Legacy of Heart

Summer 2025

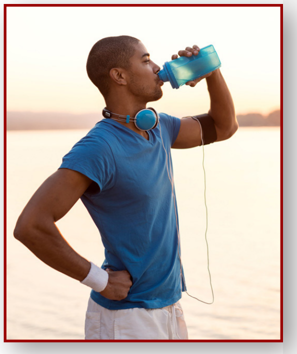
Heart-Smart Summer

Summer is an ideal time to enjoy outdoor activities with longer days and warmer temperatures. Our six simple tips can help you beat the heat and enjoy a heart-healthy season.

1 Timing is Key

Try to avoid exercising outside in the early afternoon. It's usually hottest between noon and 3 p.m.

2 Hydrate



Drink water before, during and after physical activity, even if you don't feel thirsty. Bring a bottle of water with you, or plan water stops along your route.

3 Dress for Success

Wear lightweight, light-colored, loose-fitting clothes. Moisture-wicking fabric can also be a big help. Protect yourself from the sun with sunglasses, a hat, or visor and plenty of sweat-resistant sunscreen.

4 Listen to Your Body

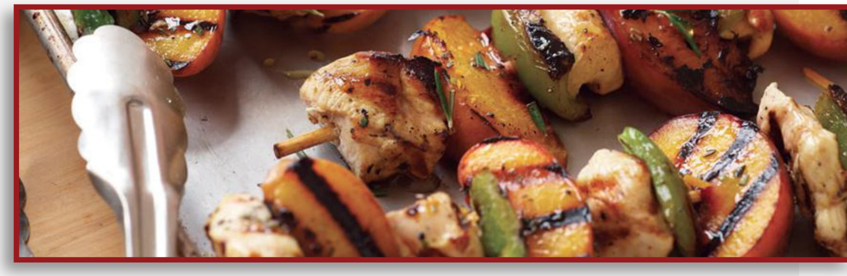
Take frequent breaks in the shade and drink water before you're thirsty.

5 Doctor's Orders

Check with your healthcare professional before starting an exercise routine or moving your workout outdoors if you have cardiovascular disease, diabetes, other chronic disease, or any other medical concerns.

6 Buddy Up

If you can, exercise with a partner for safety and fun!



Delicious Decisions!

Rosemary-Peach Chicken Kebabs with Orange Glaze

Enjoy the sweetness of in-season peaches with these chicken-and-peach kebabs on the grill!

Servings: 4
202 Calories Per Serving
25g Protein Per Serving
2g Fiber Per Serving

Ingredients

Kebabs

- Cooking spray
- 1 lb. boneless, skinless chicken breasts, cut into 16 1 1/2-inch pieces, all visible fat discarded
- 2 large ripe but firm peaches, cut into 16 1-inch wedges
- 1 large green bell pepper, cut into 16 1 1/2-inch squares
- 1/4 tsp. pepper
- 1/8 tsp. salt

Glaze

- 3/4 tsp. grated orange zest
- 3 Tbsp. fresh orange juice
- 3 Tbsp. chopped, fresh rosemary
- 1 1/2 tsp. honey
- 1 1/2 tsp. canola oil OR corn oil

Directions

1. Lightly spray the grill rack with cooking spray. Preheat the grill on medium.
2. Meanwhile, thread the chicken, peaches, and bell pepper alternately onto four 14- to 16-inch metal skewers. Sprinkle the pepper and salt over the kebabs.
3. In a small bowl, whisk together the glaze ingredients. Set aside half the glaze (about 2 tablespoons). Brush both sides of the kebabs with the remaining glaze.
4. Grill the kebabs for 6 to 8 minutes, or until the chicken is no longer pink in the center and the vegetables are almost tender, turning once halfway through and brushing with the reserved 2 tablespoons of glaze, using a clean basting brush. Reduce the heat or move the kebabs to a cooler area of the grill if they are cooking too fast.

Tax Planning for Estates: 4 Key Strategies

By Brian Burgess, CFP®
Lead Advisor, Brighton Jones Wealth Management

Many individuals and families prioritize reducing estate taxes. By implementing effective strategies, you can minimize the 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 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 incorporating philanthropy 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 Burgess, CFP® helps clients live richer lives by empowering them with the tools and confidence needed to focus on their calling, knowing that their financial wellness is safeguarded.

August is National Make-A-Will Month!

National Make-A-Will Month is an ideal time to take care of one of the most important acts of love and protection you can offer the people and causes you love. Just like eating well and staying active, creating or updating your will is a smart step for your heart and your future.

Without a will in place, the government decides who receives your home, savings and other belongings. But with a will, you stay in control – ensuring the people and passions closest to your heart are cared for.

This summer, we're empowering you to protect what's in your heart by creating or updating your will. A will allows you to:

- Ensure your wishes are honored
- Protect the people you love
- Leave a legacy that reflects your values

Whether you're starting fresh or revisiting your plans, National Make-A-Will Month is the perfect time to take this heart-smart step forward. Visit Heart.org/MAWM or scan the QR code to access complimentary tools and resources to help you plan – including access to our free platform that allows you to create a valid will in as little as 20 minutes!

Visit Heart.org/MAWM or scan the QR code to learn more!

Stories from the Heart

"A Lifetime of Service"

Adele Gray has dedicated her life to making a difference. When she first started volunteering for the American Heart Association in the 1960's, she was asked to be the benefits chair of her local board in Wilson, North Carolina. She offered to host a bridge tournament to raise her goal of $300 and when the tournament's fundraising fell short, she reached out to a friend at the local recreational center to see if she could set up a snack bar to make up the rest, finally making her goal.

Her continued efforts would earn her the American Heart Association's Founders Award in 1968, the first of a wall full of awards and accolades recognizing her service and support to the American Heart Association. When she went to Chapel Hill to accept, she was offered a chance to tour the new hospital to see how they were helping to advance care. During the tour, she was able to see a tiny baby in an incubator inside a glass room, and the nurse explained the baby had a congenital heart defect and there was nothing else that they could do.

"That hooked me, looking at that little baby," she said. "I thought to myself, we've got to do something, we've got to do more research, we've got to raise more money. I went back to Wilson and worked like crazy for the Association. I was on the board, and served at just about all of the offices. I created a monthly newsletter that I wrote and distributed - I was always looking for more."

For decades, Adele helped organize and run the Wilson Tele-Pledge, in which members of the community would operate a bank of telephones at the local bank overnight to call and encourage people to donate to the American Heart Association. "We would have party hats; volunteers would make or donate meals for everyone, and we would make a big deal of it. We would do it for two nights in a row to try to make the most of the phone time," she said. According to local American Heart Association staff, the Tele-Pledge fundraising drives would raise up to $20,000 annually.

Even after all the impact she has made, for which she has been named Volunteer of the Year and received an award for over 30 years of service, she is very humble about her achievements. "The best day's work I ever did for the American Heart Association was recruiting my friend Phyllis to work on the phones with me. I could ask someone to donate and they would give five dollars, Phyllis would call them back and get $500."

In addition to her fifty plus years of fundraising for the organization, Adele has recently decided to include a bequest to the American Heart Association, saying, "when I was re-doing my will I made a list of the organizations that I wanted to support with my legacy and the American Heart Association was right there at the top of the list."

> Every time you donate either time or money to the American Heart Association, you're donating to every person in this country who has any kind of connection to heart disease and you're making their lives better.
>
> ***- Adele Gray, Cor Vitae Society | Paul Dudley White Legacy Circle***

The Paul Dudley White Legacy Circle within the Cor Vitae Society honors supporters who have committed to a future of heart health for all by leaving a gift in their will or estate plan.

To learn more about leaving a legacy gift, return your completed survey to get your free kit, The Heart of Your Legacy. We'll also send you ***Your Will, Your Way***, which answers common questions about wills and estate planning.