

## THE POWER OF PERSISTENCE

### *How Never Giving Up Shapes Our Lives*

Without obstacles, what would life look like? Well, I have a feeling it probably wouldn't be the paradise one might imagine! Aug. 18 is Never Give Up Day, and it's a perfect time to talk about the necessity of challenges and overcoming the odds. As a workers' compensation attorney, I've seen plenty of uphill battles, both in my career and through the experiences of my clients. Inspired by M. Scott Peck's insights in "The Road Less Traveled," I've come to see that acknowledging life's difficulties is the first step toward conquering them.

You know, life throws curveballs at us all. As Peck said in his famous book, "*Life is difficult. This is a great truth, one of the greatest truths. It is a great truth because once we truly see this truth, we transcend it.*" Whether it's dealing with the aftermath of an injury or facing personal upheavals, these challenges test our mettle. I always think about the "Universe 25" mouse experiment, which showed that without challenges, even a mouse utopia fell apart. These mice were given everything they could need, but all it did was lead to aggressive and overweight mice! It might sound odd, but it makes a good point about human nature, too — we need a bit of struggle to thrive.

If that experiment doesn't prove it, then look at the countless clients I've had who transformed a workplace injury into a whole new life path. Take, for example, my former client Danielle. She got hurt in her early 20s and went through over a dozen medical procedures that kept her out of work for 13 years. But Danielle didn't just sit back; she fought tooth and nail to rebuild her life, finally finding her calling at a funeral home. Her resilience turned a series of setbacks into a completely new path of success. Then, another client, who was a former Amazon delivery worker, started doing artistic welding

and woodworking after his injury! He was able to transform his career into something that not only supports him financially but also feeds his soul.

Now, if you need some famous examples of late starters and those who overcame obstacles, take Stephen King! The renowned horror author worked as a high school teacher for years, and he wrote tirelessly. It wasn't until his book "Carrie" became popular that his writing career took off. Also, who can forget the story of Colonel Sanders? The creator of KFC was 62 years old when he began his now global franchise, and he did it using his Social Security!

What all these stories have in common is the power of never giving up. Whether you're facing physical, emotional, or professional obstacles, the journey of overcoming them can lead to some of the most rewarding chapters in your life.

As we celebrate National Never Give Up Day, let's embrace the challenges we face. If you're dealing with a tough situation, remember that it's okay to feel overwhelmed at times. What's important is to keep pushing forward and know you don't have to do it alone. My team and I are here to help guide you through your recovery and fight for the justice and compensation you deserve.

So, if you're ever feeling stuck or the mountain seems too high, reach out. We're here to help you keep climbing and ensure you never have to face these challenges alone.

*-Jim Monast*



# FLEX YOUR FINANCES

## SECURING THE FUTURE WITH LIFE INSURANCE POLICIES

Sometimes, unexpected events can occur out of nowhere. This is why we encourage peace of mind through life insurance. In exchange for regular monthly premiums, you and an insurance company enter into a contract wherein they will financially cover an unexpected life event. For example, your family will be provided for if you pass unexpectedly. Here is an overview of different life insurance options that can protect your family.

### TERM POLICY

This is a temporary policy that usually lasts for 30 years. If the insured person dies within this period, the family receives a payout to cover their mortgage, outstanding debts, and other expenses.

### TERM WITH LIVING BENEFITS

Similar to a standard term policy, this option allows the policyholders to access the death benefit while alive if they are diagnosed with a chronic, critical,

or terminal illness. This accelerated benefit can cover medical expenses, allowing the policyholder to focus on recovering.

### WHOLE LIFE INSURANCE WITH LIVING BENEFITS

This policy offers permanent insurance coverage and builds cash value over time. The cash value can be accessed for any purpose, making it a versatile financial tool.

### UNIVERSAL LIFE INSURANCE

Universal Life Insurance policies offer the same permanent coverage as whole life but with greater flexibility. These policies can be adjusted to fit changing financial situations and typically offer higher interest rates through variable, regular, and indexed universal life insurance options. The growth is often tied to performance indices like the S&P 500, allowing for potentially higher returns.



Policyholders can adjust their premium payments and access the accumulated cash value for various needs, such as retirement or education expenses.

When you pass away, a licensed insurance agent can assist your beneficiary with the paperwork or work directly with the insurance company's claim representative. Once the necessary documents are submitted, the beneficiary will receive the death benefit payout.

As you consider various life insurance options, you can consult with insurance professionals to help determine which life insurance policy best suits your needs.

# From Injury to Approval

## YOUR GUIDE TO FILING A WORKERS' COMPENSATION CLAIM

Filing a workers' compensation claim can seem daunting if you're unsure where to start. Knowing the proper steps can help ensure your claim is processed smoothly, leading to the best result, whether you've suffered a minor or major injury. Here's a step-by-step guide to help you navigate through the process.

### STEP 1: REPORT THE INJURY TO YOUR EMPLOYER

The first step in filing a workers' compensation claim is immediately reporting your injury to your employer. Ohio law requires that injuries be reported within a specific time frame, typically within 24 hours of the injury. Delaying this report can not only hinder your recovery process due to delayed medical attention but can also affect the credibility of your claim.

### STEP 2: SEEK MEDICAL TREATMENT

Once you've reported your injury, seek medical treatment right away and inform the health care provider that your injury is work-related. The

doctor must fill out a First Report of an Injury (FROI) form, which kicks off your claim with the Bureau of Workers' Compensation (BWC). Follow all medical advice and keep records of all your visits and treatments, as these will be important for your claim.

### STEP 3: DOCUMENTATION

Proper documentation is critical to a successful workers' compensation claim. This includes:

- A detailed account of how the injury occurred
- Copies of medical reports
- Records of any out-of-pocket expenses
- Documentation of missed work and lost wages

### STEP 4: FILING THE CLAIM

Your employer can file the claim on your behalf, or you can file the claim yourself through the Ohio BWC's online system. When filing, you will need the FROI from your doctor. Ensure all

information is correct since incorrect forms are among the most common errors in the workers' compensation process.

### STEP 5: MONITOR YOUR CLAIM

Once your claim is filed, you will receive a claim number. Use this number to track the progress of your claim through the BWC website. Stay in communication with your employer and the BWC to make sure all necessary documentation has been received and is being processed.

### STEP 6: IF DENIED, CONSIDER AN APPEAL

If your claim is denied, you have the right to appeal. It's advisable to consult with a workers' compensation attorney to help navigate the appeals process.

Filing a workers' compensation claim need not be overwhelming if you follow these steps. If you ever need any support or guidance in your workers' compensation case, contact our team at **614-334-4649** to get started.

# LOST AND FOUND

## HOW A DONKEY FOUND A NEW FAMILY IN A HERD OF ELK

In the serene wilderness of Northern California, a story straight out of a fairy tale unfolded, featuring Diesel, a donkey with an adventurous streak and a heartwarming twist. Five years ago, Diesel, a beloved donkey owned by Dave and Terrie Drewry, bolted into the vast expanses of the Cache Creek Wilderness. His owners frantically searched for him using cars, drones, and plenty of long, winding hikes. Despite their extensive efforts, Diesel vanished without a trace, leaving the Drewry family heartbroken.

Fast-forward to a recent sunny day when athlete and hunter Max Fennell stumbled upon a scene so bizarre it could only belong in a storybook. Amidst a herd of elk, there stood Diesel, not just surviving but thriving in the wild! Max, amazed by this unusual companionship, captured the moment on video and shared it on his Instagram, bringing an unexpected update to all those who remembered Diesel's story.

The video, showcasing Diesel in excellent health and looking quite at home among the elk, quickly caught the attention of the Drewrys. Overwhelmed with joy, Terrie Drewry expressed to CBS News Sacramento how relieved they were to see Diesel living his best life. "He's happy, he's healthy, and it was just a relief," she said.



Over the years, Diesel's disappearance had left a void, prompting the Drewrys to adopt more donkeys, yet none could replace the unique spirit of Diesel. The Drewrys have decided against attempting to recapture Diesel, respecting his new life in the wild. "To catch him would be next to impossible," Terrie remarked, acknowledging Diesel's transformation into a true wild donkey. At 8 years old, Diesel still has much of his life ahead of him!

This tale of unexpected wildlife friendships and the enduring spirit of a lost donkey offers a lighter note to our often too serious world. It reminds us of the resilience of nature and the surprising ways animals adapt. So, the next time you're out in nature, keep your eyes peeled. You never know when you might stumble upon a story as delightful as Diesel's!

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ANSWER



EATS WITH ELLIE

## LIME CHICKEN WITH CORN AND POBLANO SALAD

There's still time to enjoy sweet summer corn with this lime chicken dish.

### INGREDIENTS

#### Chicken

- 3 tbsp olive oil
- 1 cup all-purpose flour
- 1 1/2 tsp garlic powder
- 1/2 tsp cayenne pepper
- 1 1/2 tsp salt
- 3/4 tsp black pepper
- Zest of 1 lime
- 8 chicken thighs

#### Corn and poblano salad

- 2 tbsp olive oil
- 2 poblano peppers, diced
- 2 garlic cloves, minced
- 1 14-oz can of corn
- 4 scallions, minced
- Juice of 2 limes
- 1/3 cup chopped cilantro
- Salt and pepper

### DIRECTIONS

1. Preheat oven to 400 F.
2. In a large oven-proof skillet, heat olive oil over medium heat.
3. In a bowl, whisk flour, spices, and lime zest. Dredge chicken in the mix to coat.
4. Add chicken, skin-side down, to skillet, then place skillet in the oven for 30-35 minutes.
5. In a medium skillet, heat olive oil and add poblanos. Sauté 4-5 minutes. Add garlic and sauté for another minute.
6. In a bowl, add poblano mix, corn, scallions, lime juice, and cilantro, toss and serve with the chicken.

Inspired by PureWow.com



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# MANIC MEDIC

## HOW A DOCTOR PLANNED TO RESURRECT GEORGE WASHINGTON

Fans of deathbed dramas can hardly ask for a more harrowing tale than the story of an overconfident doctor who tried to resurrect George Washington.

As the former president lay dying in December of 1799, Dr. William Thornton raced to Washington's Mount Vernon home in hopes of reaching him before he passed away, according to "Washington's End," a 2020 book by historian and White House speechwriter Jonathan Horn.

Washington had been both a friend and benefactor to Thornton. A classic product of the Enlightenment, Thornton was a brilliant polymath considered a genius in his time. He was born in the British West Indies and attended medical school in Scotland before gaining American citizenship. Washington selected Thornton's design for the U.S. Capitol.

Upon arriving at Mount Vernon, Thornton was shocked to see the president's corpse, frozen solid from the frigid winter temperatures and surrounded by grieving family and friends. The situation did not stop the doctor from hatching a bold plan to revive him. Thornton had studied numerous cases of people who were revived after appearing to be dead.

He was an early advocate of the medical technique of mouth-to-mouth resuscitation to revive victims of near-drownings.



Before Washington died, he had suffered a series of tortuous medical treatments for a bad throat infection, including numerous bloodlettings, throat poultices, enemas, and purgatives. Thornton recalled cases he had read about fish being revived after freezing and proposed to thaw Washington's corpse in cold water, restore air to his body by performing a tracheotomy, and replace the blood drained by the doctors with lamb's blood. If a lack of air and loss of blood had killed the president, then restoring them and warming the body should revive him, Thornton reasoned.

None of Washington's grieving family and friends supported Thornton's idea. They recalled the former president's deathbed instructions to the doctors attending him at the time, "I pray you to take no more trouble about me; let me go off quietly." Ultimately, the president's instructions were honored. Despite Thornton's effort to have his body transported to the Capitol for burial, they granted Washington's final wish: He was permanently interred at his Mount Vernon home.