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RETURN TO A SIMPLER TIME

Memories From My Childhood

Do you ever wish you could go back to when everything was easier? A time you didn't have to worry about the everyday stressors of life, like inflation, what our kiddos are exposed to in school, and politics. Many of us look back to our childhoods to remember when we could live carefree. We can return to those happy memories in July when we recognize Be a Kid Again Day on July 8.

As I've talked about, I grew up in Joplin, Missouri, and lived in the same house through the end of elementary school. After all these years, my house still looks exactly the same, minus the color. From the time I grew up in the house until the big tornado hit Joplin in 2011, the house was olive green, but new owners finally painted it. I have many happy memories of spending time in that little house or around the neighborhood. Summer days were often spent at the city pool with my sister, nine years older than me. The smell of the rubber rafts, suntan lotion, the heat of the pool tarmac, and the sound of the guitar riff from Rolling Stone's "Satisfaction" (which was brand new at the time) are still clear in my head to this day.

As soon as the sun rose every morning, I was out the door to ride my bike around town with my neighborhood friends. There wasn't a worry or care in our minds. We weren't worried about getting kidnapped, shootings, or nuclear war; we just had fun hanging out with each other,



going to the playground or McDonald's. The town was poor, and my group of friends consisted of kids of various backgrounds and races. We never looked at each other like we were different. We all played on Boys Club and YMCA sports teams together, and would find ways to help each other if someone was in need.

One of my earliest memories is secretly going with my dad to buy football equipment for another kid in town. This kid's mom was struggling to make ends meet and didn't want to accept charity, so my dad and I left the equipment on their porch anonymously. It was an excellent lesson for me to experience. My dad was sympathetic to their situation because his mom had passed away at an early age. It was always nice playing on teams with the kids that we helped.

I played little league ball for the Beltone Hearing Aids team, and one of our coaches was a Navy guy involved in one of the first tragedies I remember experiencing. This coach was shipped out to San Diego during our season, and we never saw him again. We won the league and sent a plaque out to him that the military eventually returned to us with many stamps stating that he was deceased. A Jeep ran him over soon after arriving in San Diego. That was quite an event for us as little kids. It didn't seem real to us that someone young could pass away.

As a kid, most of us have very few responsibilities or worries. Sure, childhood sometimes seems traumatic at the time (and it certainly can be), but it still seems life would be easier if I could return to those days. When I get a bit older, I can probably start my second childhood in a home, eating pudding to my heart's content. Until then, I'll have to let "Satisfaction" take me back or see it in the eyes of my grandchildren.

-Jim Monast

DO YOU KNOW HOW MUCH MONEY YOU'RE SPENDING?

BREAK YOUR HABIT OF OVERSPENDING

When you go to the supermarket, you may find something you love. So, you put it in your cart without a second thought. When you shop online, you do the same thing. Later, when you check your bank account, you're shocked you spent more money than anticipated. It's time to ask: Do you often make impulsive purchases? If you feel your money is burning a hole in your pocket, you can change that and be more in control of your spending!

How do people develop the habit of overspending?

Money is personal — everyone has a different relationship with it. Therefore, it's essential to understand the emotional needs and habits that play a role in your spending habits.

We are all bombarded by advertisements and social media pressure. Businesses use strategies that give a sense of urgency to their consumers — some even

provide a one-click checkout option. Additionally, influencers often film themselves shopping with full carts and link their products to an Amazon wish list or "store" so you can easily buy the same things.

How do you break the overspending habit?

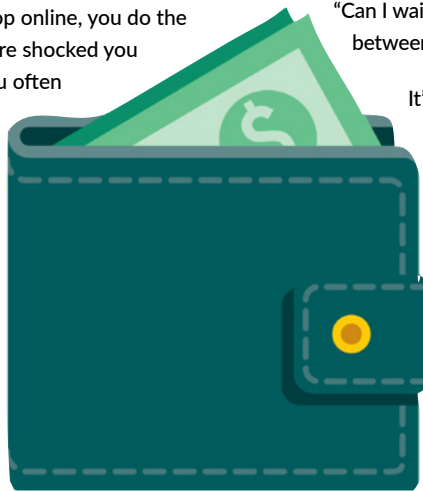
Becoming aware of your spending is the first step, and several online banking apps allow you to track it. They can calculate how much money you spend at certain stores and how often you use businesses and services. When you see the actual amount you're spending, it can put things in perspective!

Furthermore, if you're at the store and see something you want, stop and ask yourself, "Do I need this?" "Will this purchase help me reach my goals?"

"Can I wait to buy this at a later date?" Taking a moment to distinguish between "want" and "need" will help you practice self-control.

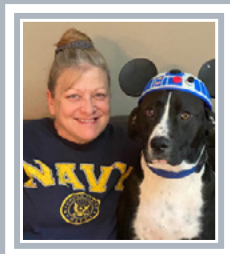
It's also beneficial to create a budget and outline your monthly expenses so you know how much disposable income you actually have after you meet your financial obligations (bills). Creating a budget and prioritizing needs over your wants will help you cut ties with your overspending habit and avoid unnecessary consumer debt and stress.

Everyone's financial situation and goals are different, and budgeting can be difficult. However, a financially savvy friend or financial advisor can help you outline steps to maximize your financial resources. Smart spending habits are at the core of financial success, so don't wait to get started!

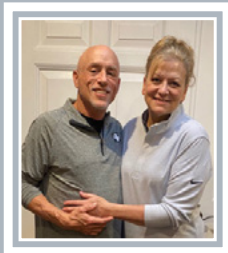


Client Story: *Leslie Boggs*

Teaching has changed over the years as our nation has. I grew up in an era when I wouldn't have once considered talking back to a teacher, let alone attacking one. I was no angel, yet the very thought of a teacher calling my parents if I misbehaved was enough to keep me in line. Plus, I respected my elders in general.



That time has faded. Misbehavior and lack of respect have evolved into a more serious situation.



A 2022 survey reported 40% of school districts had at least one teacher physically assaulted or attacked by a student. Our client and friend Leslie is one of those. Born in Cape Girardeau, Missouri, Leslie was the youngest of five children. The family moved to Minnesota where her mom was a supervisor at General

Electric and her dad was a factory manager. Growing up, she enjoyed sports, fishing, camping, and hiking. She worked for Bonanza Restaurant while in high school.

A graduate of Ohio State University, earning bachelor's and master's degrees, Leslie taught graphic design for nearly 20 years in Columbus public schools. While on duty period, she was assaulted by a student who slammed a 6-foot-long heavy transition gate into her right knee, immediately buckling it.

An initial arthroscopic surgery followed by a total knee replacement actually resulted in more problems. Because of postoperative nerve injury related to tourniquet compression, Leslie has been left with persistent swelling, foot drop, and a lifetime of severe pain. At first, she was able to use a walker, but now, Leslie has lost the use of her right leg. Amputation has been considered, but her doctors want to try a dorsal



root ganglion stimulator, as a regular spinal stimulator provided no relief.

Robert, Leslie's husband of 38 years, was also a teacher, but he quit his job to take care of her. He knows she is in pain all the time. Family and friends find it hard to see Leslie this way, as she had been so vibrant.

I wish Leslie's story had a happier ending. While we've been with our friend from the beginning and got compensation for her loss of limb use and for permanent total disability, no amount of money can compensate for the impact a thoughtless act has had on Leslie's life and the lives of her family. Leslie's faith in God is real and sustains her in suffering. We pray the ganglion stimulator and advances in medical treatment will provide relief.

WRONGLY CONVICTED FOR 28 YEARS

AN INNOCENT MAN STAYED STRONG

One of the most terrifying scenarios we can imagine is getting locked behind bars for a crime we didn't commit. It's a situation we've seen repeatedly in movies and television, but it also happens in real life. All the evidence points toward a specific person, and the eyewitnesses falsely believe they saw this person at the crime scene, causing them to be charged with a crime they did not commit. A Missouri man was recently released from prison after a wrongful conviction that cost him 28 years of his life.

Lamar Johnson was at his girlfriend's house on Oct. 30, 1994, when his former roommate, Markus Boyd, was shot and killed. Boyd's girlfriend claimed that the two men had a falling out before

the shooting, which landed Johnson at the top of the suspect list. Other information and witness testimonies came forward that all seemed to point to Johnson as the culprit. By September of the following year, a jury convicted Johnson of first-degree murder and armed criminal action, causing him to receive a life sentence without parole.

While many believed Johnson was guilty, not everyone bought the story. He wrote many letters after his conviction, and one ended up in the hands of Ginny Schrappen, a member of the congregation of Mary, Mother of Church in St. Louis County. Ginny felt that the letter came from an intelligent person and responded. The two continued to talk through letters for over



two decades, with Schrappen occasionally visiting Johnson in prison or attending his appeal hearings.

Eventually, the real culprits confessed to the crime, but this wasn't enough for Johnson to get the release he desperately desired. A non-profit called the Innocence Project and Ginny Schrappen continued to fight for his freedom. After 28 years, their efforts succeeded, and Johnson was released from prison. They even raised \$600,000 through a GoFundMe campaign to help him get back on his feet.

After his release, Johnson was ecstatic to spend time with his mother, daughter (who was about to get married), and the woman who never stopped fighting for him, Ginny Schrappen.

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ANSWER



MUNCHIES WITH MOLLY GRILLED STEAK SALAD WITH PEACHES

Inspired by Delish.com

INGREDIENTS

- 1 lb skirt steak, fat trimmed
- 1/4 cup balsamic vinegar
- 1 clove garlic, minced
- 1 tbsp light brown sugar
- 1 tbsp vegetable oil
- Kosher salt
- Black pepper
- 1/4 cup extra-virgin olive oil
- 1 large lemon, juiced
- 6 cups baby arugula
- 2 ripe peaches, thinly sliced
- 1/3 cup crumbled blue cheese or feta

DIRECTIONS

1. In a large resealable plastic bag or baking dish, combine steak, vinegar, garlic, and brown sugar. Marinate 20 minutes at room temperature.
2. Remove steak from marinade, coat with vegetable oil, and season generously with salt and pepper.
3. On a grill or pan set to high heat, cook steak until desired doneness. Rest 5–10 minutes, then thinly slice against the grain.
4. In a small bowl, whisk olive oil and lemon juice to make dressing. Season with salt and pepper.
5. In a large serving bowl, add arugula, peaches, blue cheese or feta, and steak. Drizzle with dressing and gently toss.

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IN FORKS WE TRUST

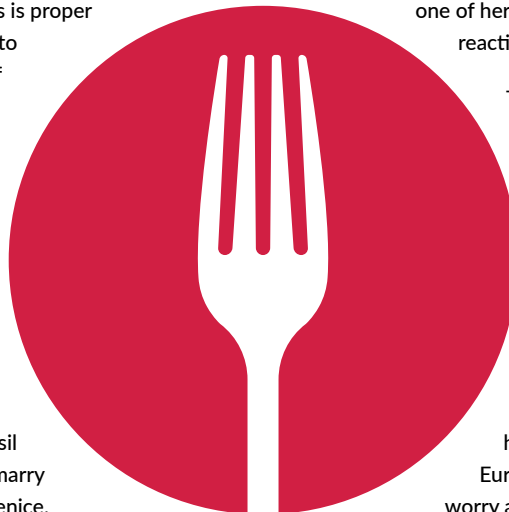
HOW EUROPE EVENTUALLY STOPPED EATING WITH THEIR HANDS

If you attend a dinner party, go on a date at a restaurant, or eat a plate of pasta, you'll use a fork without thinking twice. This is proper etiquette – and the cleanest and most efficient way to eat a meal! Could you imagine trying to eat a plate of spaghetti and meatballs without one?

Wealthy people in other parts of the world, such as the Byzantine Empire and the Middle East, have been using forks since the 17th century. However, before that, forks were considered to be sacrilegious and rude to use at the dinner table in Europe! In fact, in the 11th century, a Byzantine princess was ridiculed for bringing forks into her new husband's home.

Maria Argyropoulina, the Greek niece of Emperor Basil II of Byzantium, arrived in Venice, Italy, prepared to marry Giovanni, the son of Pietro Orseolo II, the Doge of Venice. She brought all of her belongings with her to move into her new

house, including a case of golden forks. At the wedding, she pulled out one of her golden forks to partake in her wedding feast, and the reaction she got took her by surprise.



The clergy lambasted her, saying things like, "God in his wisdom has provided man with natural forks – his fingers. Therefore, it is an insult to him to substitute artificial metal forks for them when eating." However, this didn't urge the princess to eat with her hands, and she stuck with her forks.

Shortly after the marriage, the Byzantine princess, unfortunately, contracted the plague and passed away. Many believed this was "karma" for refusing to eat with her hands and bringing a fork to her husband's home. But thanks to Maria Argyropoulina, Europe was introduced to the fork and never had to worry about eating spaghetti and meatballs – or any other dish – with their hands again.