MONAST
LAW OFFICE

Workers' COMPanion

NOVEMBER 2025

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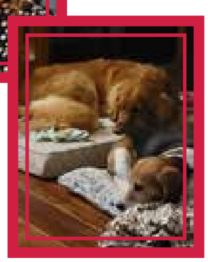
THANKSGIVING, HONEY-BAKED HAM, AND HELPING CLIENTS

Meet Lisa and Bobbie Jo, Our Newest Legal Superstars and Thanksgiving Fans!

Hi everyone! We're **Lisa McCullough** and **Bobbie Jo Peters**, the two newest legal assistants here at Monast Law. Since we've both officially survived our first year (well … almost!), we thought it was about time to introduce ourselves and share a little about who we are, what we do, and maybe even a favorite Thanksgiving dish or two.

LISA: I joined Monast Law in February, so about nine months in now. Before this, I spent 20 years at another workers' comp law firm. I knew the legal side inside and out, but being here, working directly with clients, is a whole new world. I used to spend my days doing transcription, typing up motions and forms, completely behind the scenes. Now, I'm actually talking to people, helping them navigate their cases. It's challenging, but I love it (and I get to bug Bobbie Jo with questions all day!)



BOBBIE JO: Meanwhile, I started just a month after Lisa, at the end of March. My last role was with Big Lots, handling their workers' comp claims from the employer side. Now, I get to help injured workers directly, explain confusing rules, and be their guide through a sometimes overwhelming process. Coming from a big company to a tight-knit team has been an adjustment, but it's also so nice to really know your coworkers and feel like part of a family.

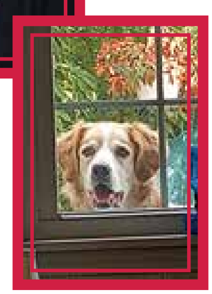
LISA: You really get to know the people you work with, and we've been figuring things out together, which makes the learning curve a lot less scary. It's a big shift from my transcription world, but I'm proud of how much I've learned in just a few months.

BOBBIE JO: And it feels amazing when you can actually make a difference for someone. We recently helped a client recover over $9,000 in working wage loss benefits she didn't even know she had. She was over the moon, and honestly, that's what makes this job so rewarding.

Outside the office, life's fun too. At home, it's just my mom and my big ol' dog Andy, a mix of St. Bernard and golden retriever, who also responds to the nickname Andrew Lloyd Webber. My mom moved in with me after my dad passed, and now we're a little tag-team duo, which I wouldn't trade for anything.

LISA: My house is a whole other story! I'm married with two adult kids and two grandkids. Our golden retriever and beagle keep things lively, and life is always busy between the kids, toys, and general chaos! And with Thanksgiving on the horizon, it's set to be a full house, with even extended family coming to visit, but that's the fun of it!

BOBBIE JO: And speaking of Thanksgiving, if I were to pick my feast favorites, it would hands-down be the honey-baked ham and soft dinner rolls (I go straight for those on Christmas Day too). Lisa's all in on turkey, stuffing, and she even makes four pumpkin pies. Four! You can tell we both take our traditions seriously.



LISA: It's really about family, love, and a little bit of food-induced chaos. Between spending time with loved ones, helping clients, and sneaking a second slice of pie, life's pretty sweet.

BOBBIE JO: Couldn't have said it better myself. We're excited to be part of Monast Law and can't wait to keep helping clients while enjoying all the family fun along the way!

–Lisa McCullough and Bobbie Jo Peters

DO BUDGETING APPS ACTUALLY HELP OR JUST *FEEL* PRODUCTIVE?

Keeping track of your money used to mean balancing checkbooks or jotting down expenses in a notebook. Today, it's as simple as downloading an app. Budgeting tools like YNAB and Monarch promise clarity, control, and smarter spending from your phone. But as more people use these digital money managers, a fair question arises: Are these apps helping us take control of our finances, or are they just another thing to manage in an already busy life?

THE CASE FOR 'YOU'RE BETTER WITH APPS.'

Instant Awareness and Insight
Connect your accounts, and your entire spending picture comes into focus. You'll see real-time updates as purchases roll in, budget categories fill up, and savings goals progress. That kind of visibility makes it easier to spot patterns, adjust habits, and make smarter financial choices day to day, often leading to better savings or faster debt payoff.

Behavioral Change Made Easier
Many apps teach a mindset and help users understand and align spending with values. They work on embracing true expenses, letting money age, and teaching individuals how to roll with the punches of stocks and other investments.

Motivation Through Goal-Setting
Whether you're saving $1,000 or planning a vacation, watching progress visually in an app keeps you motivated. Like fitness trackers, financial apps reward steady efforts with reports and nudges that reinforce positive habits.

BUT ARE YOU JUST GETTING BUSIER?

Time Sink or Digital Chore?
Digging into your budget with an app can feel like opening a can of worms. There's always another category to adjust, a mislabeled transaction to fix, or settings to fine-tune. While many users appreciate the flexibility apps offer compared to traditional spreadsheets, the constant need to review and manage the details can still drain your focus and energy.

Subscription Costs and Privacy Fears
Premium features aren't free. Apps like YNAB, Simplifi, or PocketGuard cost upward of $3–$15 a month. Some free apps monetize via data sharing or ads. Even with encryption, there's always a risk when sensitive financial data is stored digitally.

Restrictive Mindsets and Stress
Budgeting tools that rigidly enforce every dollar allocated can sometimes foster anxiety around spending. Users may feel guilty even for small wants, or experience friction in social settings when budget limits feel oppressive rather than helpful.

The choice is yours! Many users find the sweet spot: Use an app for automatic tracking, but limit deep interaction to weekly reviews. This approach combines insight without turning your budget into a marathon slog.

When Past Pain Meets Present Problems

THE TRUTH ABOUT PRE-EXISTING CONDITIONS AND WORKERS' COMP IN OHIO

For many workers, old injuries or health conditions are just part of life. Perhaps it's a bad knee from years of running or arthritis that flares up occasionally. But what happens when a workplace accident suddenly makes things worse? Can you get workers' compensation if your job aggravated a pre-existing condition? The short answer: sometimes, yes, but it depends on the situation.

WHEN WORKERS' COMP MAY APPLY

While Ohio's workers' compensation system doesn't typically cover pre-existing conditions alone, there are two main scenarios where benefits may be available: **if your prior condition affects your ability to recover from your new injury or if the initial condition was worsened by your workplace accident.**

If doctors need to treat the pre-existing problem in order to help you fully recover from a new work injury, workers' comp may cover the care until the work-related injury is resolved.

If a workplace accident causes a significant worsening of an existing condition, known as a "**substantial aggravation,**" you might qualify for benefits. This must be supported by medical evidence, such as test results or diagnostic findings, not just a report of increased pain.

THE IMPORTANCE OF CANDID COMMUNICATION

If you're experiencing a flare-up or worsening of a previous injury, it's important to be honest with your doctor about your full medical history. Share all your symptoms, even minor ones, and give details about old injuries. This helps ensure your medical records accurately show what happened and how your condition has changed.

DON'T LET INSURERS TWIST THE FACTS

Self-insured employers and the BWC (which is a large insurance agency) often try to blame your current issues solely on the old injury. They may send you for "independent" exams with a doctor they choose or review your records to

weaken your claim. That's why working with an experienced workers' compensation attorney can make a big difference.

At Monast Law Office, we've helped many Ohio workers navigate these challenges and secure the benefits they deserve, even when pre-existing conditions were involved. If you think your job made an old condition worse, we're here to help you fight for your rights.

GOAT-IN-TRAINING GOES FULL COLLIE

MOVE OVER LASSIE, THERE'S A GOAT ON SHEEPDOG DUTY!

On a crisp spring morning in Wiltshire, England, the barn was alive with the sounds of new life: tiny hooves tapping on straw, a mother goat bleating softly to her kids. Among the chorus, one faint cry almost went unnoticed. It came from Lil, the runt of a goat triplet who arrived in the world at just 5 inches tall and a third of the normal weight. She could fit neatly into the palm of your hand!

While her sturdier sisters were already wobbling to their feet and nudging close to their mother for warmth and milk, Lil was left behind in the chill of the barn. Then, as her mother turned her attention to the stronger kids, Lil's cries grew weaker. The staff knew she would not survive unless they intervened.

They carried Lil into the cozy caravan that doubles as the farm's office, where two watchful pairs of eyes were waiting. Luna and Nya, the farm's border collies, immediately rushed over, sniffing, circling, and finally curling themselves around the fragile newcomer. From that moment, the bond was sealed. They cleaned her, nuzzled up beside her at nap time, and patiently showed her the ways of a working dog. Soon, the little goat who once couldn't stand was trotting after her canine companions, learning to herd sheep just like them.

At 5 weeks old, Lil is thriving. She prefers the company of her four-legged "mums" over her goat siblings, bleating loudly if separated from her collie crew. As one farm worker put it, "She definitely thinks she's a dog."

Now, with her best friend Nya leading the way, Lil is training right alongside the sheepdogs. From runt to rising star, she's proving that family isn't always about who you're born to but about who shows up and loves you when you need it most.

And for Lil, that family just so happens to bark.

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ANSWER

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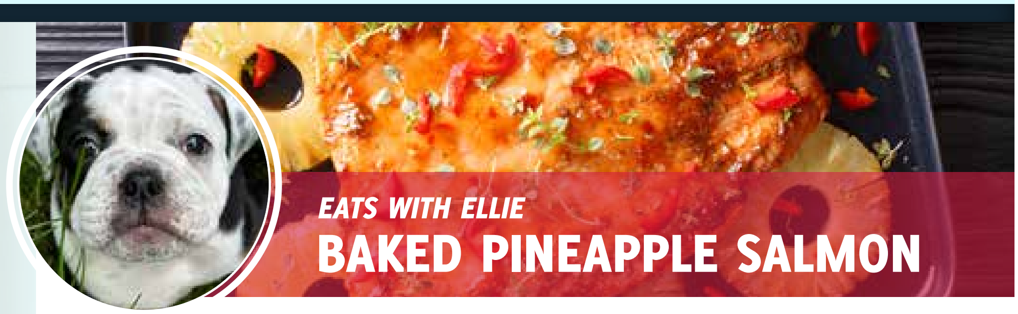

EATS WITH ELLIE

BAKED PINEAPPLE SALMON

A sweet and savory entree that the whole family will keep asking you to make!

INGREDIENTS

- 1 can pineapple slices, drained, reserving 1/4 cup of juice
- 2 1/2 lb side of salmon
- Salt and pepper, to taste
- 1/2 cup sweet chili sauce
- 1/4 cup unsalted butter, melted
- 4 tbsp hoisin sauce
- 3 garlic cloves, minced
- 2 tbsp fresh lemon juice
- 2 tbsp fresh cilantro, chopped
- Lime slices

DIRECTIONS

1. Preheat oven to 375 F.
2. Line a baking sheet with aluminum foil.
3. Place pineapple slices on baking sheet.
4. Season both sides of the salmon with salt and pepper and lay over pineapple.
5. In a small bowl, whisk together chili sauce, melted butter, hoisin sauce, garlic cloves, lemon, and pineapple juice. Pour over salmon.
6. Bake for 15 minutes or until cooked through.
7. Garnish with cilantro and serve with lime slices.

Inspired by ChefJar.com

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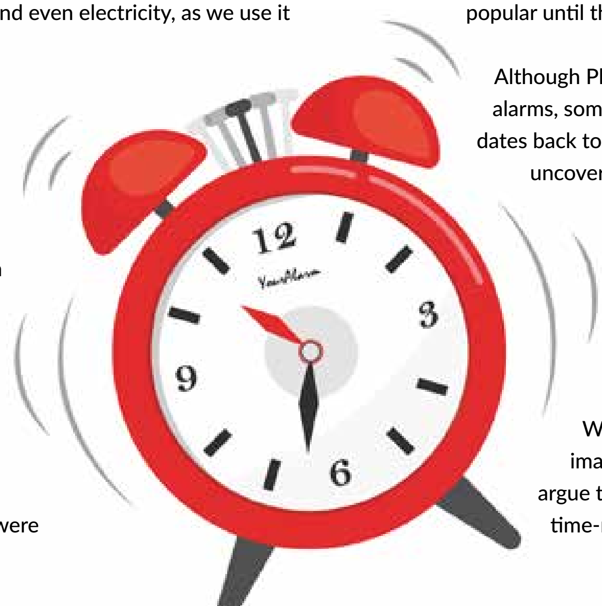
A WATERY WAKE-UP

PLATO'S PRE-DIGITAL TIME HACK

Members of Generation Z may find it difficult to believe that people used plug-in alarm clocks to help them get up on time in the morning. However, that seemingly archaic means of timekeeping has nothing on how people managed wake-up time before cellphones, and even electricity, as we use it today, became staples of daily life.

In the 4th century BCE, the Greek philosopher Plato created a method to ensure students at his academy, which once counted Aristotle among its pupils, woke up at the correct time every day. To perfect a foolproof system, he turned to a surprising tool: water. He constructed a set of clocks that operated using two basins. One basin would slowly empty into the other throughout the night; when the second basin was full, rattling pebbles or whistling air awakened students from their slumber. Known as klepsydra (or "water thief") clocks, these timekeepers were astonishingly accurate.



About a century later, Greek inventor Ctesibius of Alexandria expanded on Plato's design by incorporating mechanics that produced sounds not unlike those of the more modern cuckoo clock. Ctesibius's version remained popular until the pendulum clock emerged in the 1650s.

Although Plato often gets credit for creating aquatic-based alarms, some variation of the klepsydra concept allegedly dates back to at least the 16th century BCE. Archaeologists uncovered a tomb inscription detailing how an Egyptian court official of the era devised a similar system. Regardless of its definitive inventor, the water clock roused people long before phone apps, proving that nature often provides solutions to problems centuries before human technology catches up.

While the water clock was undoubtedly an imaginative masterstroke, it is still reasonable to argue that the *"snooze" button* remains the most critical time-related creation known to man.

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