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VAUGHN GREENE

FUNERAL SERVICES, P.A.

INSIGHTS

WINTER 2022

Seven Easy, Budget-Friendly Ways to Deck the Halls

Decorating for the holidays doesn't have to break the bank. With a little imagination and a few basic supplies, it's easy to create a festive atmosphere to usher in the season of merriment. You can fashion beautiful decorations using things you have around the house like photographs, wrapping paper, and jars, or tap into the beauty of mother nature with some wintry botanicals. Here are seven of our favorite budget-friendly holiday decor ideas to put you in the spirit.

1. Candlelight displays: Candles are a wonderful way to add a touch of romance and sophistication. They're also inexpensive and available in almost any color and size you can imagine. Place some fresh greenery and cranberries in a fishbowl or mason jar. Cover it with water and float a tea light on top. Pro tip: Mirrors make small centerpieces look larger and are especially effective when paired with candles.

2. Go nostalgic: Reflect on favorite holiday memories by incorporating a nod to yesteryear. For example, that old wooden sled in your garage can make a great outdoor display. Simply lean it against your house near the front door and add some fresh greenery and bright red ribbon. Chances are you have a few treasured teddy bears or stuffed animals in your attic or closet. Gather them up, tie holiday ribbons around their necks, and display them on a bench, chair, or under the Christmas tree.

3. Ornament bowls: If you're not the crafty type, why not simply display extra ornaments in large crystal bowls or glass jars? They're quick and easy to assemble and they make a beautiful table centerpiece.

4. Ladder displays: Do you have an old stepladder sitting around? Use it to showcase your Christmas decorations! It's perfect for exhibiting small ornamental items, as well as for hanging stockings and showcasing those beautiful holiday cards.



5. Natural touches: Bring the winter magic indoors with pinecones and greenery. Gather bowls or wide-mouth jars and fill them with pinecones, evergreen sprigs, and cinnamon sticks. Tie a festive ribbon around the top and place them on end tables or the mantle.

6. Shop around for bargains: It may take some time to sort through the merchandise, but thrift stores tend to have a nice assortment of inexpensive Christmas decorations, including some that are unusual and nostalgic. Discount stores such as Dollar General and Dollar Tree are great places to find inexpensive gift wrap, ribbons, bows, faux greenery, candles, and ornaments.

7. Lighten up: There's something magical about twinkling lights. Simply string them across the mantel or hang them from the windows. You can also place string lights inside lanterns, mason jars, or other glass vessels to create an enchanting arrangement. Use battery- or solar-powered lights so you don't have to worry about placement near an outlet or hiding the cord.

You don't have to sacrifice beauty when you decorate your home on a budget. Natural botanicals and simple homemade decorations add charm and whimsy you can't find in store-bought items.



Holiday Food Safety Do's and Dont's

When the holidays roll around, it means lots of fun, festive gatherings. It's also the perfect time to revisit food safety practices. The Food and Drug Administration (FDA) estimates that 48 million Americans get sick every year from foodborne illnesses, many of which are the result of errors in the kitchen. Read on for some important food safety guidelines from experts that can help you and your loved ones stay healthy throughout the holidays.

Clean out the fridge and toss any old food. Determining when food has gone bad can be challenging due to the many types of package dates. "Sell by" helps the store manage its stock; food past this date is still safe for up to a week. "Best by" indicates the date after which flavor decreases; however, it's safe to consume after this date for several days. "Use by" is the date after which the product quality decreases and by which it should be cooked or consumed. In addition to checking packing dates, the U.S. Department of Agriculture recommends checking for signs of spoilage, like a bad odor, off flavor, mold, discoloration, or alteration in texture. Be on the lookout for dented cans, too. They can contain harmful bacteria and should be tossed if the dent is deep enough that your finger can rest in it, has a sharp point, or if the can is bulging.

Thaw food the right way. It can be tempting to leave food on the counter or thaw it in hot water, but the FDA says neither of these methods is safe. The only safe ways to thaw food are in

the microwave, in the refrigerator, or in cold water. Once food is thawed it should be cooked immediately.

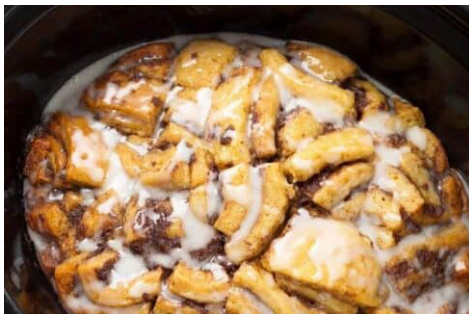
Marinate safely. Marinades add wonderful flavor but they can cause serious illness if used improperly. Always marinate in the refrigerator, never on the counter. Once raw meat has been in the marinade, the marinade isn't safe to consume, so throw it out. Thoroughly clean any containers used to marinate meat using hot water and plenty of dish soap.

Wash carefully and often. When you prepare one food group (such as meat or vegetables) on a cutting board, wash the board, utensils, and counter with hot soapy water or disinfecting wipes before using the area for a different food group. Sponges and dishtowels harbor bacteria, so wash towels in hot water and sanitize sponges in the microwave. And always wash your hands in warm soapy water for thirty seconds before handling food and between preparing different types of foods.

Be mindful of time and temperatures. When you have leftovers, be careful about how long they sit out after cooking. The FDA recommends not leaving anything out for more than two hours, or one hour if the room is 90 degrees or hotter. It's also important to store and reheat leftovers correctly. Never cool food on the counter before storing it; putting it away hot is safer. Always reheat leftovers to 165 degrees Fahrenheit before serving.

Follow the four-day rule for leftovers. Who doesn't look forward to those delicious holiday leftovers? To ensure food safety, leftovers should be used within four days of their initial preparation. Label and date leftovers so you know when to toss them. Create a rotating system in the fridge, placing the oldest items in the front so they're consumed first.

Recipe: Simply Delicious Apple-Cinnamon Roll Crock Pot Casserole



Ingredients:

- 2 (12 oz.) cans cinnamon rolls
- 2 cups peeled and chopped apples (about 2 large apples)
- 4 large eggs
- 1/2 cup half and half
- 1/4 cup maple syrup
- 1 teaspoon vanilla extract
- 1/2 teaspoon ground cinnamon

Holiday breakfast or brunch is a breeze with this delectable slow-cooker recipe. Cinnamon rolls and chopped apples are coated in a sweet egg custard to create an irresistible combination.

Instructions:

- Spray the bottom and sides of a large oval slow cooker with cooking spray.
- Open the cans of cinnamon rolls and set aside the icing packages. Cut the cinnamon rolls into quarters.
- Place the cinnamon rolls in an even layer in the crock pot.
- Top with an even layer of apples.
- In a large bowl, add the eggs, half and half, maple syrup, vanilla, and cinnamon. Whisk until well combined. Pour evenly over the cinnamon rolls and apples.
- Cover the slow cooker and cook on low for 2-1/2 hours. (Butter from the cinnamon rolls may rise to the top making the casserole look wet. That does not mean it needs more cooking time.)
- Drizzle the icing packages over the cooked casserole and serve immediately.
- Keep the slow cooker on the warm setting if not serving immediately.

YIELD: 8 servings



Advance Care Planning is a Smart New Year's Resolution

As 2023 approaches, many of us are thinking about New Year's resolutions. Maybe you want to lose a few pounds, quit smoking, or count your blessings more often. As you look to the future, be sure to consider your estate and funeral plans, too. Having an estate plan in place ensures that your assets will be protected and distributed according to your wishes after your passing. Advance funeral planning allows you to design your funeral or memorial service as you wish while easing the burden on grieving family members. Too many people put off these important legal and financial care decisions until it's too late. Read on for some important things to know about essential end-of-life preparations and why they should be among everyone's New Year's resolutions.

What does estate planning involve?

Estate planning details how your assets will be managed during your lifetime and who will inherit your estate once you have passed away. This plan is comprised of several legally binding documents:

- **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 to honor your wishes. In some cases, they state may intervene to make decisions about your assets should be distributed.
- **Durable Power of Attorney:** This document allows your designee to take control of your financial and legal matters if you become incapacitated.
- **Healthcare Power of Attorney:** This document allows your designee to make medical decisions on your behalf in the event that you are unable to do so.
- **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 is made that there is no realistic hope of your 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, your living will would state those preferences.

Without an estate plan in place, the future is uncertain.

According to Forbes magazine, an astonishing 60% of Americans over age 50 don't have a will or living trust. If you should pass away without one, the probate laws of the state in which you live at the time of your passing determine how your assets will be distributed. In this situation, unintended beneficiaries could benefit from your assets and create an additional burden for your family.

Why do people pre-plan their funeral services?

Most people like to feel in control over the decisions that affect them, and that extends to their end-of-life choices. No one can predict the time and circumstances of their passing but many take comfort in knowing they've selected the type of burial, location, and funeral they want. Planning ahead also relieves the burden on loved ones at a difficult and emotional time and lessens the likelihood of family conflict.

What can be included in the funeral plan?

You can outline virtually every detail of the funeral or memorial service in your plans, such as:

- Preferences for burial or cremation
- The type of casket or urn you'd prefer
- Details about the kind of service you want
- Your choice of a funeral provider
- Designated pallbearers
- The music and readings for your service
- Preferences for the repast

The biggest benefit is peace of mind.

Knowing you have plans in place that outline your wishes and will protect your family will ease your mind. It's one of the most thoughtful and considerate things you can do for yourself and for those you love.

Be sure to contact a qualified law firm or estate planning attorney for guidance with legal documents. For assistance with funeral planning, please reach out to our compassionate professionals anytime.

Five Surprising Signs You Need More Water

Thirst isn't the only sign of dehydration. In fact, by the time you recognize thirst, you are probably fluid-deprived. Age, weather, and activity levels can all interfere with hydration levels. Even mild dehydration can lead to fainting, accidents, injuries, and more. So how can you tell when it's time to drink up? Grab a glass of H₂O if you experience any of these revealing signs:

Brain fog and headaches

Not on your A-game? Even slight dehydration could be to blame. It can reduce concentration, cause headaches, worsen mood, and cause fatigue, according to a study from the Journal of Nutrition.

Racing heart

Blood is largely made up of water, so when your body is dehydrated the heart has to work harder to pump sufficient blood. This can cause the feeling of a racing heart or having to breathe faster. These are later signs of dehydration, so it's important to rehydrate right away.

Hunger and sugar cravings

Mild dehydration can mask itself as hunger and even make you

more prone to sugar cravings. Staying well-hydrated, on the other hand, can help you feel fuller. That's because the satiety level, or feeling of fullness, is influenced by stomach contents, regardless of whether they are solids or liquids.

Bad breath

Saliva keeps the mouth fresh by rinsing away odor-causing bacteria and food particles. Dry mouth from dehydration allows debris build up on mouth surfaces and contributes to foul-smelling fumes. Prevent bad breath by sipping on a personal water bottle throughout the day and /or chewing sugar-free gum between meals to stimulate saliva production.

Dry skin

Dehydration can keep layers of the skin from receiving the moisture they need, leading to a dull appearance, fine lines, and flakiness. Even if your skin is oily, it's still possible to be dehydrated. Keep your skin glowing by drinking a large glass of water before or in place of your morning coffee. Cut back or nix the nicotine, alcohol, and excess caffeine.

Protect Yourself from Healthcare Scams with These Important Tips

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. Protect your financial and private information by following these tips.

Have a Medicare ID? Keep It 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.

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.

Community Focus: Vaughn Greene Funeral Services Partners with the 53 Families Foundation to Host a Memorable Thanksgiving Dinner

On November 22, 2022, Jameel McClain's 53 Families Foundation hosted more than 5,300 guests for a complete Thanksgiving dinner at the Baltimore Convention Center. As part of our commitment to serving the community, Vaughn Greene Funeral Services was proud to be a partner for this inspiring event. Since 2010, the 53 Families Foundation has hosted its annual Thanksgiving dinner to help struggling families in Central Maryland. This year, McClain teamed up

with special guests and dignitaries to serve up the scrumptious meal. Guests included new Maryland Governor Wes Moore and current Ravens players Marlon Humphrey, Patrick Queen, Tyus Bowser, Roquan Smith, and Chuck Clark. More than 300 families were treated to a night of fun that included children's entertainment, music, and gifts, in addition to a delicious turkey dinner with all the trimmings.

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