

CARRYING ON THE LEGACY

A Tribute to the Veterans in My Family and Community

Veterans Day has always been a time of reflection for me, especially with my family's long history of military service. My grandfather, father, brother, and son have all served in various military branches, and their sacrifices continue to shape how I see this day. Veterans deserve our respect and acknowledgment for their sacrifices, both during and after their service.

My grandfather, Joseph Horace "Homer" Monast, served in World War I. One of the things I cherish most is his diary from those days, written in pencil and now almost illegible. It's a piece of history passed down from my father to me, a reminder of the difficult life he endured, including being exposed to mustard gas. Despite this, he lived a long life and worked in the auto industry before and after the war, with his own auto shop bearing the Monast name. I even have an old picture of that shop, a cherished family heirloom.

My father followed in his footsteps, serving as a Navy pharmacy tech in World War II. He spent much of his time in the medical ward but always wanted to transfer to the newly formed Navy SEALs. Unfortunately, the war ended before he could make that move, but his service didn't stop there.

After the war, he worked in the oil fields of Louisiana, which he absolutely loved. He'd tell me

stories of crawling through tubes heated to 160° and working the graveyard shift cleaning up oil spills. Once, a coworker killed a water moccasin, coiled it up, and left it atop the boilers for my dad to find when he reached up for a cleaning rag. He hollered so loud that, according to him, you could hear him a mile away. When he passed in 2013, he was buried in the National Cemetery in Dayton, Ohio, an honor for his service during WWII. True to his character, we put his frequent saying, "Still Running My Mouth," on his gravestone because that's who he was — a loud and vibrant man.



My son Garrett Monast at Parris Island

The military legacy in my family didn't stop there. My brother was a Marine who served in the early days of Vietnam before things really escalated. My son Garrett followed in his footsteps, joining the Marine Corps. Seeing my son make that decision was both a proud and terrifying moment. I remember him telling me in his early teens that he wanted to join the Marines, something I regret never having done myself. As a

father, you want to support your child's ambitions, but at the same time, you're hit with the reality of their mortality. The pride I felt was matched by a sense of fear, but I knew this was something bigger than all of us.

Looking at my son's service and my family's history, I'm reminded of how young these men



My father, Joseph Monast

were when they went to serve. My grandfather, father, brother, and son joined when they were younger than my kids are now. It's a humbling thought, and we often overlook how young these men and women are when they make such immense sacrifices.

As an attorney, I've had the privilege of working with many veterans over the years. Some of my clients, particularly those from the Vietnam era, are now in their 70s. Despite their lack of support and the often poor homecoming they experienced, I feel a deep respect for their service. Veterans and their families give so much, and they deserve genuine recognition.

Veterans answer a higher calling — one that requires great sacrifice. Whether they served in World War I, World War II, Vietnam, or more recent conflicts, we owe them our deepest gratitude.

- Jim Monast

LOCK IN A FAIL-SAFE SAVINGS PLAN

Budgeting and saving are skills many Americans learn late in life, if at all. Only 36 states require high schools to offer personal finance courses. While that's a marked increase from seven states in 2000, it still leaves many Americans adrift.

Many consumers benefit from setting up regular automatic deposits to each of the four key savings and investment accounts, either through paycheck withholding or via their bank. With this system, growing their savings requires no conscious effort.



START AN EMERGENCY FUND.

Deposit 2% of your paycheck into an emergency fund, either a high-yield savings account or a money market fund. These accounts currently yield about 4% annual interest or more, so your money will be working for you. Work toward setting aside enough to cover at least three months' expenses to avoid using high-interest credit cards.

AUTOMATE RETIREMENT SAVINGS.

If possible, put 10%–15% of your paycheck into a retirement account, such as a 401(k), Roth IRA, SEP-IRA, or another investment account. To help you meet this lofty goal, take full advantage of any matching program your employer offers. That's free money!

OPEN A BROKERAGE ACCOUNT.

A regular investment account gives you access to stocks, bonds, and other instruments. Most advisors recommend a low-cost index fund as an

initial investment, but if you are uncomfortable with stock market volatility, consider certificates of deposit or bonds. If you hold investments for at least one year, your earnings will be taxed at the long-term capital gains rate — far less than the tax on your ordinary income.

SET UP A HEALTH SAVINGS ACCOUNT.

Health savings accounts (HSAs) are a powerful way to set aside income tax-free to pay medical bills. They offer a triple tax advantage in that deposits, earnings, and withdrawals are tax-free if you use withdrawals for eligible medical expenses. You can sign up for these plans through an employer or HealthCare.gov by opting for an HSA-eligible health insurance plan. To determine how much to deposit, search online for "HSA Contribution Calculator." Unlike other tax-sheltered savings vehicles, HSAs do not have a "use-it-or-lose-it" requirement, so you can accumulate funds for the future.

The Long Road to Recovery

HOW WORKERS' COMPENSATION CAN HELP WITH LONG-TERM CONDITIONS

A workplace injury doesn't always heal in a few months. Some injuries and illnesses can lead to lifelong conditions and symptoms. These long-term effects profoundly affect a person's ability to work, enjoy life, or maintain overall health and well-being. If left untreated, some conditions can worsen, making it difficult for employees to return to work and earn a living. That's why you must receive proper medical care and legal guidance.

COMMON CONDITIONS RESULTING FROM WORKPLACE INJURIES

Some of the most common long-term conditions coming from workplace injuries include:

- **Chronic pain:** Often seen in workers who suffer from back injuries, joint damage, or repetitive strain injuries. This discomfort can continue long after the initial injury has healed.

- **Nerve damage:** Injuries involving the spinal cord or limbs can lead to permanent nerve damage, causing numbness or even paralysis in severe cases.
- **Mental health issues:** Prolonged recovery periods and physical limitations can lead to anxiety, depression, or other mental health challenges that require more treatment.

THE IMPORTANCE OF PROPER COMPENSATION

When a workplace injury leads to long-term effects, it is crucial that the workers' compensation settlement accurately reflects the injury and its impact on the employee's life. Compensation should cover immediate medical expenses, future treatment costs, lost wages, and rehabilitation services. In cases of severe disability, workers may also be entitled to compensation for vocational training or permanent disability benefits. Making sure the injury is properly documented and evaluated by



medical professionals is critical to receiving the total compensation an injured worker deserves.

HOW WORKERS' COMPENSATION CAN HELP

Workers' compensation is designed to offer financial relief to employees who suffer injuries on the job. If you've experienced a workplace injury with long-term effects, working with an experienced attorney is essential to navigate the claims process. They can help you gather the necessary medical evidence, ensure all long-term consequences of your injury are considered, and advocate for fair compensation to cover your ongoing medical care and support.

Our firm specializes in workers' compensation cases, ensuring workers get the compensation they need to recover and move forward. Please reach out if you need help securing the benefits you deserve. We're here to help you recover and move forward.

HARNESS THE POWER OF EQUINE HEALING

HOW HORSES ARE HELPING VETERANS RECLAIM THEIR STRENGTH

This Veterans Day, we're celebrating the inspiring story of veterans finding healing and empowerment through unexpected four-legged friends. In Tennessee, the U.S. Department of Veterans Affairs has teamed up with the Center for Equine Recovery (CERV) at Middle Tennessee State University to offer veterans the powerful rehabilitation method of equine therapy. The results? *Nothing short of transformative.*

Good News Network reported this unique program has profoundly affected veterans like Joanne Parchetta. Parchetta struggled with the emotional and physical toll of past trauma. Through CERV's 10-week program, veterans are introduced to horses and learn about their behaviors through hands-on interaction and classroom instruction. But the real magic happens when veterans begin to learn about themselves, too.

Horses are known for being emotionally sensitive creatures, often described as "bio-feedback machines" that mirror the emotions of their handlers. To work safely with them, veterans must be calm and focused – a lesson that helps them confront their own emotional state. Parchetta shared how her horse, Penny, became a mirror for her emotions, teaching her patience and confidence. "Penny wasn't judgmental, but she expected

me to do my part with confidence," Parchetta said. "The staff were the experts and took their time to ensure I was confident."

Veterans also learn to care for and guide the horses through obstacles, building trust with the animals and within themselves. Lee Farris, another veteran in the program, spoke about how working with the horses helped him regain self-confidence. "The program is set up to safely assist and encourage veterans to succeed in overcoming some of the fears we might have of large animals or horses, but also to build our self-confidence and learn to trust others and ourselves again."

For Parchetta, the experience has been life-changing. "This class with horses showed me that I can still achieve and dream," she said. As the veterans guide and care for these incredible animals, they also guide themselves toward healing and self-discovery.

This Veterans Day, we honor the service of veterans like Parchetta and Farris and celebrate the incredible strength it takes to confront the past and look toward a brighter future. Equine therapy at CERV is just one example of how we can support veterans in their recovery journey, helping them rediscover hope and confidence.



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ANSWER



EATS WITH ELLIE FENNEL GRATIN

INGREDIENTS

- 2 cups heavy cream
- 2 shallots, roughly chopped
- 4 garlic cloves, smashed
- 1 tbsp fresh thyme leaves
- 1 1/2 tsp salt
- 1 tsp black pepper
- 3 large fennel bulbs, cored and cut into 1-inch-thick wedges
- 2/3 cup grated Parmesan cheese

DIRECTIONS

1. Preheat oven to 350 F with one rack in the center and one about 4 inches from the heat.
2. In a small saucepan, bring cream, shallots, garlic, thyme, salt, and pepper to a simmer over medium heat, stirring often. Reduce heat to medium-low and simmer, stirring often, for another 15–20 minutes. Remove from heat and let cool for 10 minutes.
3. Arrange fennel wedges, slightly overlapping, in a large cast-iron skillet or broiler-safe 2-quart baking dish. Pour cream mixture over fennel. Roast on center rack until fennel is tender, about 40–50 minutes.
4. Remove skillet and increase oven temperature to broil. Sprinkle Parmesan cheese evenly over fennel. Broil on upper rack until top is browned, 1–4 minutes. Let cool 5 minutes before serving.

Inspired by FoodAndWine.com

INSIDE THIS ISSUE

- 1** What Veterans Day Means to the Monast Family
- 2** 4 Must-Have Savings Accounts to Secure Your Future

Find Fair Compensation for Lifelong Injuries
- 3** How Equine Therapy Is Transforming the Lives of Veterans

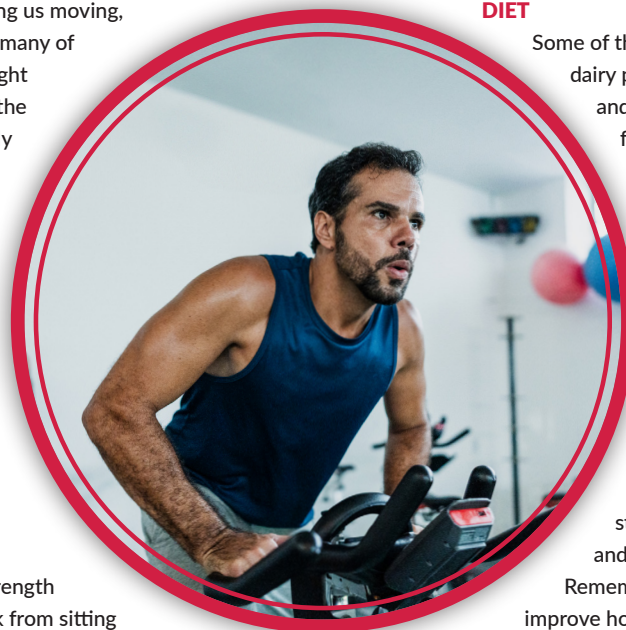
Fennel Gratin
- 4** The Do's and Don'ts for Happy, Healthy Joints

JOINT VENTURES HOW TO EXERCISE AND EAT RIGHT FOR FLEXIBILITY

The joints in our body are responsible for keeping us moving, so maintaining our joint health is essential. But many of us don't realize some of our everyday habits might work against us. From how we bend and lift to the choices we make in our daily routines, seemingly small actions can cause significant stiffness or discomfort. Let's uncover the habits that could be causing joint trouble and learn how to improve them.

EXERCISE

Healthy joints require regular exercise, and it's crucial to stay active without overdoing it. A sedentary lifestyle with frequent or extended sitting can lead to weight gain and muscle tightness, making it more difficult for your joints to function. But overworking your joints can put stress or strain on them. So, aim for a mix of cardio, muscle conditioning, and strength training in your routine. Give your joints a break from sitting every 30 minutes by doing stretches for a few minutes.



DIET

Some of the tastiest foods, like red meat, french fries, dairy products, and sweets, are inflammatory and can trigger worse joint pain, especially for knee and hand osteoarthritis. When planning your plate, look for foods with omega-3 fatty acids, beta-carotene, fiber, and magnesium. Foods rich in these nutrients can reduce joint inflammation and lower cholesterol. Berries, fish, olive oil, leafy greens, and nuts are all great snacks to keep your bones healthy and your body limber.

Making mindful adjustments to your exercise routine and diet are proactive steps toward preserving your joint health and enjoying a more vibrant, active lifestyle. Remember, small changes today can significantly improve how you feel and move tomorrow.