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## REFLECTIONS OF AN UNFORGETTABLE JOURNEY

### *My College Years at Ohio State University*

The transition to college is often one of the most exciting moments in a young person's life. They made it through high school and have now set their sights on the freedom and independence ahead. Within the first few weeks, college freshmen embark on unforgettable experiences, make new friends, and create memories they'll have the rest of their lives. As college students returned to campus during the past few weeks, I've been reminiscing about my own experiences at THE Ohio State University.

I was the youngest of seven kids, and only one of my siblings went to college before I graduated high school. He went to Tulane. One of my sisters attended a two-year community college. I was determined to go to college myself, but didn't get much say in where I would go. Many of my friends were going to smaller, more expensive schools north of our town. I wanted to join them, but my mom had other plans. As it turned out, she was smart about it and guided me in the right direction. She said, "Let's try this for a couple of years, and if you still want to switch, we can revisit it." If you're a parent, you know how this went down: It was set in stone I was going to OSU after that conversation.

Once I arrived on campus, any misgivings quickly faded away. I had to get used to some changes, but it was smooth sailing once I did. One big adjustment was the sheer size of the student body. OSU has always had one of the largest undergraduate student populations in the country. Nearly 68,000 students go to OSU, and that number wasn't much lower when I went there. Walking amongst that many people can feel strange, but you quickly establish your circle of friends, and the school starts to feel smaller.

I stayed busy while in school. Ultimately, some of my high school friends had joined a fraternity, so I got involved there, too. I also joined some service organizations and, of course, regularly went to football games. I also met a girl while in orientation whom I dated the entire duration of my undergraduate college experience. She moved away after graduation, and our relationship ended (we're still Facebook friends). It's safe to say I had a lot of fun as an undergrad, but it was a different story once I started law school.

I stayed at OSU for law school and remember being shocked by the level of intelligence of the people in my classes. I was one of the top students in my undergraduate studies, but my classmates in law school made comments in class that made me pause and think, "Well, I've never even thought about it that way." On top of that, we only had one test each semester that covered everything. Just thinking back on it makes me antsy!

Lately, I've been wondering if college is the best option for students fresh out of high school. When I went to Ohio State, undergraduate tuition was only \$400 per quarter. Even at that price, coupled with law school tuition, I still had to get student loans that took me over 10 years to pay back. Now, tuition has exploded in cost. If you were to attend Ohio State this year, it would cost from \$12,000-\$37,000 each year, depending on state resident status and if you're paying for food and housing. After four years of undergraduate studies, you could be over \$100,000 in debt. That's a lot of money to pay back!

If you have a kid preparing to graduate high school in the coming years who is unsure about what they want to do in life, think about it carefully after graduation. Taking various classes until a subject sticks is an expensive habit these days. They might be better off traveling, joining the military, starting work, or going to trade school instead. They can always go to college if they decide on a career path that requires it. That's what several of my buddies did and what I'd now tell my own kiddos.

College was an exciting time in my life, and I made many wonderful memories while there. I still love scarlet and gray, and I bleed Ohio State to this day.

*-Jim Monast*



# POWERFUL FINANCIAL TIPS FROM THE MOUTH OF MARK CUBAN

Mark Cuban is one of the most well-known American businessmen of the past 20 years. He's one of the stars of "Shark Tank," owns the Dallas Mavericks, and has his hands in various other profitable ventures. Cuban is not shy about sharing the secrets to his success. Here you'll find nine of his most valuable pieces of financial advice.

1. **Live like a student:** When you were a student, you probably wanted to buy a lot of stuff but couldn't afford it. Now that you're an adult with money to spend, don't waste it on things you don't really need.
2. **You shouldn't use credit cards:** Credit cards can be dangerous, as the ill use of one can quickly send you into debt.
3. **Save six months' worth of income:** How long could you live off your savings if you lost your job today? The future is unpredictable, so it's essential to create a safety net if the unexpected were to happen.
4. **Put savings into an SPX mutual fund:** You want to keep your money where it will grow on its own. Investing in the S&P 500 will keep your money safe while bringing in additional interest.
5. **Invest up to 10% of your savings in high-risk investments:** Investing up to 10% of your savings in cryptocurrency or other high-risk ventures is okay. Do not expect a return on this investment, though. It's better to assume it's already gone than to expect you'll strike it big.
6. **Buy consumables in bulk and on sale:** You are going to use products like toothpaste, toilet paper, and soap daily. Buy as much as you can whenever these items go on sale so you don't need to buy them at full price in the future.
7. **Negotiate using cash:** Most people don't mind selling their products or services for less if they know they'll get cash immediately.
8. **Read books:** There's always something new to learn that can help you become more profitable or financially aware. Read books to inspire yourself.
9. **Being nice earns a positive response:** People respond better to kindness than anything else. Be friendly to those around you, and you'll be rewarded.

## Client Story: Curtis Guinn

Our friend, Curtis Guinn, is someone I've admired from the first time we met, nearly 10 years ago. Curtis came to us after his second serious work injury, the first one 19 years before that.

Curtis is one of the hardest working men I know, and not one to give up. Working since age 13, Curtis' family moved from Wilmington to Columbus at age 14. While attending Central High School, he would play sports during the school year and work evenings and during the summer.

When he was 18, his summer job was at DCSC in Columbus, working alongside a good friend. Curtis asked his friend if he knew of any nice gals he could introduce Curtis to. His friend smiled and said, "I know someone."

The "someone" was a young lady whose family had moved to Ohio from Marion, AL when she was only 6 years old. The mutual friend was a good judge of character (and an excellent matchmaker!) as Curtis and Edna got along swimmingly. They've now been married 48 years.

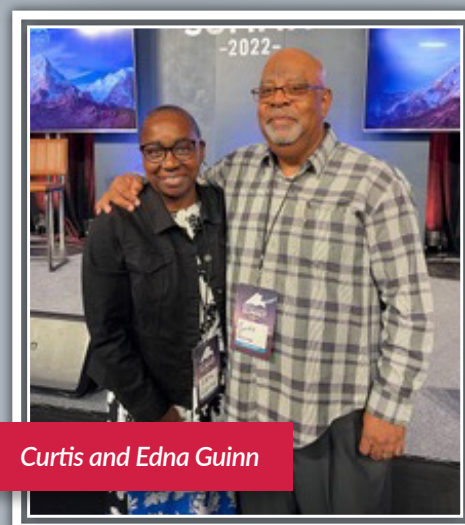
Curtis started in Building Services as a Team Lead at State Teachers Retirement System in 1989. In 1994, he stumbled coming down stairs, twisting

his left leg. Two surgeries were ultimately followed by a total knee replacement, with Curtis returning to work after each procedure.

After their kiddos were old enough to move out, and Curtis and Edna became empty nesters, Curtis got bored. So, he took a second full-time job with the city of Columbus in 2006! He worked 80 hours per week until his second injury in 2013 when he hurt his back pushing a dumpster.

The first injury, requiring three surgeries, was minor by comparison. With the back injury, Curtis has undergone more than a dozen operative procedures, several involving spinal cord stimulators, and a couple attempts at vocational rehab (the BWC concluded it wasn't possible).

Throughout all this, I've never known Curtis to lose his temper. He's calm, soft-spoken, and measures his words with care. His eyes got wide, though, when we went to his recent permanent total disability hearing as I brought all his files with me (well, all I could carry, I told him) and he said, "Arnold Schwarzenegger would have trouble carrying all that!" (Spoiler alert: I am built more like Santa Claus than I am the Terminator).



Curtis and Edna Guinn

We helped provide some help with Curtis and Edna's financial peace as the Industrial Commission agreed with us that Curtis' injuries are work-prohibitive, so he merits ongoing disability.

Curtis still keeps on, best he can. He goes to the YMCA faithfully to ride the stationary bike. Fishing also gives him a sense of peace, and his church family and Bible study provide encouragement. I'm inspired by Curtis and Edna and am glad to introduce you to them.

# A MIRACULOUS REUNION

## COMA PATIENT'S DOG RETURNED SAFELY

Our pets can play a huge role in our lives. Often, they are an essential member of our families. Our pets provide us with companionship while we feed, play with, and take care of their every need. Over time, that bond becomes so strong that we can't imagine life without our furry friends. A man in Texas faced this harsh reality recently after waking from a coma, only to learn his dog ran away while incapacitated. Thankfully, a good Samaritan heard the story and saved the day.

Bubba Nulisch worked as a long-haul truck driver for many years, but health issues forced him to retire in 2015. He immediately fell into a deep depression, unsure of where life would take him next. He began living with friends, and shortly after moving in, their dog gave birth to a litter of puppies. One puppy refused to leave Bubba's side, so he adopted him and named the pup Bullet.

"He was my reason to keep on going," said Bubba. "He really helped me through emotionally and brought me so much happiness and joy."

Fast forward to this past April when Bubba was hospitalized with a bacterial infection. His doctors placed him in a medically induced coma for three weeks. While hospitalized, Bubba received a call informing him that Bullet had run away from home. Bubba was devastated. He took to Facebook, posting on various lost pet pages hoping someone had seen his beloved Bullet.

His prayers were answered when Kim Joppie, an operator of a dog rescue in Dallas, noticed his post. Bullet had been dropped off at her rescue, where he was about to be adopted by another family. Kim immediately drove Bullet, recently neutered and microchipped, to the hospital where Bubba was so the two could reunite.

"When they were reunited, I can't describe the pure emotion that came from him," said Kim. "They were so bonded. It was so beautiful, and I've never seen anything like it."

Bubba has since recovered from his coma and is enjoying watching his favorite TV shows at home alongside Bullet.



# SUDOKU

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ANSWER



MUNCHIES WITH MOLLY

## HONEY-PECAN CHICKEN BREASTS

Inspired by TasteOfHome.com

### INGREDIENTS

- 2 6-oz boneless, skinless chicken breast halves
- 1/4 tsp salt
- 1/4 tsp garlic powder
- 1/8 tsp black pepper
- 1/8 tsp cayenne pepper
- 1 tbsp butter
- 3 tbsp honey
- 2 tbsp finely chopped pecans

### DIRECTIONS

1. Pound chicken with a meat mallet to 1/2-inch thickness. Sprinkle with salt, garlic powder, black pepper, and cayenne pepper.
2. In a large nonstick skillet, heat butter over medium heat; brown chicken on both sides. Cook covered until chicken is no longer pink, about 6–8 minutes, turning once.
3. Drizzle with honey and sprinkle with pecans. Cook covered until chicken is glazed, about 2–3 minutes

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# CONSTANTINOPLE WAGED WAR ON A WHALE

Social media lit up in spring of 2023 with news that orcas were attacking boats off the coasts of Portugal and Spain. Experts can't agree on the reason behind this aggressive behavior, but history tells us it's not the first time whales have gone rogue against sea vessels in their midst. Citizens of the Eastern Roman Empire (aka the Byzantine Empire) dealt with a similar problem in the form of a fearsome giant whale they named Porphyrios.

Porphyrios struck terror into the hearts of fishermen, merchants, and soldiers who frequented the waters around Constantinople (modern-day Istanbul, Turkey) during the 6th century; he spent roughly 50 years attacking boats of all sizes throughout the area. Then he would disappear for years at a time, but the locals never knew when he would reappear to sink more ships.

The whale caused so many problems for commerce and defense that Roman Emperor

Justinian I reportedly prioritized capturing or killing him. But even the greatest war strategists could not devise a way to take Porphyrios down. He was like a natural disaster, and leaders could stop him no more than they could hold off a hurricane.

As with today's killer whales, experts are unsure what drove Porphyrios' behavior. Since cameras would not be invented for more than 1,000 years, there are no photographs of Porphyrios, and it's impossible to know what species he was. Due to his enormous size and apparent long life, many marine biologists believe he was a sperm whale. However, others point out that sperm whales rarely live in the region where Porphyrios caused his mayhem and think he was an orca — perhaps an ancestor of the modern-day boat bashers around Europe.

Unfortunately for Porphyrios and animal lovers, the whale's antics eventually caught up with him. While chasing a school of dolphins, Porphyrios beached himself near the mouth of the Black Sea and struggled unsuccessfully to push his body back into the ocean. Meanwhile, Byzantines caught wind that their enemy was helpless and attacked with ropes and axes, giving Porphyrios a gory death and themselves a feast of whale meat.

Despite his inauspicious end, Porphyrios is still the only whale to threaten the Roman Empire. We can only hope he will be the only marine life ever to pose such a threat.

