



# BULLETIN

*Articles of Help & Healing for our Delaware Community*



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No one wants to plan for their mortality. In this article we give you reasons why you should and tips to ensure your legacy.

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*I hope you enjoy the Winter 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*

# Here's Why Estate and Funeral Planning Should Be Among Your New Year's Resolutions

For most of us, the start of a new year means it's time to set some resolutions.



While most New Year's resolutions tend to focus on self-improvement, we're suggesting a more practical idea: get your ducks in a row by including funeral planning and estate planning on your list of intentions. Having an estate plan provides peace of mind that your assets will be protected should ever become incapacitated and ensures that your belongings will be distributed according to your wishes after your passing.

Advance funeral planning allows you to design your funeral or memorial service just as you wish while easing the burden on your grieving family members.

While planning for the end of your life may not be on your bucket list, it's one of those things everyone should learn about and attend to. Being proactive ensures that your wishes are made clear regarding your finances, property, and medical treatment. The basic elements of an estate plan include:

- **A will:** A will or living trust outlines how you want your assets divided after your passing. If you leave no instructions for surviving family members as to how to divide your property, they will have to make educated guesses and hope they honor your wishes. Even worse, the state could make decisions about your assets should be distributed.
- **Durable Power of Attorney:** This document allows your designee, or agent, to take control of your financial and legal matters.
- **Healthcare Power of Attorney:** This document allows your designee, or agent, to make medical decisions on your behalf.

- **Living Will:** This document includes specific instructions regarding what kind of medical care and treatment you do or do not want if the medical determination has been made that there is no realistic hope of significant recovery from an end-stage condition. If you don't want to use life support devices or wish to donate your organs, for example, this legal document would state those choices.

Contact a qualified estate planning attorney for assistance in creating these important documents. If you already have an estate plan in place, now is the time to review the documents and beneficiary designations to ensure they still reflect your wishes.

There are plenty of good reasons to put funeral planning on your list of New Year's resolutions, too. First and foremost, it reduces the stress on your loved ones. Making funeral arrangements is a massive undertaking for grieving family members who are physically and emotionally exhausted. If some or all of the funeral planning has been done in advance, this burden is greatly eased. Pre-planning also lessens the likelihood of family conflict. If you've ever arranged a family party or reunion, then you know differing opinions abound. Factor in the intense emotions surrounding a loved one's passing and you're looking at the recipe for some serious family squabbles. While you can't guarantee that your family members will abide by your choices, advance funeral planning documents outline your funeral wishes and provide a helpful guideline. For more information or assistance with funeral pre-planning, our compassionate professionals are always available with the guidance you need.

# Take These Four Steps for Happier, Healthier Feet

By the time we turn 50, most of us have logged more than 75,000 miles on our hardworking feet, according to the American Podiatric Medical Association.

And, although we schedule regular exams for our teeth, eyes, and general well-being, our feet usually get overlooked. In addition to the loss of padding, other common issues for older adults include painful bunions, toe deformities, and mid-foot soreness. For patients with diabetes and those with neuropathy (nerve damage) and impaired circulation, ignoring lower limb infirmities can have dire consequences. Fortunately, experts say most foot ailments can be minimized or even prevented with early treatment and routine maintenance. Follow these four steps to put your best foot forward:

**1. Get a professional assessment.** Unless you have a chronic disorder involving your feet, your primary doctor probably doesn't inspect them during a standard checkup. If you have any foot issues, get a referral to a podiatrist or orthopedist. Some health insurance plans won't pay for a visit to a foot specialist unless you first see your primary doctor. For those on Medicare, a referral isn't needed for an initial appointment

but they are restrictive in covering certain services that may be required.

**2. Invest in properly fitting shoes.** When buying shoes, it's best to shop later in the day when your feet are largest. Get them professionally measured and make sure the toe box is roomy enough. Put them to the flex test, too. Shoes should be rigid in the area between the heel and the ball of the foot and bend only at the joints at the base of the toes. This is crucial for maintaining balance, something to keep in mind since falls are the leading cause of injuries to those 65+, according to the Centers for Disease Control and Prevention. If you need more padding, over-the-counter custom orthotics may suffice but it's best to bring your footwear and any orthotics to a podiatrist for an expert opinion.

**3. Embrace proper foot care.** For many people, foot care stops at clipping their nails. Even that task gets harder with age due to back problems and reduced flexibility. Medicare doesn't cover nail upkeep except

in the case of some chronic illnesses, so a salon pedicure or less-expensive nail trim can be a good alternative. Cracks in the skin, caused by dryness, provide the perfect entryways for bacteria. Consistent moisturizing lessens the risk. Steer clear of regularly soaking your feet, however, which can actually be dehydrating.

**4. Make some lifestyle adjustments, if needed.** Even a few extra pounds can affect foot health. Foot pain and discomfort from excess weight often limits everyday activities, too, which means physical fitness falls by the wayside. Instead of giving up, try modification. Switch to running or walking every other day instead of on consecutive days. Non-weight-bearing workouts like biking, swimming, and elliptical machines are good alternatives too. Heavy alcohol consumption is a trigger for neuropathy and smoking is the top cause of poor circulation, so cut back or eliminate these culprits. Making better lifestyle choices is a smart step in the right direction.





# Seven Smart Ways to Slash Your Grocery Bill

Does it seem like your grocery bill is skyrocketing? It's not your imagination.

As the economy reopens, a surge in demand combined with widespread supply chain issues is driving consumer goods prices higher, an average increase of 4.8% nationwide from one year ago. Here are seven smart ways that you can slash your grocery bill in the face of these price hikes.

**1. Switch to store brands.** Changing what you put into your shopping cart is one of the easiest ways to save on groceries. By purchasing store brands, you can generally save about 30% without clipping coupons. Are you a die-hard national brand fan? Try one store brand item the next time you're at the supermarket. If you like it, that's great. You can save money every time you purchase it in the future and it may encourage you to try other store brand items, too. If you don't like the item, most stores will give you a refund or allow you to exchange it for the national brand.

**2. Expand your shopping routine.** You can save 30% to 50% on groceries simply by changing where you shop. Warehouse clubs, dollar stores, and big-box stores

can all be good alternatives to your regular grocery store. For example:

- **Grocery staples:** Check out Aldi and Walmart
- **Organic:** Visit Trader Joe's instead of Whole Foods
- **Bulk items:** Try a warehouse club like Costco or Sam's Club
- **Discount deals:** Dollar stores like Dollar Tree and Dollar General often have excellent weekly specials

**3. Plan meals around what's on sale.** When you're looking for ways to save on groceries, reading the weekly sales insert can be a huge help. For example, if ground beef and bread crumbs are on sale, your dinner menu for the week could include meatloaf and spaghetti and meatballs. Recipe ingredient matching sites like SuperCook.com can help you generate meal ideas based on what you have at home and what items are on sale in a given week.

**4. Stick to your shopping list.** Impulse buys can quickly sink your financial ship. Instead, make a shopping list and adhere

to it. You can use old-fashioned pen and paper or go with a free digital app like Pantry Check.

**5. Start clipping coupons.** You no longer have to buy a Sunday newspaper to get grocery coupons. These circulars now routinely show up in the mailbox. Rather than immediately tossing them in the recycling bin, grab your scissors and skim the supermarket circulars to take advantage of some great savings.

**6. Check the clearance shelf.** Many stores have a dedicated rack or shelf for items that are nearing expiration. It's often chock full of tasty items that are still usable but greatly reduced for quick sale.

**7. Take advantage of senior discount days.** Senior discounts are becoming harder to find but some grocery chains still offer them. Ask your local supermarket if they give a discount to senior citizens for shopping on a certain day of the week. If they do and you are in the eligible age range, adjust your weekly schedule and hit the market that day to save a bundle.





# Fend off the Winter Blues

**Cold weather, grey skies, and shorter days can leave even the most cheerful of us feeling low.**

Every winter, seasonal affective disorder (SAD) affects more than 11 million Americans. Less sunlight can affect the circadian rhythm, the body's biological clock that governs certain brain wave activity and hormone production. Older people are even more susceptible to these effects. Although it may be tempting to hibernate for the season, there are plenty of ways to stave off the winter blues.

**Get your vitamin D.** The body produces vitamin D when it's exposed to the sun. Because the days are shorter and the nights are longer, those levels drop during the colder and darker months. When you can't soak up the sun, taking vitamin D supplements can have a positive effect on mood.

**Break a sweat.** A good workout can be one of the best ways to combat the winter blues. While exercising, not only do you get a boost of endorphins, it also decreases the stress hormone cortisol. You don't have to perform extreme exercise to reap its depression-reducing benefits. A 2015 Harvard Medical School study found walking briskly for 30 minutes a day five times a week or 60 minutes a day three times a week had a significant influence on mild to moderate depression symptoms.

**Get some rays.** The primary cause of winter depression is lack of sunlight, and staying cooped up indoors worsens the effect. Even if it's cold, make sure to bundle up, get outside, and soak up some natural light every day. With shorter days in the winter, consider taking a brisk morning walk or a stroll during your lunch break.

**Maintain social contacts.** While it might be tempting to hibernate during winter, socializing with others is good for your mental health. Forcing yourself to mingle can do wonders to lift your mood. You may very well find that dinner with your friends is a lot more fun than you thought it would be. If COVID concerns or severe weather keep you at home, virtual socialization is just as beneficial.

**Seek help if you need it.** Therapy can be a helpful way to cope with the challenges of the winter doldrums. It's also a good idea to talk to your family doctor if you're experiencing feelings of sadness, depression, or other seasonal affective disorder symptoms.

Combating the winter blues isn't as difficult as you might think. Incorporating a few simple activities into your weekly routine can help you feel motivated, energized, and possibly even enjoying the season.



**Adding a few activities can rev up your weekly routine and turn that winter blues frown upside down!**



# Common Home Cleaning Products that Work

**If you want to protect your home and your loved ones from the flu, coronavirus, and other contaminants, many household cleaning products can help you to get the job done effectively. The key is to know what works and how to use it properly. Here's a list of some common cleaning products and tips for their usage.**



**Soap and water:** Handwashing with soap and water remains one of the best defenses against collecting and spreading germs. Regularly wash your hands with soap and water for a minimum of 20 seconds. Use friction to break down the protective barrier of any potentially lurking viruses. Scrub between fingers, under fingernails, and both sides of your hands and wrists. If soap and water are not readily available, use an FDA-approved alcohol-based hand sanitizer with at least 60% alcohol. You can also use soap and water to clean household surfaces before and after you disinfect them.



**Diluted bleach:** Bleach has been a go-to household cleaning product for decades, but be sure to protect yourself and use it wisely. Use bleach only in well-ventilated areas, never mix it with ammonia or other chemicals, and wear gloves and eyewear to protect your skin and eyes. For the best results, use the correct water-to-bleach ratio. The Centers for Disease Control recommends  $\frac{1}{3}$  cup of bleach per one gallon of water.



**Alcohol:** You've probably disinfected smaller items such as tweezers or other personal items in an alcohol solution. You can also use alcohol to clean larger surfaces in your home. Use at least 70% pure alcohol, undiluted, and leave it on surfaces for at least 30 seconds before wiping dry. Be careful when cleaning plastics or other porous surfaces, which may fade when in extended contact with high concentrations of pure alcohol.



**Pre-packaged disinfectant wipes:** Disposable disinfectant cloths such as Clorox Wipes are highly effective when used correctly. Giving surfaces a quick and gentle wipe down may not be enough. When using cloths, wipe the object thoroughly and apply enough of the product so that the surface remains visibly wet for at least three minutes.



**Hydrogen Peroxide:** Hydrogen peroxide has many uses, including serving as a greener alternative for household cleaning. Add a 3% hydrogen peroxide solution to a clean spray bottle and generously apply it to countertops and other surfaces. A benefit of using a hydrogen peroxide spray is that it can reach into cracks and other smaller surfaces and will evaporate on its own.



**Vinegar, baking soda, tea tree oil, and other "green" cleaners:** These products are environmentally friendly but their usefulness against COVID is unproven. Save them for lower-touch areas in your home where your main goal is to create gleaming surfaces and remove grime.

**While it's impossible to sterilize your entire home, prioritizing high-touch areas such as countertops, light switches, and doorknobs is an effective way to reduce the transmission of colds, flu, and other illnesses. Keep in mind that some disinfecting products when used together can end up doing more harm than good. Stick to one chemical per room and be sure to follow the instructions for getting the most thorough, effective cleaning results.**



# Community Focus

## Webinar:

### Holiday Health: Coping with Depression, Anxiety & 'The Blues'

**On December 8th, Evan W. Smith Funeral Services hosted a free community event with guest panelist, Leslie Holley, MA, LCPC, NCC.**

Topics included strategies to:

1. Identify depression and anxiety symptoms
2. Explain the obstacles the holidays and wintertime brings on our mental health
3. Identify healthy coping tools to manage holiday stress and depression
4. Explore when to seek additional help

## Holiday Health: Coping with Depression, Anxiety & 'The Blues'

**Free Webinar**    **December 8, 2021 5-6 PM**



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.



# Featured Recipe:

## Decadent Sweet Potato Praline Bread Pudding

This luscious upgraded bread pudding is the ultimate holiday comfort food.

### INGREDIENTS

#### Bread Pudding:

- 2 large sweet potatoes, roasted and peeled
- 2 loaves day-old French bread
- 8 eggs
- 2 cups granulated sugar
- 15 ounces pumpkin puree
- 2 cups heavy cream
- 2 cups half and half
- 6 tablespoons butter, melted
- 1 teaspoon vanilla extract
- 1 teaspoon cinnamon
- ½ teaspoon nutmeg
- ½ teaspoon sea salt

#### Praline Sauce:

- 1 cup unsalted butter
- 2 cups brown sugar
- 1 ½ cup pecan halves or chopped pecans
- 1 cup heavy cream

### INSTRUCTIONS

1. Preheat oven to 425 degrees. Poke a few holes in sweet potatoes and place on

bottom rack. Bake for about 45 minutes or until easily pierced with a fork.

2. While the potatoes roast, prep the bread pudding ingredients. Start by tearing or cutting the bread into one-inch pieces and placing it in a large bowl. Set aside.
3. Once the potatoes are fully cooked, remove them and reset the oven to 350 degrees. Place them in the freezer for a few minutes to make them easier to handle, then peel off the skin and place them in a bowl. Mash to a chunky consistency using a spoon or potato masher.
4. In a large bowl, whisk eggs until uniform. Mix in sugar, pumpkin puree, heavy cream, half and half, melted butter, vanilla extract, cinnamon, nutmeg, and sea salt.
5. Add the cooled mashed sweet potatoes and stir to combine. (This custard mixture should have visible chunks of sweet potato in it.)

6. Pour custard mixture into the bowl of torn bread pieces and mix until all pieces of bread are evenly coated.
7. Transfer mixture to a greased 9 x 13 pan and smooth top with spoon or spatula until it is relatively even. Place pan in preheated oven and bake for about 1.5 hours.
8. While the bread pudding bakes, melt the butter for the praline sauce in a small saucepan over medium-low heat.
9. Add the brown sugar and cream and stir constantly until mixture is uniform. Bring to a boil, then reduce heat to low and simmer for five to ten minutes to allow sauce to thicken.
10. Remove sauce from heat and stir in pecans.
11. Allow bread pudding to cool for five to ten minutes before serving. When ready to serve, spoon the praline sauce over the entire casserole before cutting or ladle it over the individual portions.

**YIELD:** 18 to 20 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**  
**Dover, DE 19901**  
**302.526.4662**

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