



MONAST
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Workers' COMPanion

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STEADFAST, SUPPORTER, SURGEON

THINKING OF MY MOM THIS MOTHER'S DAY

My mother was tough to the point where she almost seemed invincible. Though she wasn't big, she could endure more than anybody I've ever met. When she went to the dentist, even if it was for a dreaded root canal, she would insist that she not be anesthetized. She thought the shot was worse than the pain of a dentist digging around the roots of her teeth.

I remember once, she was walking around the house barefoot, and she stepped on a toothpick. It jammed up deep into her foot — a truly gruesome display. All she did was sit down and have me work it out of there — with pliers, no less. No doctor, no worries, and a remarkably low level of tears from the pain. That was just how she was.

It had a lot to do with her upbringing. If you've ever seen that old TV show, "The Waltons," her childhood was a bit like that. The daughter of two first-generation Dutch immigrants, my mother was one of a whopping 12 kids. But she grew up on a farm, and you know how that goes. Everybody pitches in to complete the endless list of tasks involved with upkeep, and the older kids help raise the younger ones. I think that experiencing hard farm work early in life must naturally result in resilience and self-sufficiency. Or, at least, it definitely did for my mom.

She was a natural medic, full of first-aid skills she'd gleaned at the farm she ran with her first husband. If the kids there ever got caught in one piece of machinery or another, she was there to sew them up and get them healthy.

I remember one Memorial Day weekend at our lake cabin in Missouri, my brothers and I were messing around with Black Cat firecrackers. We'd put one under a tin can and light it up, and the can would bounce up a bit. Well, naturally, we wanted to

see how high we could launch the can, so this began to escalate — first with two firecrackers, then three, four, and five, eventually culminating in my brother putting an M-80 under the can. He lit the fuse, and as he was walking away, the thing was just obliterated, throwing shrapnel everywhere.

After the shock of the explosion wore off, my brother took a look at his hand, and lo and behold, there was a jagged chunk of can lodged squarely in his palm, going clear through to the other side, bleeding like crazy. My mom came out and immediately took him back into the little cabin, poured iodine on the grisly wound, and proceeded to methodically yank it out with a pair of pliers. You could hear my brother (a former Marine) hollering from a solid mile away. I learned a pretty important lesson from that.

My mom was certainly tough, but she was also an incredibly loving and nurturing mother. She supported us every step of the way — steadfast, intelligent, and kind. Her influence on my life cannot possibly be overstated.

This May 14 — Mother's Day — I'll be thinking of her. The pain of her passing has dulled in the past six years, but, as I'm sure many of you understand, you never stop missing your mom.

I hope you get a moment this month to thank all the mothers in your life for everything they do.



- Jim Monast

TREAT YOURSELF ON THE CHEAP

Frugality Doesn't Have to Mean Deprivation



Frugality might seem like a death sentence for fun, but if you're creative, it's more than doable to have a great time and still live well within your means.

Stay In

Usually, activities you do "out" will cost significantly more than the same thing done at home (such as watching a movie on your couch instead of at the theater or cooking a great dinner instead of going out to eat). It's always more fun if you can turn home cooking into a game, like starting with a few leftover ingredients and seeing what amazing new dish you can come up with. And here's a bonus — if you do date night at home, 90 percent of the time, you'll still be able to splurge on the occasional night out.

Check Out the Library

If you're not in the habit of using the library for recreation, you're missing out on a great opportunity. Check out entire seasons of popular TV shows and cut cable and TV streaming packages from the budget. The library also has a great selection of movies, books, audiobooks, video games, and CDs. Best of all, everything's free!

Rent, Don't Own

What about owning cool stuff? Well, even if you can't afford to buy everything you want brand-new, it's easier than ever to borrow and share. There's a totally free online platform called Peerby that connects people who want to borrow and lend items, including everything from power tools to folding chairs. Want to throw a party but can't afford all the decor and seating? Someone on Peerby has you covered. Never again let a lack of ownership keep you from doing the things that make you happy!

The point is, you really can have an amazing life without spending a ton of money. So get out there, save, and have fun!



Stanley

Stanley celebrated his 44th birthday by getting injured at work! Employed as a sanitation foreman for a municipality near Columbus, Stanley was loading a washer and dryer on a truck in January. The lift gate had ice and snow on it, and he slipped and fell. Although he was knocked out, he didn't think his injury was serious. He continued working, and by the end of the month, he went to his doctor and discovered he had torn a meniscus in his knee. Following surgery, he returned to work until he underwent the first of several back surgeries, a shoulder surgery, and another knee surgery. Previously very active, Stanley's symptoms were aggravated with activity, and even pain medication offered little relief.

Ultimately, Stanley's drastically altered lifestyle (he could no longer work, enjoy hobbies such as working on his car, or even cut his grass) resulted in depression that further impacted his ability to enjoy life. He experienced significant stress, worrying how he would continue to provide for his family. Owing to his significant physical injuries, his emotional decline, ninth-grade education, and inability to return to work, we were successful in having Stan placed on permanent total disability for his work-related injuries, as well as Social Security disability. After his award of Social Security disability, Stan decided to settle his permanent total disability claim with the Bureau of Workers' Compensation for nearly \$300,000.

IMPRESSIVE CASE RESULTS

CLAIMS NEW AND OLD

Should I Open a New Workers' Compensation Claim for a Recurring Injury?

With any luck, spring should be arriving in Ohio sometime this year, and with it, housecleaning, yard work, gardening, and sore backs. These sprains and strains usually improve after a few days of rest and maybe an ibuprofen — until the cycle repeats itself a few weeks later.

I have clients who've suffered several low-back strains or sprains over the years, and have a separate workers' compensation claim specifically designed for recurring injuries. Unfortunately, many employers are downright irrational when it comes to accepting or rejecting such claims.

If there's only one incident — and a single claim — then an employer may argue that compensation for the injury should be completely unnecessary beyond the first six to eight weeks, after the injury heals. But if you have another on-the-job back strain eight years after the first claim, your employer may argue that it is the result of the injury that happened eight years back.

But why? The answer is that new claims cost money, whether the employer is state-funded or self-insured. State-funded employers pay premiums to have workers' compensation coverage, just as we do for our auto insurance. And, as with other insurance, if several claims are filed, the employer's premiums go up. Not only that, but rates of payment for claims increase every year — so if they can reopen a case from 2000, they won't have to pay as much as they would in 2017.

As a general rule, claims stop impacting an employer's workers' compensation premiums after roughly five years. Therefore, an employer will argue that a new claim shouldn't be filed for your recent back sprain, but that it should go under the old claim.

As an injured worker suffering a lost-time injury claim, it is likely worthwhile to consult with an attorney if your employer insists on reopening an old claim rather than certifying a new one. They have their best interests in mind, not yours.



ABBY'S APPETIZERS

PERFECT STEAMED ARTICHOKES



INGREDIENTS

- 4 large artichokes (about 2 ½ pounds)
- 1 stick butter, melted
- Kosher salt and freshly ground black pepper
- 1 garlic clove, finely minced or grated
- 1 lemon, halved

DIRECTIONS

1. Trim artichoke stems, leaving about ½ inch. Snap off and throw away any browned leaves. Remove and discard top fourth of artichokes. Use kitchen scissors to snip any thorns.
2. Bring 2 inches of water to simmer in a large pot. Put artichokes in a steamer basket and place basket in pot. Season with salt and pepper. Cover and steam until leaves pull out easily and hearts are tender (test by inserting a paring knife; it should meet no resistance), about 70-80 minutes.
3. Remove from heat and sprinkle with lemon juice.
4. Combine butter and garlic in a small bowl. Add salt and pepper to taste and serve with artichokes.

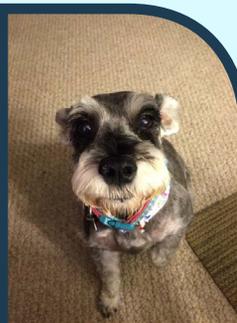
Recipe inspired by bonappetit.com.

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ANSWERS



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AN EPIC AMERICAN JOURNEY

The Story of Lewis and Clark

It's easy to forget that not so long ago, much of the United States was largely an uninhabited wilderness. When Thomas Jefferson organized the Louisiana Purchase in 1803, he knew little of the vast swath of land he had bought on behalf of the country. To survey the newly acquired terrain, Jefferson commissioned two men, Captain Meriwether Lewis and Second Lieutenant William Clark, to lead an expedition across the Continental Divide. They set off from St. Louis 213 years ago this month, on May 14, 1804.

When asked what is so enduring about the story of Lewis and Clark, historian Stephen E. Ambrose notes that "They were first ... Everyone who canoes on the Missouri River paddles in their wake. Everyone who crosses the Rocky Mountains does so in their footsteps." The expedition they led was truly a journey into uncharted territory. Lewis and Clark departed with 33 people and encountered many native tribes during their excursion. Perhaps the most famous Native American they met was Sacagawea, a Lemhi Shoshone woman who provided the party with invaluable guidance.

On November 7, 1805, the expedition became the first party of Americans to see the Pacific Ocean. Remarkably, only one man, Sergeant Charles Floyd, died during the trip. In addition to mapping out much of the United States, Lewis and Clark also identified many native species that were previously unknown. Their discoveries are still marveled at to this day through their remarkable journals.



The story of Lewis and Clark is an essential part of American history and an account of courage and discovery. Geography professor John Loga Allen succinctly summed up the tale's allure: "It is the American Epic." When we think of the American ideal of perseverance and ambition against insurmountable odds, it is hard not to think of Lewis and Clark.