takes a day off," Dr. Chappell says. "The good thing is, the AHA's ongoing commitment to research means the work will never stop."

Roman-Style Artichokes

Tender and flavorful, these Roman-Style Artichokes are a simple yet elegant dish. Steamed to perfection with garlic, herbs, and a splash of white wine, they make a delicious side to risotto, pasta, or your favorite Mediterranean meal. Light, nutritious, and full of classic flavors—this dish is a must-try!

Servings: 4

Serving Size: 1/2 artichoke

Fiber: 4g per serving
Calories: 64 per serving
Protein: 2g per serving



Ingredients:

- 2 whole artichokes
- 1/2 cup dry white wine (regular or nonalcoholic), fat-free, low-sodium chicken broth, or water
- 1/2 cup water
- 2 tablespoons chopped, fresh Italian (flat-leaf) parsley
- 2 medium minced garlic cloves
- 1/2 teaspoon dried oregano (crumbled)
- 1/4 teaspoon salt
- 1 tablespoon olive oil (extra virgin preferred)

- 1. Working with one artichoke at a time, peel off and discard the tough outer leaves. Trim 1 inch from the top. Discard. Trim off any fibrous parts. Discard. Halve each artichoke lengthwise. Using a spoon, scrape out the fuzzy choke portion. Discard.
- 2. Pour the wine and water into the pressure cooker. Place the steaming rack in the cooker. Arrange the artichoke halves with the cut side up on the rack.
- 3. In a small bowl, stir together the parsley, garlic, oregano, and salt. Sprinkle over the artichokes. Secure the lid. Cook on high pressure for 10 minutes. Quickly release the pressure.
- 4. Transfer the artichokes to a platter. Drizzle with the oil.

Heart-Healthy Recipes Available Anytime!

BROWSE NOW