



Workers' COMPanion

OCTOBER 2019

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WHEN THE GOING GETS TOUGH

MY UNEXPECTED NEW START

With Halloween coming up at the end of October, this whole month focuses on things that scare us. Horror movies and haunted houses are one thing, but this month, I want to talk about something that was *really* scary. One of the scariest things I have ever done was split from my law partner after practicing together for almost 24 years.

After I graduated from law school, I worked a few years at the Bureau of Workers' Compensation as a staff attorney. I then worked at a private practice for about a year until I got a call from my old fraternity brother, Tom, who had become a lawyer too, was working for his dad, a man named Joe Marchese. Joe had an excellent reputation in our field and was a great mentor. I was happy to work at his firm as an associate. When Joe retired after a few years, Tom and I took over the practice as partners.

Tom and I had different working styles, but they complemented each other. We both handled workers' compensation cases, and I also did our Social Security work. We never worried about competing for clients. Our business had its ups and downs, but it was a good run. After 24 years of working together, Tom decided he wanted to spend his last years working solo. It came as a surprise, but we parted amicably. Unfortunately, that doesn't mean things were easy.

Law school teaches you how to be a good lawyer, but it doesn't teach you how to be a businessman. If you want to run your own practice, you have to be both. Several people suggested I return to the BWC or join another firm. But, after being my own boss for a couple decades, I would not work for someone else again. At my old practice, Tom had handled the business side of things. I'd put my energy into working with clients and going to hearings. Suddenly I had to find a new office space, market to new clients, and learn how to run a business all on my own. It was downright paralyzing.

Going through a partnership split is like getting divorced. I found my life turned completely upside down, and the future was uncertain. Thankfully, I wasn't in it all alone. Wilma and her daughter Lisa went with me from our old practice, for which I am forever grateful. Wilma had been my right hand for 10 years; she knew how I worked and our clients loved her. She and my wife, Amy, kept me on an even keel and helped start the new practice. I also had a great accountant at the time and a lot of colleagues who'd split from their practices and knew the pitfalls. God bless them; they were willing to share their experience, strength, and hope.

Right after the split, I was terrified. In my first year, with a mortgage and sons in high school and college, I only made \$13,000 — that's below the poverty line. But I had savings and a home equity line. Plus, I loved working with my clients, and I would not give up representing them when things were tough. There were growing pains and learning experiences, but today I'm proud to say we're in a good place. This is thanks to the great team, a wonderful wife behind me, and the clients who have supported us over the last six years.

This experience was a reminder that no matter how tough things get, good things can come if you don't give up.



That's how the cookie crumbles! We celebrated our grand opening with customized treats.

-Jim Monast

Thinking With Your Gut

THE AMAZING CONNECTION BETWEEN YOUR STOMACH AND YOUR BRAIN

While it may seem strange to think about, the human stomach is truly a thing of wonder. Most humans only acknowledge its digestive processes, but the gut plays a much more influential role in our day-to-day lives than simply breaking down food for nutrient production; it is closely connected to our emotional states, as well.

Think about it. Have you ever felt butterflies before a date, intestinal pain during moments of stress, or nausea before an important presentation? Have you ever told someone to “follow their gut” before making a big decision? These physical symptoms are not a coincidence; they are known in the scientific world as the **gut-brain axis**.

Your gut is connected to the limbic system, the part of the brain that processes emotions. The brain sends messages to all other organs in your body, so it's not surprising it communicates with your stomach, too. What is surprising, however, is that the connection goes both ways. Just as your brain can relay information to your gut about excitement and anxiety, your gut can have a direct impact on the way you feel.

According to a recent study published by the National Library of Medicine, when a person's microbiome — the diverse population of good and bad bacteria living

in the GI tract — becomes significantly altered or imbalanced, psychological or neurological issues can arise. In response to these emerging findings, dietary approaches and probiotics are being explored to see how well they can modulate a person's microbiome and address symptoms. While research is still being conducted to determine the extent of the stomach's influence over emotional and mental states, plenty of evidence proves the connection is real.

Your stomach “talks” to you all the time, and, if you didn't have enough reasons to pay attention to the food you eat, now you have one more thing to keep in mind. If you start thinking a bit more with your gut, your health will thank you for it!



CLIENT STORIES

MICHAEL CROSBY

In a way, I started representing Mike Crosby before I went to law school, and even before finishing college! Actually, I didn't, but my old boss did, and I got the honor of working on Mike's claims after I started with the firm nearly a decade later. See, Mike is a guy who keeps on keeping on. He had two injuries (well, probably more that he didn't report) over his work life, the first back in 1979 while still in his 20s. Back then, he worked as a tree-trimmer. I've represented several of these “bulls of the woods” over the years, and this work is more dangerous than I would have thought. Cutting and getting struck by swinging limbs weighing hundreds or thousands of pounds can quickly turn deadly.

Mike hurt his back trying to move a limb that had wedged itself against his truck. He felt a “pop” and knew that wasn't good. Despite herniating three lumbar discs, and with pain radiating down his left leg, Mike returned to work, this time as a truck driver and mechanic. He drove many rigs, from forklifts to semis to heavy dump trucks, none of which are easy with a back injury.

He was injured again 16 years later when his tractor-trailer rolled, bouncing him around the cab, fracturing ribs and rupturing his spleen. Still, he returned to work.



After extensive back surgery and significant ongoing treatment, and several years of his doctor (and his loving wife Carol) telling him he needed to stop working as he was making himself crippled, Mike finally listened. Vocational experts concluded retraining wasn't feasible, and we convinced the Industrial Commission to grant him permanent total disability.

Mike is like many of my clients, especially the ones who work with heavy machinery, trucks, or construction. Their injuries might discourage lots of folks to throw in the towel, but these guys just keep going, long after you'd think they could. Mike's just another of our good people, and we're proud to know him!

Are Water Treatment Plants the Most Dangerous Places to Work in Ohio?



There's nothing like a hot shower to help wake you up at the start of a new day. Running low on time? Fortunately, there's still a fresh pot of coffee brewing in the kitchen. Most people don't think about how remarkable it is to have access to fresh water at almost any time of the day, but Americans sure take advantage of our water supply. The U.S. Geological Survey found that the average American uses about 90 gallons of water per day thanks to our nation's water treatment plants.

Like any workplace, Ohio's treatment plants have their own risks. However, according to Treatment Plant Operator magazine, the men and women who work in treatment plants, such as the Jackson Pike and Southerly treatment plants in Columbus, experience an average illness and injury rate that is higher than any other occupation. This month, we're looking at why.

Toxins, heavy equipment, confined spaces, and water are recipes for disaster. Some of the unique risks workers at water treatment plants face include:

- **Exposure to gases and chemicals** — Sewers, pipelines, and pump stations rarely have proper ventilation systems for gases like methane, hydrogen sulfide, and carbon dioxide. The sanitation processes at treatment plants can also expose workers to dangerous levels of chlorine.

- **Trench collapse** — Workers digging a trench can be crushed or suffocated if the trench collapses.

- **Waterborne diseases** — Plant workers who come in direct contact with wastewater can be exposed to pathogens that cause waterborne diseases such as diphtheria, dysentery, Legionnaires' disease, and hepatitis A.

- **Drowning** — Lack of safety equipment in process tanks and pits can cause tragic, avoidable drownings.

Conditions at a water treatment plant can contribute to a range of workplace injuries, from something small like a sprain to a larger issue like a debilitating respiratory issue. While treatment plants can be dangerous, this doesn't mean the men and women who work there aren't entitled to protections. If a worker at a water treatment plant suffers an injury that leaves them unable to do their job, they may be eligible for workers' compensation benefits.

Filing for workers' comp can be stressful, especially when struggling with a severe injury. Learn how to get started by downloading our free book "Worker's Guide to Injury Compensation in Ohio" at MonastLaw.com/reports.

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ANSWER



NIBBLES WITH NUG

LEFTOVER CANDY SNACK MIX

Inspired by Food & Wine Magazine

This recipe from Momofuku Milk Bar chef and "Master Chef" judge Christina Tosi makes great use of those extra Halloween goodies. It's a quick and easy way to both elevate and get rid of unwanted leftovers.

INGREDIENTS

- 2 cups mini pretzels, coarsely broken
- 1/4 cup light brown sugar
- 2 tbsp granulated sugar
- 1/3 cup dry milk powder
- 6 tbsp unsalted butter, melted
- 12 oz mini candy bars, such as Snickers, chopped into 1/2-inch pieces

DIRECTIONS

1. Heat oven to 275 F.
2. In a large mixing bowl, fold together pretzels, sugars, milk powder, and butter.
3. Spread mixture on a baking sheet lined with parchment paper and bake for 20 minutes.
4. Let cool for at least 30 minutes and mix in candy bar pieces before serving.

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Scary Movies FOR THE WHOLE FAMILY!



With the spookiest day of the year fast approaching, there's nothing like a scary movie night to get the whole family into the Halloween spirit. The only problem is most frightful films really aren't for kids, and the ones that are often fall flat. But, if you're looking for a flick that will have the whole family on the edge of their seats (without traumatizing anyone), consider our top three picks for scary, family-friendly movies.

No. 3: 'Ghostbusters'

"Who you gonna call" to be high on this list? The 1984 spectral classic, "Ghostbusters." While this may be more of an action-comedy, plenty of scares and creepy imagery still get a jump out of first-time watchers young and old alike. If you're looking for a lighthearted movie night that still captures a Halloween feel, "Ghostbusters" is a great choice.

No. 2: 'Coraline'

Few authors weave creepiness with coming-of-age stories together better than Neil Gaiman, and his 2009 film "Coraline" proves just that. Based on Gaiman's book of the same name, director Henry Selick uses his signature stop-motion animation style to bring the script to life. While young children may find the doll-like imagery too unsettling, this is a great introductory thriller for preteens.

No. 1: 'Scooby-Doo on Zombie Island'

Yes, a Scooby-Doo movie is at the top of this list — and it deserves to be. As the feature-length debut of Scooby, Shaggy, and the rest of the Mystery Gang, this 1998 film doesn't pull any punches. While the hand-drawn animation and slapstick high jinks of the original Hanna-Barbera cartoon are all there, make no mistake: There are some creepy moments in this movie. Between scary zombie elements and a spooky Voodoo doll scene, this is the perfect film to get your kids into the Halloween spirit.