

Workers' COMPanion

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PRIDE, ACCOUNTABILITY, AND PEOPLE FIRST

When Your Lawyer Runs a Small Shop, You Feel the Difference

You probably wouldn't consider a law firm a mom-and-pop business, but I'd like to argue otherwise, at least for us. March 29 is National Mom and Pop Business Owners Day, and I can't help but think that label fits my practice better than just about anything else. I've joked before that we're basically a mom-and-pop shop, and the more I think about it, the more accurate it feels. It's my name on the building, my reputation on the line, and a small team working hard every day to help injured workers. And the truth is that I wouldn't trade it for **anything**.

When you represent injured workers, you're usually not part of some massive, multistate corporate machine. That world exists, especially on the defense side, where big firms represent insurance companies and employers. On the claimant side, most of us are entrepreneurs. We run our own businesses, make our own decisions, and take full responsibility for how our firms operate. That means you don't just have to be a good lawyer. You also have to know how to run a business, innovate, market yourself, and adapt when things change.

Perhaps the best part of the mom-and-pop shop model is the accountability. There's no hiding behind a brand name or a corporate logo that absorbs all the blame. If we do good work, that reputation sticks. If we don't, that sticks, too. **That kind of responsibility keeps you honest.** It also keeps you human. Our clients aren't files

or numbers. They're people we talk to directly (and yes, longer than a 10-minute consultation), because their stories matter.

Just the other day, I spent an hour and a half talking with a traveling lineman who got badly hurt while restoring power after a storm. He walked me through every detail of what he does for a living, how the equipment works, and exactly how things went wrong. I've talked with nurses who were injured lifting patients, oil rig workers, farm workers, and people hurt in ways you wouldn't believe unless you heard it firsthand. Those conversations are the reason I do this. I wouldn't have them if I were sitting in a corporate office defending insurance claims all day.



I've seen that other path. When I was in law school, the shiny dream was landing a job at a big firm with a big paycheck. Some of my colleagues did exactly that, and a lot of them were admittedly downright miserable. They worked 80 or 90 hours a week, barely saw their families, and felt trapped by the lifestyle they'd built. I decided pretty early on I'd rather be accountable to myself and my clients, even when it's stressful.

That entrepreneurial mindset runs deep for me. I've got an old photo of my grandfather's Buick dealership, Monast Buick Sales and Service, with his name right there on the building. That kind of pride sticks with you. I see it in other small-business owners, too, including my own son, who opened a gym and did everything from cleaning bathrooms to training clients just to make it work. That's what mom-and-pop businesses do. **They work hard because it's personal.**

Our firm is the same way. We're not stuffy. We talk to people like people. We take pride in the work because we know our clients are counting on us, and so is our staff. It's challenging, rewarding, and sometimes exhausting, but it's **real**. And on National Mom and Pop Business Owners Day, I'm proud to say that's exactly the kind of law firm we are.

-Jim Monast

BREAK AWAY FROM BUDGET BURNOUT

'MONEY DATES' FOR CALMER DAYS

Whether you're married, dating, or still single, you're about to read dating advice that could change your life. No, this isn't a romantic advice column; this is an inside look at "money dates." What are those? Well, if you're constantly stressed about your money to the point where you're tracking your accounts multiple times a day, the following may give a fresh perspective on your finances ... and free you from the cycle of budgetary burnout.

DON'T LET YOUR MIND DRAIN YOUR MONEY.

If you anxiously follow every penny you spend throughout the day and jump to attention whenever you receive a banking notification on your phone, it may surprise you to learn that these habits can harm your bottom line more than help it. A University of Chicago study revealed that tracking one's spending too frequently can actually overwhelm people emotionally, to the point they're more likely to make careless financial choices. Similar to how an obsessed dieter may become discouraged and

descend into binge eating if they don't see sufficient weight loss, constantly worrying about bank balances could lead you to burn your bridges to greater wealth before they're even fully built.

USE YOUR CALENDAR TO ORGANIZE YOUR CASH.

Instead of putting your mood to the test through compulsive cash check-ins, select a monthly "money date" to review your overall financial standing and plan for your future. By picking a specific date to review your numbers, you can gain a more accurate and comprehensive understanding of your regular spending habits and identify unnecessary expenses that can be adjusted to achieve greater flexibility. For example, seeing that you spend \$80 a month on coffee may be jarring at first, but viewing the bigger picture may help you develop a more reasonable budget for caffeine than worrying every time you grab a \$4 cup on your way to work. Income, expenses, debts, and

positive/negative purchasing patterns are all things to explore on your "money date."

Just like *other* kinds of dates, timing is everything. Choose a date and time when you (and your spouse) are typically relaxed and distraction-free before diving in! You may be surprised by how these "money dates" can help reduce your overall frustration, anxiety, and perceived need to let money overdraw your mental health.



The 'Tough It Out' Trap

WHY WAITING TO REPORT A WORK INJURY CAN HURT YOUR HEALTH AND YOUR CLAIM

We see it all the time. Someone gets hurt at work, feels a twinge in their shoulder, knee, or back, and decides it's nothing serious. They tell themselves it'll go away, that they'll just push through it and deal with it later. That "tough it out" mindset is deeply ingrained in a lot of people (men and women alike), especially those who grew up hearing things like "walk it off" or "don't make a big deal out of it."

The problem is that workplace injuries don't always follow that script. What feels minor at first doesn't always stay that way.

WHY PEOPLE WAIT TO REPORT INJURIES

There are plenty of understandable reasons injured workers delay speaking up. Some don't want to be labeled as complainers or worry coworkers will think they're exaggerating. Others fear how their employer might react. And many people simply don't realize how workers' compensation works or what it actually covers.

Sometimes timing plays a role, too. If an injury happens right before a holiday, workers may think resting for a few days will fix everything. Unfortunately, that's not always how the body works.

WHEN WAITING MAKES EVERYTHING WORSE

Delaying treatment can allow an injury to worsen and spiral out of control. Continuing to work on a bad shoulder, knee, or foot, especially while doing the same tasks that caused the injury, can lead to lasting damage. What might have been manageable early on can turn into something far more serious.

Waiting can also complicate your claim. When there's a gap between the injury and the report, employers and the Workers' Comp Bureau may start asking questions. It doesn't mean your claim is invalid, but it can invite skepticism that makes the process more difficult than it needs to be.

WHY ACTING EARLY PROTECTS YOU

Reporting an injury promptly is essential for protecting your health and your rights. Early reporting helps ensure you receive proper medical care before the situation worsens, and it creates a clear record that supports your claim.

Even if you think an injury is minor, tell someone. Get it documented. If it truly resolves, great. But if it doesn't, you'll be glad you acted quickly. When it comes to workplace injuries, pushing through the pain often costs more than taking action early.

WRINKLES OF STEEL

HOW AN ENGLISH BULLDOG SURVIVED 29 DAYS IN THE COLORADO MOUNTAINS

If you were casting a movie about a dog surviving nearly a month alone in the Colorado wilderness, an English bulldog probably wouldn't make the shortlist. And yet, here we are, marveling at Gunny, a wrinkly-faced, stocky little legend who just rewrote everything we thought we knew about survival instincts.

Gunny belongs to the Ketcham family of Cripple Creek, where she is not just a pet but a full-fledged family member. Her owner, David Ketcham, a Marine veteran, loves bulldogs so much he has one tattooed on his arm in Gunny's likeness. That bond made what happened next all the more terrifying. On May 3, Gunny vanished from the family's rural, off-the-grid home just two days after undergoing mouth surgery.

As days turned into weeks, worry grew heavier. A powerful spring storm swept through southern Colorado. A bear was spotted on the property. Hope began to fade. After 29 long days, the

family braced themselves for the possibility that Gunny wouldn't be coming home.

Then, Gunny found help all on her own. Students with the Survival University, an organization that teaches wilderness survival skills, were gathered around a campfire when a familiar, snorting silhouette wandered into their circle. Gunny had crossed rugged terrain and somehow ended up on the opposite side of the nearby Rhyolite Mountain before locating a group of humans at exactly the right moment.

"I was quite surprised," said Survival University owner Jason Marsteiner to KRDO News. "She's a survivor, and she found a group of people ... with the same energy as her."



That survival was no small feat. The group had seen a mountain lion in the area just a week earlier, making Gunny's reappearance nothing short of miraculous. Back home, the reunion was joyful and jaw-dropping. Gunny had lost about 20 pounds, but all signs indicated that she was managing just fine on her own. Evidence suggested she had been hunting or foraging, an impressive accomplishment for a breed better known for couch naps than wilderness treks.

"I just wish this dog could talk," said Sammi Halloran, the Ketchams' daughter. We do, too! Because Gunny's story proves that sometimes, the toughest souls come in the most unexpected packages, and that even a bulldog can live up to the name "Devil Dog."

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ANSWER



EATS WITH ELLIE SPINACH ARTICHOKE PIZZA

This deep-dish pizza recipe is fancy and easy to make, delivering all the flavor of a cheesy spinach-artichoke dip in a baked-pizza form!

INGREDIENTS

- 1 loaf frozen bread dough
- 2 tbsp garlic herb spreadable cheese
- 1 cup shredded mozzarella cheese
- 1/2 cup shredded Gruyere cheese
- 7 oz artichoke hearts, chopped
- Several handfuls of fresh spinach
- Pepper, to taste

DIRECTIONS

1. Thaw dough according to package directions and let it rise for 2 hours.
2. Preheat oven to 450 F.
3. Coat a 10-inch cast-iron skillet with non-stick spray, then gently stretch dough to fit.
4. Spread garlic herb cheese evenly across the entire dough layer.
5. Sprinkle mozzarella and Gruyere cheeses evenly over dough, reserving a small amount of each.
6. As the topping, scatter chopped artichoke hearts, followed by a layer of torn spinach leaves, and then the reserved cheeses. Add black pepper to taste.
7. Bake for 15-18 minutes, until the edges are golden brown and crisp.

Inspired by BlueBowlRecipes.com



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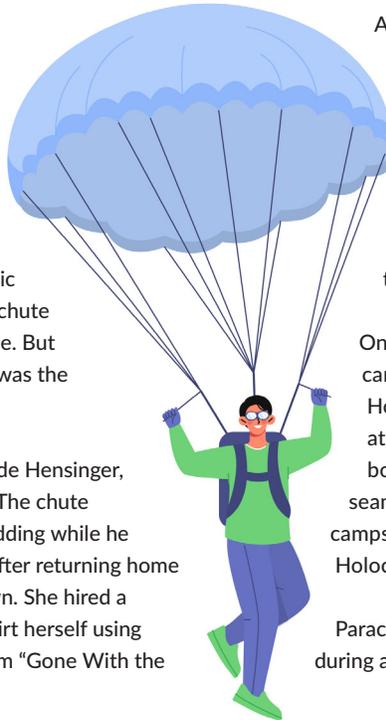
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DRESSES FROM THE SKY PARACHUTES TURNED INTO WEDDING GOWNS

Most wedding dresses come from boutiques or family closets. But in the 1940s, some came from the sky. During and after World War II, brides across the U.S. and parts of Europe walked down the aisle in gowns made from parachutes. Equal parts scarcity and sentiment contributed to the development of this tradition.

At the time, budgets were tight. Brides-to-be faced fabric rationing, and the military got most of the nylon. A parachute offered yards of strong, clean material, making it valuable. But for some couples, the biggest draw wasn't the fabric. It was the story tied to it.

One of the most famous examples is that of Major Claude Hensinger, who was forced to parachute out of a burning bomber. The chute delivered him safely to the ground and served as his bedding while he waited for rescue. He proposed to his girlfriend, Ruth, after returning home and suggested she use that same parachute for her gown. She hired a seamstress to construct the bodice and gathered the skirt herself using parachute cords. The finished dress, inspired by one from "Gone With the Wind," now sits in the Smithsonian.



Another bride, Carolyn Martin, made her own parachute dress after her fiancé, Chuck, survived a training flight crash. Carolyn transformed his parachute into a wedding dress using the sewing skills she had picked up in eighth grade. It is now part of the San Diego Air and Space Museum's collection. A far more elaborate dress is stored at the National Museum of the United States Air Force. It originally belonged to an Air Force family and was pieced together from nine parachutes used in combat.

One of the most meaningful parachute dresses, though, came from a displaced persons camp in Germany. Two Holocaust survivors, Ludwig Friedman and Lilly Lax, married at the camp in 1946. To make the wedding dress, Ludwig bought a parachute from Allied troops, and Lilly hired a seamstress using cigarette rations. Two more brides at other camps borrowed their dress before it was preserved at the U.S. Holocaust Memorial Museum.

Parachute nylon was never meant to be heirloom fabric. But during a time of shortages and uncertainty, that's what it became.