



“Retired? What are you doing for an encore?” That’s the question posed by Encore Creativity for Older Adults founder and director, Jeanne Kelly. While she was director of the Arlington, Virginia, campus of the Levine School of Music, Kelly led three older adult choral groups – average age 72 – in a George Washington University study on creativity and aging. The study results, which captured national and international attention, showed that the chorale members enjoyed an overall improvement in their physical and mental health. It also inspired Kelly, a resident

## Anne Arundel-Based Nonprofit Offers Fun for Older Adults

of Tracy’s Landing, Maryland, to launch Encore two years ago.

Encore has grown to eight chorales and one dance program for adults over the age of 55 in Maryland, Virginia, Washington and most recently, Ohio. In September, Encore will be partnering with Anne Arundel Community College’s Center on Aging to establish the first Encore Chorale in Anne Arundel County.

“We have always wanted to start a local chorale,” Jeanne Kelly said. Anne Arundel Community College has been very supportive of our program and I’m delighted to be working with them. All of our chorales are open to anyone over the age of 55, without audition. We have 15 weeks of rehearsals, followed by a series of concerts in high visibility locations. This past year, all of our chorales, over 200 singers, combined for a performance at the Kennedy Center Millennium Stage.”

This summer will be a busy one for Encore.

“We’ll be conducting two ‘sleepaway’ choral camps for older adults,” Kelly said. “The first will be at St. Mary’s College of Maryland June 16–20 and later in the summer we’ll be at the famed Chautauqua Institution in New York, Aug. 31–Sept. 4. We held these camps last year and the participants had a ball. We’re planning bigger and better this year.”

Sandwiched between the camps will be the highlight of Encore’s summer program – a “Singing at Sea” cruise from New York City to Southampton, England, July 6–12 aboard the luxurious Queen Mary 2. Kelly said, “We were honored to be invited by Cunard to bring our program onboard this famous ship at amazingly affordable rates. In six days, we’ll turn a group of older singers into a polished ensemble and perform a concert for the passengers.”

For more information, call Encore at (301) 261-5747, or visit Encore’s Web site at [www.encorecreativity.org](http://www.encorecreativity.org)

## Ask the Undertaker

By Ryan Helfenbein



Over the past several months I have been getting many inquiries about prepayment of funerals. One can’t help but wonder if it is due to the economic situation our country is facing, the winter blues or people today just wanting to be more prepared and relieve their family from the financial burden on their death. Whatever the reason may be, it is a wise decision as long as it is done correctly.

First, let’s gain a clear understanding of what a funeral home is required to do according to state law when a consumer prepays for a funeral/cremation service. Very simply stated, in the state of Maryland a funeral home cannot take a family’s money in advance and put it in its funeral home account. Unfortunately today some funeral homes use what is called “money trusts” or “escrow accounts.” In the past they were the only options available to a firm. But today we are finding out that when the funeral home’s name is attached to the account, the funeral home may have easy access to those funds. We see in the media every once in a while how funeral homes across the nation take prepaid funeral monies and spend them prematurely for selfish reasons. This has happened in Maryland a few times within the last three years. Even though state law has what is called “secure measures in place,”

they are not secure enough, especially given the economic situation our country is currently facing. Perhaps, funeral homes today still use the “money trusting” option because they are either unaware of better options or they wish to gain a personal investment benefit by putting that money with one bank.

So what is a better solution? Or, should I keep the money to myself and let my family take care of it when death occurs? Yes, there is a better way, and no, you should not leave it up to your family. Since the late 1980s the funeral industry, in conjunction with particular life insurance companies, began offering “funeral policies.” These are whole life insurance products exclusively offered through particular licensed funeral establishments and have been developed to pay for the final arrangements you have selected upon your death. In addition to offering protection from rising funeral costs, these “funeral policies” are protected by both state and federal governments. These policies are easily transferable to any funeral home and exclusively held by a designated policy owner and/or the insured – not by a funeral home. No matter what happens to the funeral home where you purchased your policy, the money will be available to your family immediately upon your death. Claims on these policies are usually paid within 24 hours, as opposed to traditional

insurance claims, which can sometimes take around 30 to 90 days to pay out.

This is a nationally recognized means of payment, these policies can be payable upon death to any funeral home selected at the time of need. Why would a funeral home honor these plans when they didn’t provide it in the first place? Simply because they are paid within 24 hours and the home doesn’t have to turn to the family for payment. With most funeral homes today requiring payment by the day of the service, “funeral policies” provide your family the peace of mind knowing that the financial discussion will be completely eliminated and that the money will be safely secured. It is truly a win-win for both the family and the funeral firm.

If you are considering prepaying for your final arrangements, be sure your funeral home is not putting your money in an account with its name attached to it. This money is for your funeral/cremation plan, to relieve your family of this burden no matter when or where death occurs. With the current economic situation we need to be sure that we protect our future savings with the best means necessary and “funeral policies” do just that.

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