

A quarterly publication for the extended family and community of:

VOLUME 4, ISSUE 1

WINTER QUARTER



# Community Care

## Cold, Cold, Cold!

Well here we are into January of 2008 and one of the coldest couple of days we have seen in Ohio for a while. I guess the only upside to the cold weather is that after 12 degrees, the 30's start to look like warm weather to us.



Hard to believe that another year has come and went and we are now working on '08. I hope this edition of our newsletter finds you all doing well and staying inside where it is a little warmer. It is a great time of year to sit next to the fire with a good book or a favorite song. Here's hoping this year is even better than the last and more prosperous for us all financially as well as emotionally.

Your Friend and Neighbor,

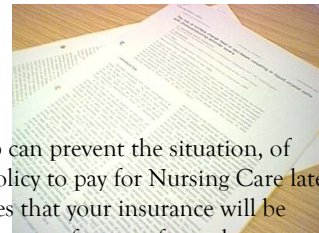
*Bryan E. Chandler*

## I Already Have My Own Insurance, But Wish to Pre-Arrange My Funeral?

This is a very common question we get at the funeral home. Many people would like to pre-arrange their funerals, but aren't sure how when they have purchased their own insurance or own policies provided by an employer. Well this is a very simple issue., many people aren't aware that you can assign or change the ownership of your policy to the funeral home to cover your funeral expenses, when you pass. The biggest advantage to doing this is that the Insurance Policy is no longer considered your asset according to the Medicaid Law.

Transferring ownership can prevent the situation, of having to cash in the policy to pay for Nursing Care later in life. This also ensures that your insurance will be there when you need it to pay for your funeral costs and sparing your family the expense and inconvenience.

This is a very easy procedure we simply call the insurance company for a form, have the owner sign it and send it back in to the company. Even if you don't elect to choose merchandise and services right now, protect your investment today by securing it with Chandler Funeral Home. [Contact us](#) today for assistance by calling (740) 732-1311.



[www.chandlerfuneralhome.net](http://www.chandlerfuneralhome.net)

## Putting Things in Perspective

By: Jason M. Gracia - Motivation123

Ofentimes it takes a light tap on the shoulder - or a slap in the face - to put things in perspective and bring a brighter note to our seemingly difficult times. One such tap is the story of Ben Underwood, a young boy who, due to the onset of cancer, has been blind since the age of three.

While this difference could - and certainly has - limited the goals, dreams, and daily activities of many, this particular case was different. Not only did Ben decide at age six that he was through using a cane, but three years before he began using a technique called echolocation, the same method used by bats and dolphins to perceive their environments.

It soon became apparent that Ben's skills were off the charts, even called 'extraordinary' and 'pushing the limits of human perception' by medical doctors. Simply by using a series of clicks and gauging the time it takes for the sound to return and in exactly what fashion, he can operate in the world like any other child.

*"If a young boy can function and maneuver without the use of his eyes, can't you find a way to overcome your challenges?"*

He skateboards, plays kickball with the neighborhood kids, and even chases down his brother to return a sneak-attack tackle. Ben can even tell the difference between a parked car and truck, all through the use of clicks with his mouth. Simply amazing.

The point of this story, as far as we're concerned, isn't that Ben Underwood has an amazing ability but that he took a weakness and turned it into a source of creativity, skill, and strength. He didn't dwell, nor did he accept a state of life below his desires. Instead, he accepted the facts and moved forward with his life.

It's the example of overcoming adversity that I want you to take to heart. If a young boy can function and maneuver without the use of his eyes, can't you find a way to overcome your challenges? Can't you find a way to get the things you want and to help those you care about do the same?

# Annie's Fruit Salsa and Cinnamon Chips

By: Ann Renzino

## INGREDIENTS

- \* 2 kiwis, peeled and diced
  - \* 2 Golden Delicious apples - peeled, cored and diced
  - \* 8 ounces raspberries
  - \* 1 pound strawberries
  - \* 2 tablespoons white sugar
  - \* 1 tablespoon brown sugar
  - \* 3 tablespoons fruit preserves, any flavor
- \* 10 (10 inch) flour tortillas
  - \* butter flavored cooking spray
  - \* 2 cups cinnamon sugar



## DIRECTIONS

1. In a large bowl, thoroughly mix kiwis, Golden Delicious apples, raspberries, strawberries, white sugar, brown sugar and fruit preserves. Cover and chill in the refrigerator at least 15 minutes.
2. Preheat oven to 350 degrees F (175 degrees C).
3. Coat one side of each flour tortilla with butter flavored cooking spray. Cut into wedges and arrange in a single layer on a large baking sheet. Sprinkle wedges with desired amount of cinnamon sugar. Spray again with cooking spray.
4. Bake in the preheated oven 8 to 10 minutes. Repeat with any remaining tortilla wedges. Allow to cool approximately 15 minutes. Serve with chilled fruit and spice mixture.



## Famous Quotes

“Never in the field of human conflict was so much owed by so many to so few.”

Winston Churchill

“Wars may be fought with weapons, but they are won by men. It is the spirit of the men who follow and of the man who leads that gains the victory.”

“I am a soldier, I fight where I am told, and I win where I fight.”

George S. Patton



609 West Street  
Caldwell, Ohio 43724

### ***A loving, sensible Plan for the future***

Most of us have life insurance, We at least know we should have a will. How strange, then, that many people consider it distasteful to pre-arrange a funeral! Instead, let's consider why pre-arrangement is really a thoughtful, loving thing to do.

***It helps our loved ones.*** In the first day or two of bereavement, grief leaves survivors ill-equipped to ponder budgets and plan services. Why put them through that?

***It fulfills a personal need.*** We all have some idea of how we'd like to be remembered. Pre-arrangement lets us have a say in that, in whatever detail we desire.

***For many, it's a necessity.*** When we are living alone, travel widely, or foresee family problems, establishing a funeral plan in advance can avert disasters.

***It's economical.*** We make cool headed decisions on how elaborate we want our departure to be...and under most plans, we protect survivors from inflation by "locking in" today's prices.

If this reaches you at a difficult time, please accept our apologies.