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EVAN W. SMITH
Funeral Services

BULLETIN

Articles of Help & Healing for our Delaware Community



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Your Step-by-Step Guide to Delivering a Memorable Eulogy

Funerals can be particularly challenging for those who have been asked to deliver a eulogy. This moving speech serves as a personal tribute to the departed, summing up the key events of their life and shedding light on the qualities that made them so special. If you have been asked to talk about the life of a departed loved one, consider it a great honor. In this article, we have compiled some important guidelines to help you write and deliver an extraordinary eulogy.

- 1. Keep it positive.** A eulogy is more than just a list of great qualities of the person who passed on. It is also a chance to recall and share fond stories about their life with friends and family. If you have pent-up anger, feelings of guilt, long-held grudges, or other negative emotions, the eulogy is not the place to air them. The content of a remembrance speech should always remain respectful. Stick to the joyous, encouraging, and uplifting.
- 2. Be mindful of the clock.** A page or two will be probably enough to tell some great stories, but it depends on how close you were with the departed and how many accounts you wish to share. It also depends on how many speakers there are. There is no specific time limit

on a eulogy but keep in mind that it is just one part of the funeral or memorial service. Three to five minutes is generally a good timeframe.

- 3. Practice often and bring your notes with you.** Read your speech aloud to yourself several times. Better yet, practice reading it in front of a few close friends or family members and ask for their feedback. When it comes time to deliver the eulogy, bring your talking points with you in case your mind goes momentarily blank. Print them out or write them in large type so you can refer to them quickly and easily. Your remembrance speech will come across as more genuine and heartfelt if you don't read from your notes word for word.
- 4. Introduce yourself.** Even if you know most of the people in the audience, it is still a good idea and proper etiquette to remind them of your name and your relationship to the departed. You might say something along the lines of, "For those of you whom I haven't yet had the pleasure of meeting, I am Fred Smith, Tony's younger brother." This is also an appropriate time to thank people for attending the service. You might make a

special mention of anyone who traveled a distance to be there.

- 5. Speak slowly and distinctly.** The funeral attendees will likely be hanging on your every word. Although you may be nervous, try to speak slowly and clearly so that everyone can hear and understand what you are saying. This will allow them to join you in reflecting upon the cherished memories you're sharing.
- 6. Make eye contact.** When speaking, try to look up at the audience occasionally. If you are unable to look directly at the crowd, pick a spot in the venue to glance at now and then. Holding your head up rather than looking down at your notes provides a better listening experience for those in attendance.
- 7. Above all, be yourself.** You were chosen to deliver the eulogy for a reason. You likely had a very special relationship with the person who passed away so let that loving relationship shine through in your speech. And don't worry about perfection. Talk to the audience like you would talk to your friends. Be yourself and your message will come across as sincere and memorable.



Healthcare Scams are Everywhere. Here's How to Protect Yourself.

With so much of healthcare being managed online or over the phone, it can be challenging to know what information you can safely share and who you can trust.

Considering that healthcare scams cost Americans more than \$60 billion a year, it's wise to be careful. Having your financial accounts or medical identity stolen can cost you precious time, energy, and money. Learn how to thwart would-be scammers and protect your information by following these tips:

Keep Your Medicare ID Private. You know to guard your Social Security and credit card numbers, but scammers can also do a lot of damage using your Medicare ID. Guard it like you would your other private information and don't share it over the phone. Only provide your Medicare ID to the medical professionals you know and trust.

Carefully Review Medical Records and Explanation of Benefits (EOB). If you see your doctor often, it's a good idea to keep a calendar of your visits. Jot down a brief note about the reason for your visit and if any tests were performed. When your EOB arrives, review it carefully. If you notice anything new or suspicious, check your calendar and notes and call your physician's office and the insurance company. Some scammers find ways to bill Medicare and insurance for services that you never received.

Say No to Unnecessary Medical Testing and "Freebies". Free genetic testing, seasonal boosters, vitamins, cheap pharmaceuticals, and more can be pushed at you by "friendly" scammers in an effort to get personal information or money from you.

These services and products also could be counterfeit and even dangerous. Always check with your physician before taking advantage of any free or discounted medical offerings.

Remember, if the incentive is "free" you should not have to provide your credit card number or healthcare ID.

When in Doubt, Hang Up. Unless you initiated the call, there's no need for you to share your personal information over the phone. Scammers use charm and even intimidation to get you to hand over your private data. Don't fall for it. If you're being pressured or feel uncomfortable in any way during the call, hang up. Even if your caller ID shows who is calling, it may be a scam.

Proceed With Caution on Social Media. Beware that scammers may shop your social media posts for hints and clues to passwords that you use to protect your online healthcare data. Anything that you post online—pets' names, children's birthdays, anniversaries, your hometown, etc. can be used by scammers to crack your online usernames and passwords.

If you suspect that you have been a victim of healthcare fraud, call the number listed on the back of your insurance card or contact the U.S. Health Department and Human Services hotline at 1-800-HHS-TIPS or HHSTips@oig.hhs.gov.



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

Does Your Will Need an Update? Here are Five Reasons it Might

When you wrote your will, you created it based on your circumstances at the time. But like many things, life changes are inevitable. Therefore, it is always a good idea to review your will every few years, and it is especially important any time you experience a major life transition. Below are five circumstances that can indicate a review or update is probably needed.

Marriage or Divorce

One major reason to review your will is if your marital status has changed. If you've gotten divorced, state laws determine whether or not your former spouse is still entitled to your assets upon your passing. In some states, the will overrides the divorce and in others the opposite is true. Remarriage can further muddle the situation. If you experience any change to your marital status—including divorce, remarriage, separation, or the dissolution of a domestic partnership—you should take the time to make a new will. An experienced estate planning attorney can guide you through this process.

No Alternates

When you created your will, you may have had a clear vision of what everyone's roles would be as far as guardians, beneficiaries, power of attorney, etc. However, a death or other change in your relationship status with those in any of these roles may warrant a change of direction in your estate planning. Consider alternatives for who will be handling your estate, inheriting your assets, or managing the finances of minor children and update your will to reflect these choices. Additionally, in some cases, the witness or witnesses who signed your will need to

testify that it is a valid document. If your witnesses become incapacitated in any way, you may need to draft a new will with new witness signatures.

Change in Family

The birth or adoption of a child can affect your will. If they are unnamed in your will, they may be able to make a legal claim in some states. However, they might also receive nothing. If you want to leave money or assets to your children or grandchildren, spell it out in your will so there's no question about your intentions. Also, consider what you want to happen if you leave your assets to your adult children and one of them predeceases you. Do you want their share to go to your grandchildren or to be split amongst your living offspring?

You Moved

Buying a new home can trigger the need to review and update your will. For example, if you specify an address in your will for a home you wish to bequeath to a family member and you no longer own that property, you'll want to update your will to reflect the new address. If you move to another state, your will may face additional challenges. Your will follows the state laws of the state in which you reside, not the state

in which you created it. If you have minors, how you've designated their care in the event of your passing may also need to change to accommodate the laws of your current state. Additionally, your spouse may be automatically entitled to your property in your new state. If this isn't what you intend, it's time to reevaluate your will.

You Require More Complex Estate Planning

In some cases, a simple will is sufficient. However, more complex estates warrant more sophisticated estate planning. If you own multiple properties, businesses, and valuable assets, you may need more than your simple will can cover. For example, state laws may get tricky when it comes to estate taxes. A good estate attorney should be adept at helping you to navigate estate tax laws and other more complex aspects of estate distribution. Taking care of these issues in advance can help your beneficiaries avoid the headache of sorting through tax laws after your death.

Your will is a living, breathing document that may require adaptations over time. Be sure to review this key document every three years or so. You may be surprised at what you need or want to change as time goes by.



Put Your Worries to Rest with These Anxiety-Busters

We all feel anxious from time to time. That sense of tension, nervousness, and apprehension is the body's response to a perceived threat. As anxiety levels increase, calming down might seem impossible but many techniques can quell your nerves in stressful situations. Here are six of our favorite tips for easing anxiety so you can put your worries to rest and enjoy life more fully.

Immerse yourself in nature.

Don't underestimate the power of a little fresh air. Whether you settle down to observe wildlife in the forest or sit quietly by a soothing body of water, nature is the perfect relaxation enhancer. If you can't make it outdoors, tune in to some sounds of nature or watch a video.

Grab a weighted blanket.

Studies have shown that using a weighted blanket can significantly reduce anxiety symptoms. The gentle pressure it provides to the body induces calm by activating the

parasympathetic nervous system, which lowers the heart rate during stressful situations. This "pressure therapy" is similar to the comforting feeling of being hugged, swaddled, or held.

Focus on your breathing.

Feeling panicky? Just breathe. We tend to breathe quickly and shallowly when we're stressed, which creates a vicious cycle by increasing the stress response. Instead, focus on breathing deeply and slowly. When we draw attention to our breathing and really focus on it, the thoughts that trigger the

anxiety become more distant, our heart rate slows, and calm is induced. Many people find 4-7-8 breathing to be particularly effective:

- Breathe in for 4 seconds
- Hold your breath for 7 seconds
- Exhale slowly for 8 seconds
- Repeat several times or until you feel calmer

Binge something soothing.

Whether it's your favorite playlist or your most beloved nostalgic movie, you can calm your headspace through repetition. When a melody or show is familiar, it is comforting because you know what to expect. It removes the fear of the unknown so you can fully relax and enjoy the moment.

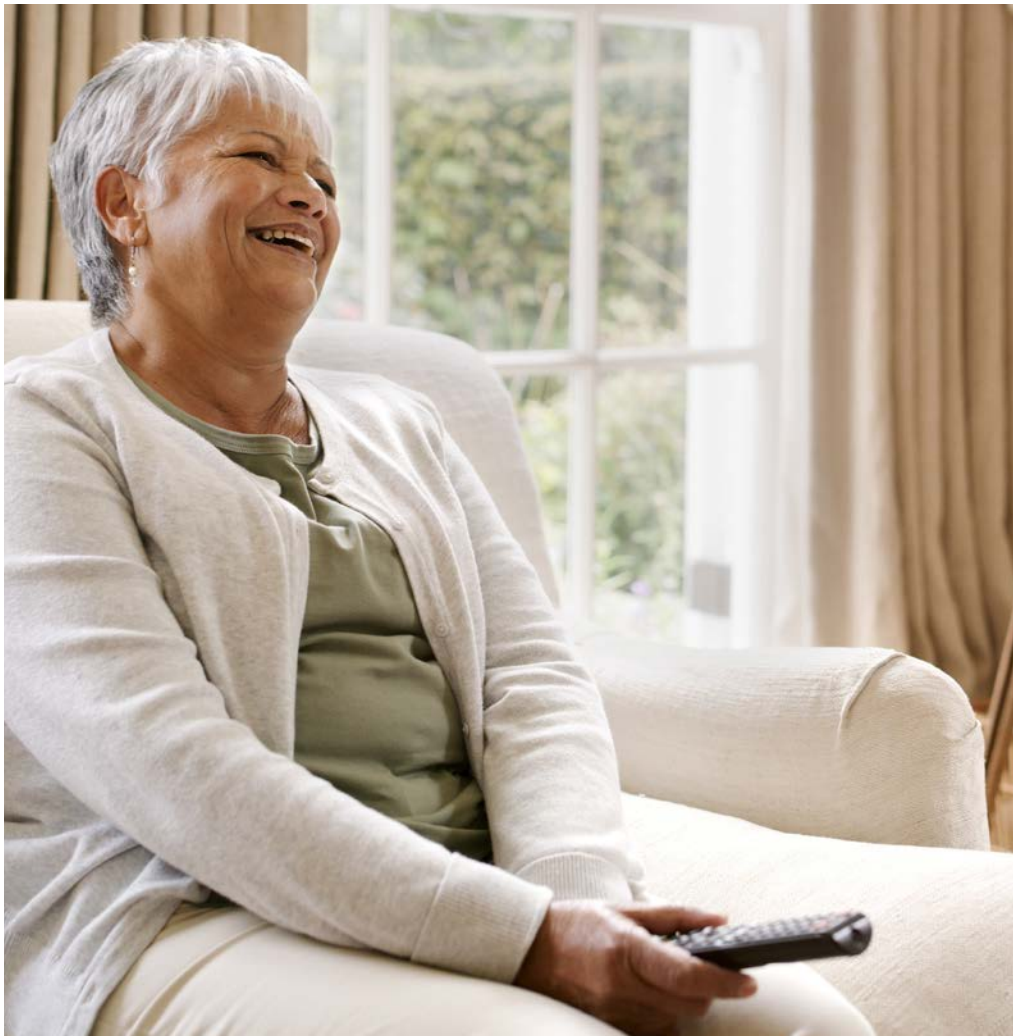
Tap into humor.

Experts say working humor into daily life can reduce anxiety and stress. Make it a point to hang out with fun folks who make you laugh or tune in to some silly cartoons. Other laughter-inducing tools might include reading jokebooks, watching sitcoms, or attending a belly-busting comedy act.

Give yourself a massage.

Tense muscles might be one of the first places you'll notice that your stress is mounting. The benefits of regular self-massage include relieving muscle tension and increasing blood flow. Try a hand, foot, or temple massage using circular motions and medium pressure. Or, outsource your rubdown to a heated mechanical massager. Add some soft music, scented candles, and some aromatherapy oils to enhance the relaxation effect.

Stress reduction techniques don't have to be involved or expensive. There are many easy, affordable options that can help you unwind and put your worries to rest.

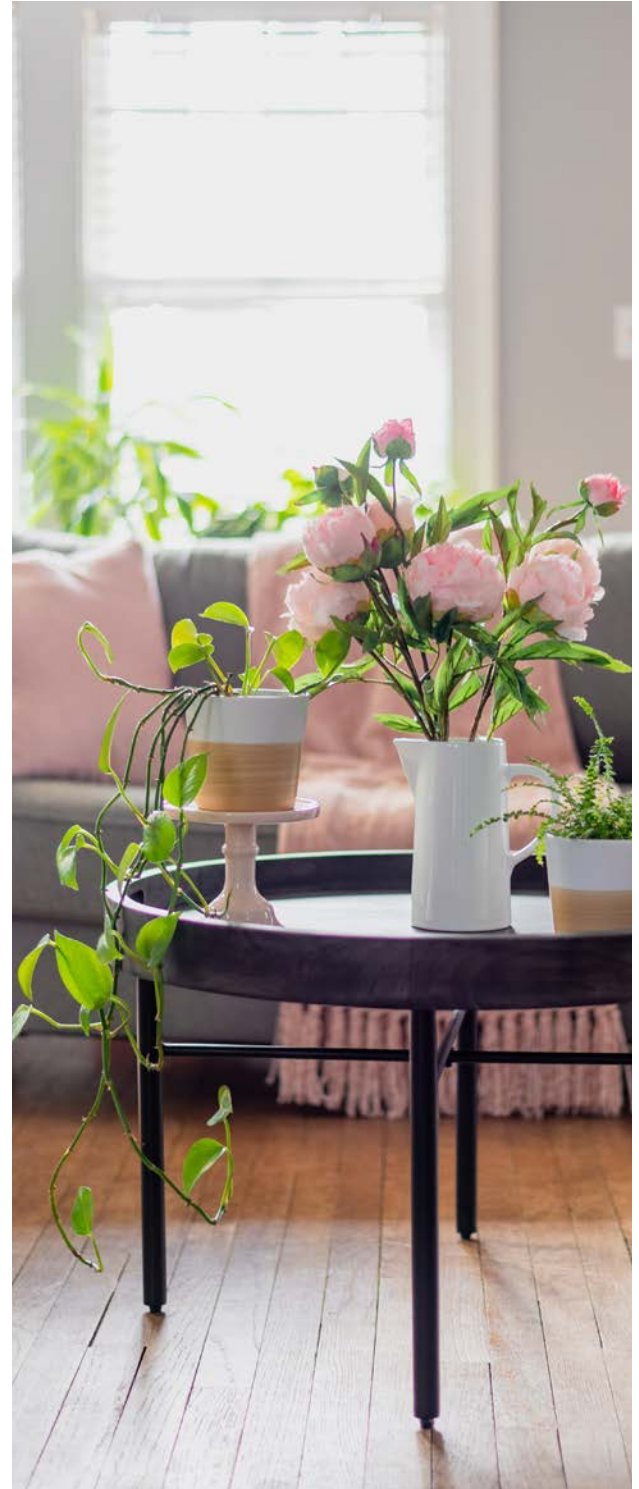


Easy Ways to Spruce Up Your Home for Spring

When it comes to seasonal home updates, simple changes can have a major impact.

The spring season is here and along with the urge to get rid of the clutter, many of us want to freshen up our living spaces. It doesn't take a major renovation to give your house a springtime refresh. Here are some easy, functional ideas to breathe new life into your home. Best of all, they won't break the bank!

- 1. Swap out your 'pillow wardrobe.'** Just as you change your clothing wardrobe for spring, you can easily refresh the look of a room by switching up the pillows. Changing your throw pillows or fabric wall art can add a seasonal pop of color and lighten the feel of the room for the warm weather that's on its way. Replace heavier pillows covered in velvet and silk with light and breezy seasonal fabric choices like cotton or linen.
- 2. Create a feature wall.** You can easily fabricate an eye-catching accent wall by painting it a fresh, vibrant hue or by applying patterned wallpaper that accents your existing color palette. If your living space is predominantly white or beige, for example, why not paint one of the walls teal, lemon yellow, or periwinkle? Even easier, try a self-adhesive wallpaper. An endless variety of colors and patterns is available from online specialty companies.
- 3. Take a cue from Mother Nature.** When you want to touch up your house for spring, one of the best ways to brighten your surroundings is to match the great outdoors. Green is undoubtedly the color of spring, so adorn your home with plants and lush greenery to make it feel fresh and seasonal. Connecting with the outside world will bring an extra dose of positive energy into your living space.
- 4. Play up your accessory pieces.** Even simple accessories like the towels in the bathroom or the pillows on the bed can make a huge difference. A new area rug can change the vibe of the entire room. A new season is here, so make a fresh start by updating those items as well. Walk through your house and take note of all the odds and ends that are worn, shabby, or out of style. If you don't have the budget for new accessories, check out your local thrift store. There are often some amazing bargains to be had!
- 5. Let the sun shine in.** Now that spring has arrived, make the most of your home's natural lighting. Clean the windows, open the blinds, and swap out heavy drapes for airy curtains that let the light flow in. You can use mirrors in your décor, as well, to make dark spaces appear brighter. Their reflective properties can also make the room appear larger than its actual size.
- 6. Decorate with fruits and flowers.** What comes to mind when you hear the word 'spring'? Flowers! Celebrate the spirit of this season of renewal by using fruits and flowers to decorate your home. A bowl of cheery yellow lemons on the coffee table not only smells great but it's pleasing to the eye and very inexpensive. Pretty spring posies like tulips and daffodils are easy to find and affordable at this time of year.
- 7. Create a welcoming front entrance.** One of the simplest ways to add a little spring flair to the front of your home is with a charming seasonal wreath and a new doormat. While you're at it, sweep off the porch and clean the outdoor light fixtures to create a bright, inviting vibe.



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: Mouthwatering Cream Cheese Banana Pudding

Homemade banana pudding is Southern comfort food at its finest. The whipped cream and cream cheese in this unique recipe give it an extra-rich, delectable texture. Quick and easy to prepare, this tasty dessert is sure to become your go-to dish for celebrations of all kinds.

INGREDIENTS

- One 4.6 oz. box of instant vanilla pudding mix
- Two cups of whole milk
- One 8 oz. container of whipped cream
- One 8 oz. container of whipped cream cheese
- 3 ripe bananas, sliced into 1" discs
- One 11 oz. box of Nilla Wafer cookies (reserve enough to make ¼ cup of crumbled cookies for topping)

INSTRUCTIONS

1. In a large bowl, combine the pudding mix and milk according to package directions. Set aside in the refrigerator.
2. In another large bowl, mix the whipped topping and cream cheese. Set aside.
3. Line the bottom and sides of a greased 9 x13 baking pan with the Nilla Wafer cookies.
4. Layer the banana slices over the Nilla Wafers.
5. Using a small spatula, spread the vanilla pudding evenly over the bananas.
6. Smooth the whipped topping and cream cheese mixture over the layer of pudding.
7. Sprinkle the ¼ cup of crumbled cookies evenly over the top layer.
8. Allow the banana pudding to chill in the refrigerator for at least 2 hours.
9. Serve and enjoy!

YIELD: 10 servings

Two locations to serve our Delaware community:



EVAN W. SMITH
Funeral Services



Wilmington
201 N. Union Street
Wilmington, DE 19805
302.377.6906



Dover
518 S. Bay Road
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