



## THE PERFECT EXCUSE FOR A FAMILY GATHERING OUR FOURTH OF JULY TRADITIONS

Any parent with adult kids knows the strange feeling that comes over you as the kids grow up and prepare to leave home. It's not exactly sadness, because I feel immense pride in my children for their success and independence. Nonetheless, it is certainly a shift in the pace of life. Of course, there are some benefits, too. I have to say, my wife and I covet the time we get to spend decompressing, sitting in the living room and chatting with each other, or reading our respective books. Peace and quiet is underrated, if you ask me.

That said, the Fourth of July is always a welcome time, as the whole family migrates back home for barbecues and fireworks. Well, most of the family does: My son, Garrett, is working on an exciting internship in D.C.

This is the time of year when the pool feels like a boon rather than a curse, and all that money dumped into the water begins to show some returns. We break out the grill and cook up some tasty brats and burgers, relax on the deck, and

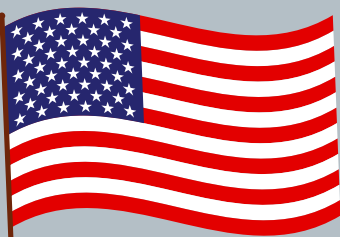
catch up. This year's especially exciting since every opportunity I get to see my stepdaughter, Whitney, her husband, Robby, and their new baby is a real treat. Sometimes, it's hard to imagine that I'm a grandparent, but then I take a look at the streaks of white in my hair, and it becomes a *little* more believable.

Then, of course, there are the fun neighborhood parades. Years back, when my boys were in Boy Scouts, we'd march right alongside them as one of the troop dads drove a restored WWII Jeep.

The troop also always took time to honor veterans by placing American flags at the cemeteries. I have to say, I feel a little more gung-ho patriotic with Garrett in the Marines. He joins a long tradition of Monast military men: My dad was in the Navy, my brother was in the Marines, and my father-in-law was in the Army. I guess I'm the only slacker in the family, but my wife and I always make a proud showing on the Fourth.

I'll take any excuse I can get to get the family together, whether it's the Fourth of July, opening the pool, or whatever it takes — even if it interrupts that wonderful peace and quiet.

- Jim Monast





# PUT DOWN THE SCISSORS AND STEP AWAY FROM THE NEWSPAPER

## We Do the Math on Coupon Clipping

You don't get paid enough to afford all the groceries you'd like. In fact, if it wasn't for coupons, you wouldn't be able to get everything you need, right? Coupon clipping is a time-honored way of saving money and a source of pride amongst many of us who need those paychecks to go as far as possible. But there are two ways to look at it: as a way to put food on the table that you otherwise couldn't afford, or as a way to trick money-conscious consumers into buying stuff they normally wouldn't. Which takeaway describes your situation? To find out, you have to answer two questions.

The first question is, "Do I need — and will I use — everything that I buy with coupons?" Here's the thing: Coupons are designed to affect you psychologically. It turns out that the same part of your brain that governs basic instincts (like

hunger and pleasure) also loves a screaming good deal. It can be hard to resist the allure, and that means you often spend money on things that you normally wouldn't, because you have a coupon. It's tough, but stick to the staples — like rice, beans, oats, and salt — that you'll use eventually and that won't go bad. Of course, if you've wanted something for a long time and it goes on sale, it makes sense to buy. But don't let the coupon section dictate your desires!

The second question is, "How much is my time worth, and how much of that time do I spend hunting down the best deals and clipping coupons?" We're not trained to think of our time as valuable when we aren't working, but time is the one thing you can't get back. If you're saving \$25 a week on stuff you actually need, but it takes 4 hours a week to get that savings, you're losing money even if you make minimum wage. That's time you could be spending with family, picking up a half-shift at work, or finding innovative ways to make money.

We won't deny that there are great deals out there — deals that are now more available than ever thanks to apps like Groupon. But don't mistake coupons for anything but what they really are: businesses trying to trick your brain into buying more stuff. Use them wisely, but don't let them rule you.

## Kenny H.

### IMPRESSIVE CASE RESULTS

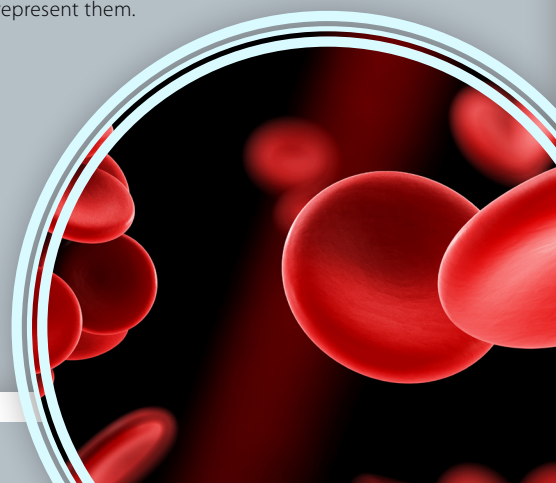
Kenny H. worked as an iron worker, welder, fabricator, and lead worker/shop foreman. A mere six weeks before his 40th birthday, Kenny was riding a DynaPak when it hit a hole and jerked the steering wheel. The machine flipped over and he jumped off onto his right leg, feeling it pop three times. Many knee surgeries followed, including two ACL repairs.

After successfully returning to work for a couple years, Kenny developed deep vein thrombosis (DVT) and a blood clot that was lodged in his lung. His doctors confirmed this resulted from his surgeries and required additional allowance hearings before they could implant a vena cava filter with a thoracotomy and wedge resection of Kenny's lower lung lobe. He subsequently developed cellulitis and abscesses on his left arm, which required more treatment.

Twice denied permanent total disability, Kenny attempted vocational rehabilitation, but the Bureau of Workers' Compensation and Industrial Commission of Ohio determined he was not a suitable candidate in 2008. He reapplied and successfully completed vocational training services, including job-seeking-skills training in 2011, but his case was closed that year as his job search was unsuccessful. His DVT continued

to cause problems, and he underwent extensive surgery, including angioplasty of five veins, in 2011.

Kenny's inability to work and ongoing health problems plunged him into depression, but fortunately, we were successful in obtaining treatment for his condition under his claim to help him cope and improve his quality of life. The third time was the charm, and Kenny was granted permanent total disability nearly 19 years after his injury. After all this time together, Kenny and his wife have become like family to us, and we are honored to represent them.





# THE 3 KEYS to a Successful Claim

There are three key steps that, if done improperly or not at all, drastically increase the odds of your workers' compensation claim being contested. The longer a claim is contested, the longer it takes to be approved, the longer it takes for your treatment to be authorized, and the longer it takes for you to receive compensation. This could take weeks or even months! Follow these three rules to maximize the chances of your claim's approval.

**First, report your injury to your employer in writing.** Maybe you don't want to seem like a whiner or you hope the injury will simply go away. Despite your misgivings, it's vital — regardless of the severity of your injury — that you report it immediately to your employer in writing. It's difficult to overstate how often a case falls apart simply because an employee fails to properly report their injury or just mentions it to their boss in passing.

**Second, seek medical attention as soon as possible.** If your employer has an on-site medical dispensary, go there. Make sure to give a complete explanation of what you were doing, what happened, what you felt, and where you felt it.

If an on-site medical facility is unavailable, seek treatment at an urgent care facility or hospital emergency room. This way, not only will you receive treatment, but your doctor can corroborate and confirm the status of your injury right after it occurs.

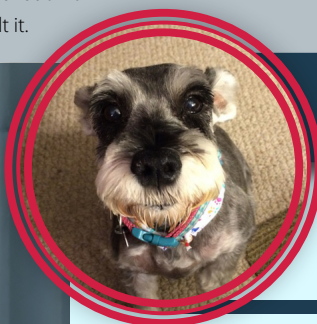
**Third, file your claim quickly.** Ohio requires that a claim for benefits be filed within two years of the date of injury, but really it should be sooner. Often, the employer or hospital will provide or even file the claim paperwork for you. Ultimately, though, it is your responsibility to ensure the claim has been filed in a timely fashion.

Once the form has been submitted to the BWC, you should receive a claim number within a couple weeks. If you still haven't after 14 days, despite assurances from your employer that they filed your claim, check with the BWC to verify it's actually been filed.

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## ABBY'S APPETIZERS

### SUMMERTIME FROZEN YOGURT PIE

Looking for a summer dessert you don't have to feel guilty about indulging in? Try this easy, low-fat frozen treat!

#### INGREDIENTS

- 1 premade graham cracker pie crust
- 1 (8-ounce) container Cool Whip
- 1 cup frozen or fresh mixed berries (strawberries, blueberries, and blackberries)
- 3 (6-ounce) containers regular yogurt (berry flavors work best)

#### DIRECTIONS

1. Combine Cool Whip, mixed berries, and yogurt in a bowl. Mix with a spatula until well-blended.
2. Pour yogurt mixture into pie crust.
3. Cover pie with foil or plastic lid.
4. Store in freezer for at least 3 hours, or until frozen through.
5. Serve frozen or slightly thawed.



## INSIDE THIS ISSUE

- 1** The Perfect Excuse for a Family Gathering
- 2** We Do the Math on Coupon Clipping
- 2** Impressive Case Results
- 3** The 3 Keys to a Successful Claim
- 3** Summertime Frozen Yogurt Pie
- 4** Sweatin' in the Sunshine

# SWEATIN' IN THE SUNSHINE

## Creative Workouts You Can Do Outside This Summer



As the summer sun begins to beat down, your excuses to avoid working out go up in smoke. Here are some ways to mix it up and get outdoors.

Take advantage of hills. Today, instead of ramping up your treadmill, find a hill around your home. Ideally, you want the incline to be between a 6- and 8-percent grade. After a thorough warmup,

do a series of all-out sprints up the length of the hill, recovering on your walk back down.

Try the park bench press. Next time your daily jog leads you into the local park, find a sturdy park bench. The elevated nature of the bench makes it perfect for all sorts of body-weight exercises. The possibilities are endless. Try doing squats, double- and single-leg, using the bench as a support. Then, sit on the bench with your hands on either side of your hips. Slide your rear off the bench, supporting yourself with your hands, and do 12 to 15 dips, bending your elbows up and down. To get your cardio in, do a series of step-ups to the bench, followed by box jumps. Then you can continue your jog as a cool-down.

In the sun, all yoga becomes hot yoga. Yoga is already excellent for increasing flexibility and strength, but add the heat of the summer sun and it becomes even more effective. Set up your yoga mat anywhere the sun beats down and start your favorite yoga routine. Switch positions slightly faster than you would in a normal session — this will add a cardio-boosting element to your yoga practice and will increase blood flow, compounding the positive effects of every stretch.