



“Caring for our Community”

Published for the communities we graciously serve.

SPRING 2009

Features

*Pollen, Allergies & Staying Healthy
This Spring*

*Excerpt from Outlook By the Bay
By Ryan Helfenbein*

*Kind Words From Our
Community*

Easy Recipe for Spring

If you would like to subscribe to our complimentary newsletter, please email us at newsletter@fhfuneralhome.com or call us at 410-758-3987.

POLLEN, ALLERGIES & STAYING HEALTHY THIS SPRING

Spring is underway and pollen is in full force. That means if coughing, sneezing and eye watering is occurring, allergies have already started. Even though it is nearly impossible for you to completely avoid allergies, here are a few tips:



☞ Try to stay indoors whenever the pollen count is very high (pollen counts usually peak in the mornings between 5 A.M and 10 A.M.). Also on hot, dry, windy days.

☞ Keep your doors and windows closed whenever possible during the spring months to keep allergens out. An air purifier may also help.

☞ Clean the air filters in your home often. Also, clean bookshelves, vents, and other places where pollen can collect.

☞ Wash your hair after going outside, pollen sticks easily to clothes and hair and can irritate you long after going inside.

☞ Vacuum twice a week.. Wear a mask because vacuuming can kick up pollen, mold, and dust that were trapped in your carpet.

☞ Minimize walks in wooded areas or gardens.

☞ Wear a mask if you're mowing; an inexpensive painter's mask works fine.

☞ Pets bring pollen indoors. It's best to hose down the dog before letting him inside.

☞ At the end of the day, a spritz of saline spray clears pollen from nasal lining – so you breathe easier.

*DON'T FORGET MOM!
MOTHER'S DAY IS SUNDAY
MAY 10TH!*

Make the Most of Spring Produce

Artichokes
Asparagus
Blueberries
Carrots
Rhubarb
Strawberries



Strawberry & Mozzarella Salad

Ingredients

2 tablespoons olive oil
1 tablespoon balsamic vinegar
1/4 teaspoon salt
1/4 teaspoon freshly ground pepper
1 heart romaine lettuce, torn or cut into bite-sized pieces (3 cups lightly packed)
1 8-ounce container of strawberries, hulled and sliced
3 ounces part-skim mozzarella cheese, diced (about 3/4 cup)
1/4 cup fresh basil leaves, cut into ribbons

Directions

In a small bowl whisk together the oil, vinegar salt and pepper. Place the lettuce in a large bowl and toss with half the dressing. Place the lettuce onto 4 salad plates.

Toss the strawberries with the remaining dressing and place 1/4 of the berries on top of each mound of lettuce. Top each with cheese and sprinkle with the basil.

Excellent source of: Vitamin A, Vitamin C
Good source of: Protein, Vitamin K, Calcium, Manganese

This article was written for and published by Outlook By the Bay; to view more information please visit:

<http://www.outlookbythebay.com/media/Spring09.pdf>

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 pre-pays 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. &



Written by Ryan Helfenbein, a licensed funeral director and certified planning counselor, he can be reached at Ryan@fhnFuneralHome.com or (410) 758-3987.

Kind Words From Our Community

"This funeral home exemplifies the way 'it should be done'. My family and I thank them so much for their loving personal care." ~ A. Altieri

"You helped make the process so much easier and the care and thoughtfulness to Mom was wonderful. I am so glad we went with your Funeral Home, we would never have experienced everything you did at any other place." ~ S. Dickerson

"I just wanted to express my heartfelt gratitude to you, and your staff. You made such a painful time a little easier to bear. Your kind, compassionate manner and professionalism made Hollis' service such a relaxed and beautiful experience. You are wonderful, a true asset to your field." ~L. Hall

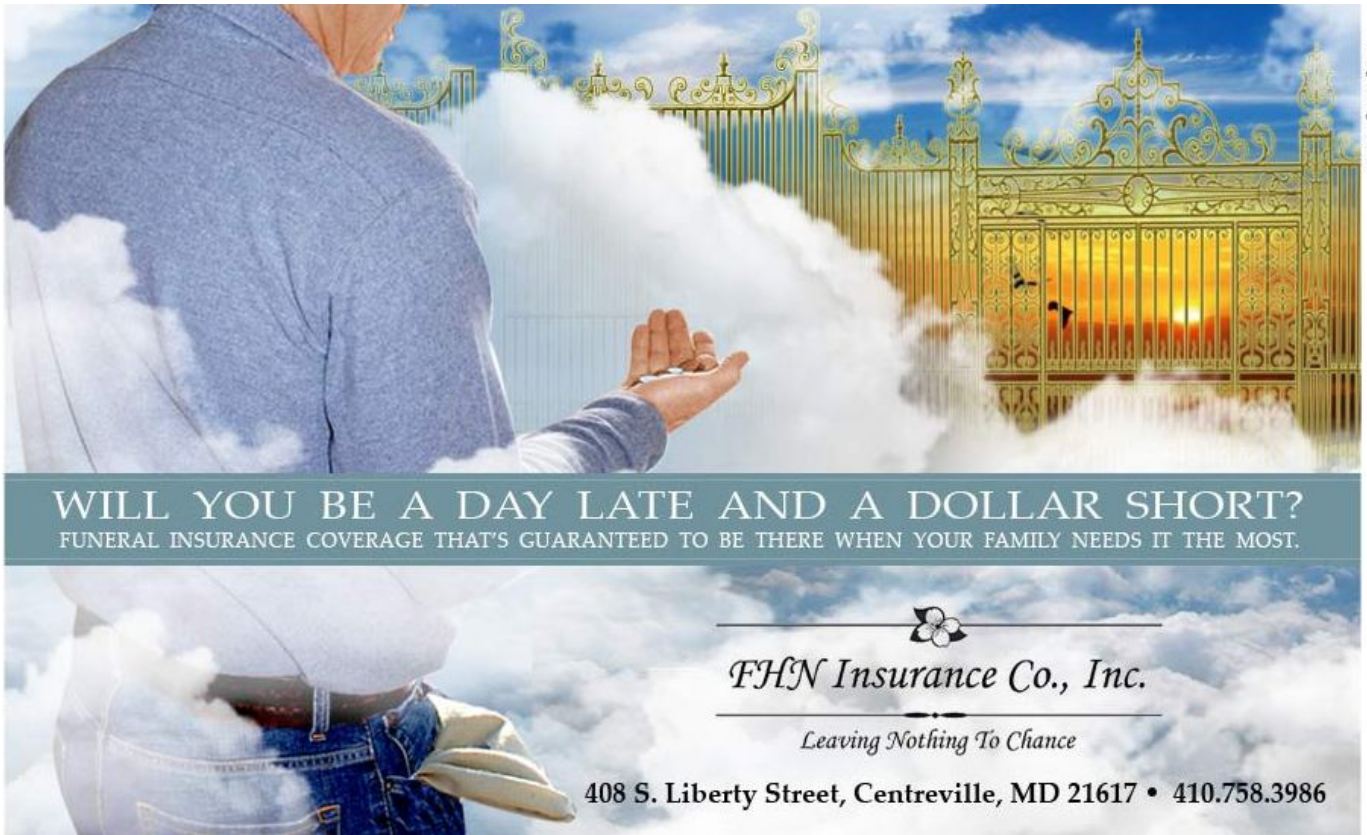


Fellows, Helfenbein and Newnam Funeral Home, is continuing with their efforts in partnership with the Oyster Recovery Partnership, by continuing to donate funds in memory of your loved one that will directly result in thousands of new oysters being planted in the Bay.

For more information or to see how you can help please visit their webpage at:

www.oysterrecovery.org





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