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EVAN W. SMITH  
Funeral Services

# BULLETIN

*Articles of Help & Healing for our Delaware Community*



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*We hope you enjoy this issue of our quarterly "Bulletin." Be sure to subscribe to our email list so you get monthly articles and announcements as well.*

*Thank you and God bless.*

*- Evan W. Smith*

# Ultimate Peace of Mind: Why Pre-Planning Your Funeral is a Wise Choice

While most of us plan for weddings, retirement, and other important life events, we don't usually plan for our funerals. Despite the obvious benefits that come with advance funeral planning, there's often a reticence to consider our own mortality. In this article, we'll share some good reasons to consider arranging your funeral in advance.

- **Relieve the burden on your loved ones at a challenging time.** Dozens of decisions must be made in the first hours after a death occurs. It can be difficult to think rationally within days of losing a loved one, putting proper decision-making at risk. Pre-planning your funeral alleviates this worry and provides the ultimate peace of mind. It's one of the most thoughtful gifts you can give to your family members.
- **Eliminate uncertainty about what you would have wanted.** If you don't outline your wishes for your funeral, those left behind won't know your preferences. That can cause strife among family members and create concerns that they may not be honoring your wishes. Pre-planning gives your loved ones direction regarding your funeral wants and desires so they can rest assured they're giving you the proper send-off.
- **Enjoy the benefit of time.** Planning ahead gives you and your family members time to plan a meaningful, healing funeral service. Without the time constraints that come with an immediate need, you can plan a funeral or memorial service that will fulfill your wishes and meet the emotional needs of your loved ones.
- **Outline every detail if you wish.** When you pre-plan your funeral arrangements, you have a great deal of latitude. You can be as general or specific as you would like to be. For example, you can:
  - Decide on burial or cremation
  - Indicate your preference for the casket or urn
  - Choose the type of service you want

- Select a funeral home
- Designate pallbearers
- Choose the music and readings for your service

- **You can make it deeply personal.**

Pre-planning allows you to choose how you would like your life celebrated and how you want to be remembered in ways that are specific to you. Are you a jazz lover? You might choose to have your favorite songs played in the background during your visitation. Has photography long been a passion? Instruct your family to include some favorite shots in a memorial display. Whatever matters most to you in life can become a key part of the funeral you design.

- **Involve your family in the planning, if you wish.** One of the most underappreciated benefits of preplanning a funeral service is that you can talk it over with your family. If you decide to include them in the planning, you can gather their input and create a meaningful ceremony together. This allows you plan a carefully conceived funeral service that includes the elements your surviving family members will need to cope with their grief.

Planning for your funeral alleviates the burden on your family and is a gesture of great love. If you have questions about funeral pre-planning or would like more information, please contact us anytime.





# Downsizing? Here's What to Do and What to Avoid

There may come a time when you start to think about moving to a smaller home.

Downsizing can offer many benefits, such as lower housing costs and less maintenance.

On the other hand, downsizing can also pose its share of challenges. It can be hard to part with a place you've lived in for many years and adjusting to a smaller amount of living space may prove challenging. Here are some do's and don'ts to help you stay the course as you go through the process of downsizing.

**Do envision your new space and create a detailed plan for it.** Many people find it helpful to imagine what their new downsized home will look like. Start working on that vision by getting the necessary measurements of your new home or space. Get the measurements of the rooms, closets, storage areas, and the furniture that you will be using in each room. Give plenty of thought to your new floor plan and how your items are going to fit. This exercise will help you determine what you can and cannot keep.

**Don't procrastinate.** Downsizing is an emotional task for most people. You may have lived in your current home for many

years and have probably created endless precious memories there. It's tempting to delay the legwork but downsizing is a major undertaking that requires time. People often make the mistake of waiting until they are forced to downsize, such as when the death of a spouse or a serious illness occurs. During stressful circumstances like these, downsizing can seem torturous. You can avoid this burden by planning ahead. With sufficient time for preparations, downsizing can be pleasant, and even cathartic.

**Do let your family members help.** You might think downsizing is best tackled alone but you probably have family members who would be delighted to lend a hand. Your son may be thrilled to check out the old family photo album or your sister might be over the moon to come across a cherished keepsake that once belonged to your mother. Invite your loved ones over to pitch in and enjoy the time together.

**Don't be a clutter-saver.** It can be tempting to want to keep every purchase or gift, but that's how disorder gets out of hand. When something sits around unused for months or

years it serves no real purpose, so why keep it? As you sort through your belongings, think about how often you use each item. If you use it, find a place for it in your new home. Otherwise, it's time to let it go.

**Do consider suitable new homes for your precious 'stuff'.** Older Americans, particularly baby boomers, tend to accumulate a lot of possessions. Your antique buffet may be gorgeous and valuable, but there's a good chance your kids won't be as captivated by it as you are. Gifting items to others or donating to your favorite charity is a good way to repurpose useful things you no longer need. Be sure to obtain receipts when making charitable donations so you'll have them for tax time.

**Don't let fear of the unknown overwhelm you.** This phase of life is full of uncertainties, but that's not so different from any other situation where change is required. Instead of grappling with worries, stay focused on the goal and anticipate the rewards of a fresh, renewed lifestyle. Look ahead to making new friends and enjoying countless fun experiences.



# Medicare Doesn't Cover These Seven Common Things

**Medicare covers many healthcare needs of older Americans, from hospital care and doctor visits to prescription medications. However, you might be surprised to learn that some common medical services aren't part of the program. Please read on to learn about seven routine medical expenses that aren't covered by Medicare.**

## 1. Basic eye care

Original Medicare does cover ophthalmologic expenses such as cataract surgery, but it doesn't cover routine eye exams, glasses, or contact lenses. These expenses are also not covered under any Medigap plans, the supplemental insurance that is available from private insurers to augment Medicare coverage. Some Medicare Advantage plans cover routine vision care and glasses. Depending on your situation, it might make sense to purchase a vision insurance policy to defray the cost of glasses or contact lenses.

## 2. Hearing aids

Medicare covers ear-related medical conditions, but original Medicare and Medigap plans don't pay for routine hearing tests or hearing aids. If you are in a Medicare Advantage plan, check your policy to see if it covers hearing-related needs. If it doesn't, or if you have original Medicare, consider buying insurance or a membership in a discount plan that helps cover the cost of such hearing devices. Programs also exist to help those with lower incomes to get the hearing support they need. Medicare beneficiaries with mild to moderate hearing loss can now buy hearing aids at drugstores and other retail outlets without a prescription.

## 3. Dental work

Original Medicare and Medigap policies do not cover dental care such as routine checkups or big-ticket items, including dentures and root canals. Some Medicare Advantage plans offer dental coverage. If yours does not, or if you opt for original Medicare, consider buying an individual dental insurance plan or a dental discount plan.

## 4. Podiatry

Routine medical care for feet is not covered under Medicare. Medicare Part B covers foot exams or treatment if they are related to diabetes, and care for foot injuries or ailments such as hammertoe, bunions, and heel spurs.

## 5. Cosmetic surgery

Medicare doesn't cover elective cosmetic surgery, like face-lifts or tummy tucks. It will, however, cover plastic surgery in the event of an accidental injury or if it's needed after another treatment, such as breast reconstruction following a mastectomy.

## 6. Chiropractic care

Original Medicare does not cover most chiropractic services or the tests that a chiropractor orders, including X-rays. Medicare Part B does pay for one manual manipulation of the spine by a chiropractor or other qualified provider

to correct a vertebral subluxation, which is a partial dislocation of a spinal vertebra from its normal position. Some Medicare Advantage plans will cover chiropractic services, so check with your plan.

## 7. Nursing home care

Medicare pays for limited stays in rehab facilities, such as for inpatient physical therapy after surgery. If you become unable to care for yourself and must move to an assisted living facility or nursing home, however, Medicare does not cover these expenses. The costs vary depending upon the facility and location, but they currently average about \$93,000 per year for a semi-private room. Consider long-term care insurance in your retirement plans, and work with a financial advisor to help ensure you're covered for this potentially significant expense.

Keep in mind that like any insurance policy, Medicare still has deductibles that participants are responsible for.





# Seasonal Superfoods: Elevate Your Health with Fall's Nutritious Offerings

Autumn brings a wonderful array of delicious and nutritious foods. Here are seven tasty fall foods that can also be a healthy addition to your diet.



**1. Pumpkin:** Rich in vitamins A and C, pumpkins are not only great for carving but also for cooking. They can be used in soups, stews, and even roasted as a side dish.



**2. Apples:** High in dietary fiber and antioxidants, apples are a great fall snack. They can be sliced and enjoyed on their own, or used in various dishes like oatmeal, salads, and baked goods.



**3. Brussels Sprouts:** These little green veggies are rich in fiber, vitamins C and K, and antioxidants. Roast them with a bit of olive oil and seasonings for a delicious side dish.



**4. Butternut Squash:** A good source of vitamins A and C, butternut squash can be roasted, blended into soups, or used as a base for pasta sauces.



**6. Cauliflower:** Versatile and low in calories, cauliflower is rich in vitamins and minerals. It can be roasted, mashed, or even turned into cauliflower rice.



**7. Walnuts:** These nuts are a great source of healthy fats and omega-3 fatty acids. Sprinkle them on oatmeal, yogurt, or salads for added crunch and nutrition.

**5. Cranberries:** Packed with antioxidants, cranberries are a staple in fall. You can use them in sauces, relishes, or add dried cranberries to salads and oatmeal.

The key to enjoying fall foods while maintaining a healthy diet is to focus on whole, minimally-processed options and to practice moderation. Enjoy the seasonal flavors and experiment with different recipes to make the most of these nutritious fall delicacies.

# Do You Know The Rules of Space Heater Safety?

**According to a recent report from the National Fire Protection Agency, portable and stationary space heaters are responsible for 53% of the nation's home heating fires and 80% of all home heating fire deaths.**

The majority of these home fires occur between November and March when space heater usage is at its highest. While these small, cost-effective heating devices can be useful for providing added warmth indoors, safety should always be a top consideration when using them. Read on for 15 important space heater safety tips and recommendations:

1. Always thoroughly read and follow the manufacturer's instructions for operation and care before use.
2. Inspect heaters for cracked or broken plugs or loose connections before each use. If any parts are frayed, worn, or damaged, do not use the heater.
3. Keep heaters at least three feet away from anything that can burn, including papers, clothing, curtains, and rugs.
4. Place space heaters on level, flat, non-flammable surfaces. They are intended to sit on the floor. Never place them on cabinets, tables, furniture, or carpet, which can overheat and start a fire.
5. Locate space heaters out of high-traffic areas and doorways where they could pose a tripping hazard.
6. Plug space heaters directly into a wall outlet. Never use an extension cord or power strip, which could overheat and result in a fire. Don't plug any other electrical devices into the same outlet as the heater, as that could also cause overheating.
7. Never leave a space heater unattended. Always turn it off and unplug it when you leave the room or go to sleep.
8. Establish a three-foot child- and pet-free zone around the heater, and never put a space heater in a child's room.
9. Clean space heaters regularly by wiping them down with a slightly damp cloth and storing them properly when not in use.
10. Train and teach everyone in your home about how to properly and safely use space heaters.
11. Never use space heaters in a workshop or garage near paint, gas cans, or matches.
12. Do not run the cords from space heaters under rugs or carpets, as it can cause overheating.
13. Electric heaters should be kept out of wet or damp places like bathrooms and kitchens, as water could lead to a fire or electrical shock hazard.
14. Before using your space heaters, ensure all smoke and carbon monoxide detectors are in good working condition.
15. Don't operate your space heater if the cord or unit feels hot to the touch. Turn it off, unplug it, and call a professional.

Educating yourself about the safety hazards that come with the improper use of space heaters will give you peace of mind as you keep your home warm, comfortable, and hazard-free this winter.





# Community Focus

## Helping Grieving Families Find 'A Healing Place'

Funeral providers are called upon to provide comfort for the grief-stricken, offering compassionate care, helpful resources, and access to qualified professionals amid times of great suffering.

To that end, Evan W. Smith Funeral Services is now offering grief counseling and other mental health services to the greater Dover and Wilmington communities in collaboration with Leslie Holley, a celebrated, nationally-certified Licensed Clinical Professional Counselor.

"A Healing Place" is a series of workshops offered on a quarterly basis during which Ms. Holley will facilitate sessions to help participants learn about the grief cycle and how to move through the grieving process in a healthy way.

Leslie Holley is a Nationally Certified Licensed Clinical Professional Counselor (LCPC - MD, IL) (LPC - MO, DC, VA) (NCC) who earned her Masters in Community Counseling from DePaul University where she also taught masters level clinical counseling courses as an adjunct professor. Currently, she works with clients at her private practice, Healing-Circle, LLC in downtown Silver Spring, MD and provides mental health presentations throughout the D.C., Maryland, Virginia (DMV) area.

Leslie offers counseling for adults and couples suffering from trauma, anxiety, depression, post baby issues, co-dependency, life transitions, and addiction. She helps clients establish boundaries and practice

healthy communication strategies through their mental health journey. She specializes in Cognitive Behavior Therapy (CBT), Internal Family Systems (IFS), and has been extensively trained in trauma and how it affects the brain.

Moreover, she completed her Masters thesis, with distinction, on the help seeking behaviors of African American men.

Leslie has presented on mental health topics for the American Counseling Association (ACA), the Illinois Counseling Association (ICA), Northwestern University, DePaul University and the Maryland Counseling Association Multicultural Division (MAMCD), to name a few.

Leslie has shared her mental health knowledge on Chicago WGN Radio and on the online radio show, Let's Stay Together, during their monthly mental health segment. She has been a contributing writer for about.com and UrbanBalance.com, covering her work with couples in counseling, anxiety coping tools, and understanding depression to name a few.

Some of the many topics she has presented on include therapy 101, anger management, trauma in children and adolescents, how to manage a crisis, conflict resolution, bullying in the workplace, assertive training, and thriving in a multigenerational workforce. She is the Past President of the Maryland Counseling Association Multicultural Division.

### *A Healing Place*

**With Leslie Holley, MA, LCPC, NCC**

*In collaboration with Evan W. Smith Funeral Services*

- Grief Counseling & Mental Health Services
- Quarterly Workshops (in-person & virtual)
- Monthly Blog Articles
- Weekly Social Media Posts & Videos





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# Featured Recipe: Light and Fluffy Pecan Cream Pie

This tasty no-cook dessert combines the rich flavors of pecans with luscious creaminess. Treat yourself and your guests to a slice of pure delight that's a snap to prepare.

## INGREDIENTS

- 9-inch pie crust, unbaked
- 1 cup heavy whipping cream
- 1/3 cup powdered sugar
- 2 (8 oz) packages cream cheese, softened
- 1/2 cup light brown sugar
- 1/4 teaspoon salt
- 1/4 cup pure maple syrup
- 1-1/2 cups pecans, finely chopped

## PREPARATION

1. Bake crust according to package directions. Let cool completely while you make the filling.
2. In a small bowl, beat the whipping cream and powdered sugar with an electric mixer until stiff peaks form.
3. In a separate large bowl, beat the cream cheese, brown sugar, salt, and maple syrup until smooth and creamy.
4. Fold the whipped cream into the cream cheese mixture until combined. Gently stir in 1 cup of the chopped pecans.
5. Spread mixture into cooled pie crust and top with remaining pecans. Chill until firm, at least 2 hours.

**YIELD:** 8 servings



**Two locations to serve our Delaware community:**



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