

## THE NOISE, THE MESS, THE LAUGHTER? THAT'S FAMILY

*No Matter How Far Apart We Live, Family Brings Us Back Together*

Our family is spread all over the map. We've got children and grandchildren in Miami, Seattle, and closer to home, plus extended family in places like Iowa, Arkansas, and Colorado. Coordinating schedules feels a little like solving a convoluted legal case sometimes. Between work schedules, school calendars, flights, and having to share holidays with in-laws, gathering everyone together can seem almost impossible.

And yet, somehow, families still find a way. That's probably why Family Reunion Month resonates with me so much. Because honestly? Family reunions don't have to be a giant picnic at a park with matching T-shirts and a three-generation softball game. A "successful" family reunion can be squeezing around a crowded kitchen island while kids run through the house, sopping wet from the pool. Sometimes, it's grandparents making the trip to Florida to spend a long weekend with one grandson who misses them and vice versa (which, yes, my wife Amy and I recently did just that).

At my mother-in-law's 90th birthday celebration.



What fascinates me most now is hearing the old stories ... and all their variations. When my siblings and I get together, we'll all remember the exact same event differently. Birth order apparently changes reality. The same thing happens now with our own children. I'll overhear them swapping childhood memories and think, "Were we even living in the same house?" Then come the family secrets that somehow stayed hidden for decades until somebody casually blurts them out over dessert. Every family's got those stories.

The logistics are a tricky matter. Coordinating schedules with this many people feels downright unimaginable. Over the years, it's clear that the women in the family are the true masterminds behind these gatherings. If the planning were left entirely to the guys, nobody would ever see each other. We can't even try to deny it.

Right now, we have seven grandchildren, six boys and one little granddaughter with bright red hair, all under the age of 9. Which means every gathering is loud, chaotic, sticky, exhausting, and perfect. What I love most is watching our own adult kids now experience parenthood themselves. Sometimes, one of them will stop mid-conversation and say something like, "Dad, you were right. It really does go by fast." And they're right. It does.

But for me, now I get to sit back and pass the torch to the next generation. The grandkids have recently become fascinated with camping gear stored in my barn: old Boy Scout cookware, sleeping bags,

lanterns, things I once used with their dads years ago. Now their fathers are the ones sleeping on the ground while I happily stay home in my own bed.

Cherishing those moments is the true reason family reunions, big or small, matter so much. It's an opportunity to pause long enough to enjoy the people we love while everyone is still young enough to stay up too late, laugh too hard, and pile into the same room together.



Sure, organizing family time can be stressful. Somebody's always late. Somebody forgets something, plans change, toddlers melt down, but once everyone is finally together, none of that seems to matter anymore.

What remains are the stories, the laughter, the memories, and the comforting realization that no matter how scattered life becomes, family still has a way of finding each other again.

*-Jim Monast*

# A SMARTER WAY TO SAVE

## GIVE EVERY DOLLAR A PURPOSE

Most of us know we should be putting money aside for the future. The tricky part is knowing what to do when “the future” starts pulling our money in several different directions at once. That’s where the right savings approach can make managing things much easier.

One particularly effective method breaks your savings into separate categories based on purpose and timing. Instead of putting all your money in one general pile, you create savings “buckets” that line up with each of your savings goals. These goals differ for everyone, but most fall into one of four broad groups.

The first bucket everyone should have is for emergency savings. A great starting goal is to set aside \$1,000 and work toward eventually having up to six months of expenses available. Tie your other buckets to timing. Short-term savings might cover something you expect to purchase within

the next year. Medium-term savings could be for a larger purchase several years out, while long-term savings are for goals you may not reach for a decade or more.

So, what does this look like in practice? Start by listing the goals you’re currently trying to save for and sort them by timing and purpose. Your emergency fund should have its own bucket and be easy to access. Short-term buckets can cover things like travel, new furniture, or appliance upgrades. Use medium- and long-term buckets for goals that take longer, such as a home purchase or retirement. Once you set up those buckets, you can decide how much to send to each one based on which goals are most urgent.

The value of this approach is that it helps you see your financial priorities more clearly. When each savings goal has its own bucket,



it becomes easier to track your progress and harder to spend money intended for one purpose on something else. It also gives you a simpler way to adjust when life changes, letting you shift your focus without losing sight of the larger picture.

## *The Right Doctor Can Make a Difference*

### **THE DOCTOR TREATING YOUR INJURY SHOULD BE FOCUSED ON YOU, NOT YOUR EMPLOYER**

When you’re hurt on the job, the last thing you want to worry about is whether the doctor treating you is really looking out for your best interests. But we’ve seen it countless times: People assume that if their employer sends them to a certain clinic or doctor after an accident, they have no choice but to continue treatment there, no matter how dismissive the doctor is. The truth is, that’s not always the case.

#### **REMEMBER THAT YOU HAVE CHOICES.**

After a workplace injury, employers often direct workers to a specific medical provider, especially for the initial visit. In an emergency, that makes sense as the priority is getting immediate care quickly. But many workers don’t realize they may switch doctors afterward.

That’s an important distinction because not every company-selected doctor is independent. Some clinics receive frequent referrals from

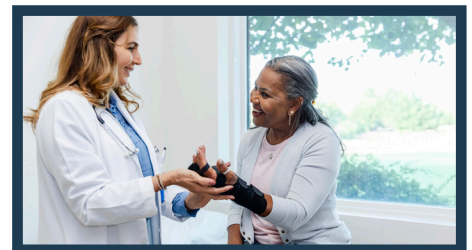
employers or insurance companies, which can create pressure to move injured employees back to work before they’re ready.

If you feel rushed through appointments, ignored when describing your pain, or cleared to return to work despite ongoing symptoms, it may be time to explore your options.

#### **CHOOSE A DOCTOR WHO WORKS FOR YOU.**

Depending on your situation, you may have the right to select another approved doctor for your care. That doctor could be a medical doctor, chiropractor, psychologist, or specialist qualified to treat your specific injury.

It’s important to ensure the provider understands workers’ compensation cases and accepts patients with work-related injuries. The billing process can differ from traditional health insurance, and not every office handles these



claims. If you’re unsure where to turn, speaking with our team can help you better understand your rights and your medical options.

#### **DON’T ASSUME YOU’RE STUCK.**

One of the biggest misconceptions injured workers have is believing they must stay with the first doctor their employer chooses. Often, that isn’t true. Your health, recovery, and future ability to work matter.

If something about your treatment doesn’t feel right, don’t ignore that instinct. Getting the right medical care can make all the difference in both your recovery and your workers’ compensation claim.



# OTTERLY ADORABLE

## THIS RESCUE OTTER IS NOW RAISING AN ORPHANED PUP OF HER OWN

Sometimes, the best stories in nature come with a little heartbreak before they deliver hope. That was certainly the case when rescuers discovered a tiny 2-week-old sea otter pup alone on California's Asilomar State Beach. The orphaned pup, later nicknamed Sunny, was far too young to survive on her own. But fortunately, the team at the Aquarium of the Pacific knew exactly where to turn for help: to another otter who understood exactly what Sunny was going through.

Enter Rey. About 2 1/2 years old, Rey was also once a stranded young otter found alone on a beach. After rehabilitation, she eventually made her way to Long Beach, where she became part of a groundbreaking surrogate program run by the Monterey Bay Aquarium (MBA). Now, in an incredible full-circle moment, Rey has become Sunny's adoptive mother.

And she's absolutely thriving in the role. The pair quickly bonded after moving to MBA's otter rehabilitation center in Long Beach. While experts determined the two otters have become too accustomed to humans to safely return to the wild, that hasn't stopped Rey from teaching Sunny how to truly be an otter. From learning how to locate and crack open food to practicing with fake crab shells, Sunny is getting a crash course in sea otter survival.

But Rey's lessons aren't all business.

Like any devoted mom,

she also makes time

for snuggles and comfort.

When Sunny needs rest, Rey

gently pulls the pup onto her chest and floats belly-up while grooming

and soothing her. It's the kind of tender care wild sea otter pups rely on constantly during early life.

Programs like this are making a real difference. Southern sea otters were once hunted to the brink of extinction, dropping from over 300,000 to around 2,000 by the early 20th century. Today, the federally protected California population has climbed back to roughly 3,000.

That progress hasn't come easily. Sea otter pups still face enormous challenges, from predators to pollution and disease. That's why every nurturing surrogate like Rey matters so much, helping bring a hopeful new chapter for her entire species.



# SUDOKU

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ANSWER



## EATS WITH ELLIE FLANK STEAK TACOS

### INGREDIENTS

- 1 tsp paprika
- 1/2 tsp ground cumin
- 1/2 tsp garlic powder
- 1/2 tsp chili powder
- 1/2 tsp dried oregano
- 1/4 tsp onion powder
- 1/2 tsp ground black pepper
- 1 tsp sea salt, divided
- 1 lb flank steak
- 2 tbsp olive oil, divided
- 1 small red onion, finely diced
- 1/3 cup cilantro
- 1 ripe avocado, diced
- 1 tbsp lime juice
- 8 small flour tortillas

### DIRECTIONS

1. Heat grill to medium heat.
2. In a small bowl, combine first 7 seasoning ingredients with 1/2 tsp sea salt.
3. Brush steak with 1 tbsp olive oil and sprinkle seasoning mixture on both sides.
4. Grill steak for 2-4 minutes per side.
5. Remove steak from grill and let it rest.
6. In a bowl, stir together 1/2 tsp sea salt, 1 tbsp olive oil, onion, cilantro, avocado, and lime juice.
7. Heat flour tortillas on the grill.
8. Slice the grilled flank steak into 1/4-inch strips. Assemble your tacos with the onion avocado mixture and enjoy!



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# INHERITED INSULTS      SURNAMES THAT STARTED AS SNARK

Nobody wants their name dragged through the mud, but some of our unlucky ancestors couldn't escape their abhorrent appellations. Though last names are passed down through families today, in centuries past, they were assigned based on a person's looks, character traits, location, or trade. And some of these surnames stung. Often doled out by local officials or tax collectors, these mean-spirited monikers could tarnish the reputation of generations to come.

### CROOKED CLANS

Some of the most common Scottish surnames today originally mocked someone's physical features. The name Campbell comes from words that translate to "crooked mouth." The first person to receive this title was Dugald of Lochawe in the 12th century. Due to a medical condition, he had to speak out of one side of his mouth. But his clan admired him, and they proudly adopted his surname. Similarly, the name Cameron was given to someone who had a crooked nose.

### NEGATIVE NICKNAMES

If you were known to get into brawls, lie, or plunder, it marked you forever. The name Barrett, which comes from an old French word that means "strife" or "trouble," was given to people who caused problems in their community or couldn't be trusted. Those with the surname Foley might have

swashbucklers in their family tree. It's a shortened form of the Gaelic name Foghladha, which refers to the descendants of pirates or marauders. Even if your ancestors didn't sail the seven seas, you could earn the name if you had a reputation for criminal behavior.

### HELMET-HEADED HANDLE

One of our most well-known presidents bore a name that has various possible meanings, some of them fairly offensive. Kennedy originated from Gaelic root words that mean "ugly head." So, someone could quite literally earn this name because they were considered unattractive. The surname could also be translated as "grim-headed," assigned to stern or fearsome figures. Some believe it has more heroic implications and was given to warriors who wore armor because they were "helmet-headed."



So, what's in a name? Well, it could be an identifying insult earned years before you were even born.