



A Monthly Publication of Ben Glass Law  
This newsletter is for informational purposes only and no legal advice is intended.

## BenGlassLaw Wins Settlement for Client who had Five Back Surgeries

by Ben Glass

*We are happy to say that we were able to help this person with her long-term disability claim and receive a settlement for our client.*



The case involved a former insurance adjuster who had undergone five back surgeries following a fall from a defective chair.

Our client, who had previously settled her personal injury claim, suffered from severely decreased functioning and chronic pain as a consequence.

Most group long-term disability policies will pay benefits for up to two years if you can no longer work in your own occupation. After that, benefits are generally only paid if you cannot work in “any occupation” at all.

Our client was paid for 24 months, but under the “any occupation” standard, the insurance company denied benefits. The insurance company had five experts in a variety of specialties who all stated that our client could work at “some job.”

After we filed suit in federal court, the claim settled for \$90,000. We are thrilled that we were able to assist and we wish our client the best of luck moving forward.

*Remember: Each case is different and past results do not predict future outcomes. Contact us for your own personal case evaluation.* ■



Has your long-term disability claim been denied? Ben's free book, *Robbery Without a Gun*, walks you through the legal process you will now deal with. Discover the seven clauses you never want to see in a disability insurance policy, and learn the truth about Long-Term Disability insurance companies. Order your copy at [www.TheDisabilityBook.com](http://www.TheDisabilityBook.com) or call (703) 935-4464.

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**FREE INSTANT DOWNLOAD**

## FIVE DEADLY SINS THAT CAN WRECK YOUR INJURY CLAIM



**Discover the secrets insurance companies don't want you to know.**

Get Ben's book *The Ultimate Guide to Accident Cases in Virginia:*

*Five Deadly Sins That Can Wreck Your Injury Claim.*

Go to **VirginiaAccidentBook.com** to get your free download now or call 877.540.8618 to have a copy mailed to you.

## “WILL THAT MATTER?” You Should Wear Your Seatbelt – But What if you Don’t?



In many states, the failure to use your seatbelts may legally bar or diminish your car accident claim. In Virginia, we have a law that specifically states that the failure to wear a seatbelt will *not* affect your car accident claim.

Frankly, we think that law encourages unsafe behavior. You should always wear your seatbelt, yes, even in a limousine or taxi. Tracy Morgan’s brain injury may have been avoided.

## BGL’s Best Bites

### BUTTER PECAN FUDGE

by Sandi Glass

#### Ingredients:

½ cup butter

½ cup white sugar

½ cup brown sugar

½ cup heavy  
whipping cream

Dash of salt

1 teaspoon vanilla  
extract

2 cups powdered sugar

1 cup pecans, toasted, coarsely chopped



*For a sweet treat  
this winter, whip  
up a batch of our  
favorite butter  
pecan fudge!*

#### Preparation:

- 1 To toast the pecans—place in a single layer on a baking sheet in a 350 degree oven for about 5 minutes or until you can smell the pecans.
- 2 Measure out powdered sugar into a medium bowl and set aside.
- 3 Grease an 8 x 8 baking pan with butter and set aside.
- 4 Combine butter, white sugar, brown sugar, whipping cream and salt in a medium size pot. Heat the mixture over medium heat until it begins to boil and the bubbles do not disappear when you mix them. It will only take a few minutes to come to a full boil.
- 5 Set a timer for 5 minutes and stir the mixture constantly while it boils.
- 6 Once the 5 minutes are up, remove the pan from the heat. Stir in powdered sugar and vanilla. Stir in pecans.
- 7 Pour the fudge into your prepared pan. Allow fudge to cool until room temperature before cutting, but preferably 24 hours. ■



## CHRISTMAS TOY DRIVE



*As you may have seen, BenGlassLaw held a toy drive for a local women’s shelter throughout the month of December.*

We were thrilled that friends of BenGlassLaw helped us and we were able to do a wonderful thing with your help.

We would like to say a special thank you to Dan Mills who donated six toys! Dan has been a longtime friend of Ben’s and we are very grateful to him.

Thank you to everyone who helped make this possible.



# DONUTS FOR DOCTORS: Nominate Your Doctor Today!

by Ben Glass

*At BenGlassLaw, we frequently work with people who have been injured and have received medical treatment and that work often involves interaction with the medical professionals who treat them for their injuries and medical conditions.*

We decided to show our appreciation for the doctors we work with that our clients love. We recently began an appreciation program to thank those doctors for their hard work and assistance in helping us in our representation of those clients. Two members of the BenGlassLaw team have been

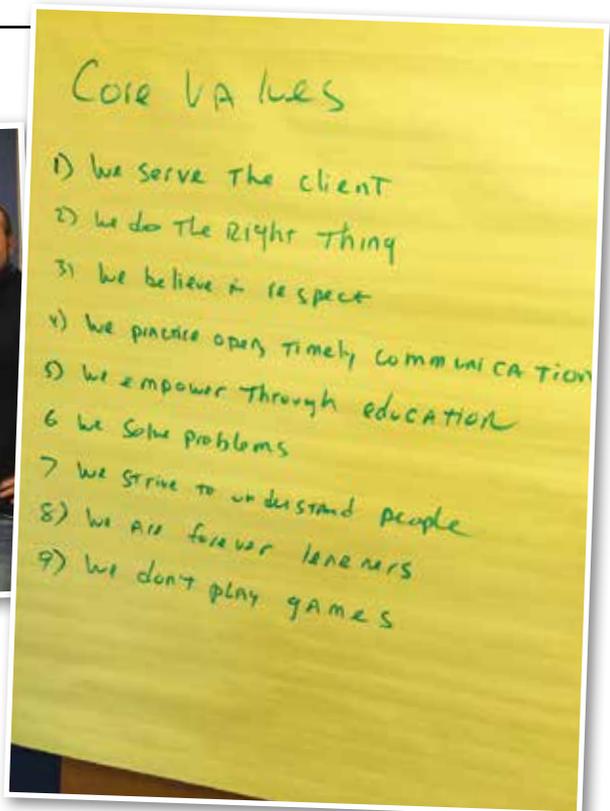
delivering donuts to some of those doctors in the area just to say thanks! ■

*If you have a doctor you love and think is deserving of thanks and a treat, please email their information to [Staff@BenGlassLaw.com](mailto:Staff@BenGlassLaw.com) and we'll add them to the list!*

## BGL Staff Retreat



*The BenGlassLaw team took a day-long retreat to discuss what makes us different from other law firms and how we would express that to the rest of the world. We created nine "Core Values" that define who we are and how we go about our business. We wanted to preview the original draft for you on the right...*



### Reminder About Our Firm's Communication Policy

Our promise to you is that while we are working on your case, we don't take inbound phone calls, faxes or emails. Ben Glass takes no inbound unscheduled phone calls whatsoever. It makes him much more productive and helps get your case resolved faster. You can always call the office at 703-544-7876, and schedule an in-person or phone appointment, usually within 24-48 hours. This is a lot better than the endless game of "phone tag" played by most businesses today. Remember, too, that email is "quick," but is checked no more than twice a day. Replies are then scheduled into the calendar. So if it's really important, don't email—call the office instead.

This publication is intended to educate the general public about personal injury, medical malpractice, and small business issues. It is not intended to be legal advice. Every case is different. The information in this newsletter may be freely copied and distributed as long as the newsletter is copied in its entirety.

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## **“WILL THAT MATTER?”** **You Should Wear Your Seatbelt—** **But What if you Don’t?**

*As you may have heard, over the summer, comedian and actor Tracy Morgan was involved in a six-car accident with a Walmart truck.*

Six months later, Morgan is still wheelchair bound and struggling to regain his health. Despite daily speech, cognitive, vocational, and physical therapies, doctors are now considering the possibility that he has suffered a permanent brain injury as a result of the accident.

Tracy and several comedians had just performed at a comedy show in Dover, Delaware, and were leaving in a limo bus. Around 1 a.m. on the New Jersey Turnpike, Morgan’s limo was allegedly struck by a

Walmart tractor trailer driver who, according to police reports, failed to notice that traffic ahead had slowed. Morgan suffered a broken nose, a broken leg, and several broken ribs, in addition to more subtle brain injuries, which may be the most damaging of all in the long run.

Walmart has since blamed Tracy Morgan for his injuries (in part) due to the fact that he wasn’t wearing a seatbelt. Will that matter?

*See inside for the answer.*