



YOU THINK ELON MUSK MESSED UP BY NOT INSURING HIS ROCKET?

By BenGlassLaw Attorney James Abrenio

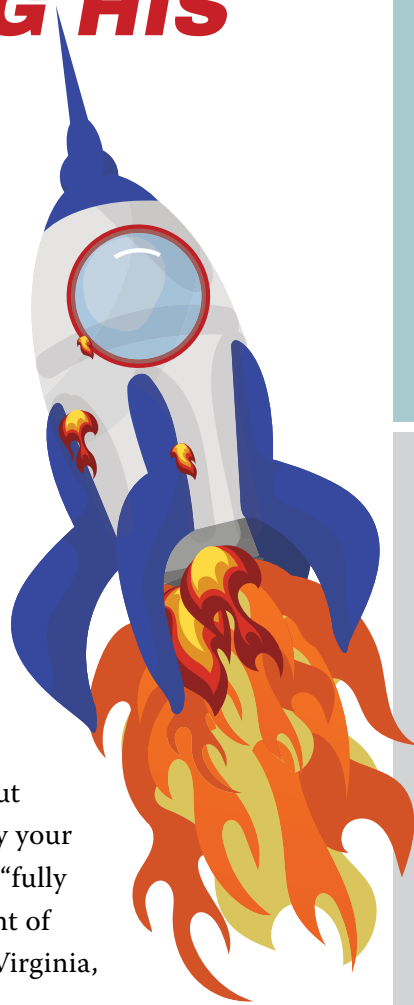
As you may know, Elon Musk suffered a setback when a rocket launched by his company, SpaceX, went up in flames. According to an article by *Time* magazine, he may have had the opportunity to insure that rocket, but chose not to.

Now, you may look at Elon's decision and be thinking, "How could someone be so careless?!" Personally, I think Elon made an educated choice of not insuring the rocket, and took a knowing risk that simply didn't pan out.

That said, you – right at this very moment – may be taking just as serious a risk as Elon took without even knowing it! Did you know that when you buy your car insurance, the insurance companies label you "fully insured" when you purchase the minimum amount of liability and underinsured motorist coverage? In Virginia, that's only \$25,000!

Do yourself a favor, not this weekend, but right now: Review your auto policy and make sure that you have at least \$500,000 in liability and underinsured motorist coverage. If you don't have that amount, call your carrier immediately and change it! The difference in your premiums will be minor. Hopefully, you'll never have to use it. But it should grant you some ease knowing that it's there!

For a free review of your car insurance policy, fax your declarations page (it's the page that shows what you bought) to Ben Glass on his secure fax line at (703) 783-0686. Car policy reviews are one of many benefits to being a BenGlassLaw VIP member. Register at www.BenGlassLawVIP.com today! ■



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OUR MISSION STATEMENT

"WE HELP PEOPLE MAKE GREAT DECISIONS ABOUT THEIR LEGAL ISSUES."

It may sound simple, but the truth is that not everyone operates like we do. Even when we can't help someone directly, we consider it important to make sure that they are matched up with a potential answer to their question or problem. We never "send people on their way." We are committed to being a positive, useful resource for anyone who has a legal issue.



If you know of someone who might need an attorney or has a legal question, hand them this newsletter. Let them know that there is a law firm that wants to guide them to a great decision. We're just a call or contact form away.

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Virginia is Beautiful in the Fall – Here are Some Family-Friendly Events to Take Advantage of in October

Boo at the Zoo Smithsonian National Zoo

October 21-23, 5:30 p.m. -8:30 p.m.

Fantastic event for young kids—animal demonstrations, magicians, jugglers, hay maze, scarecrow field, and over 40 treat stations. Mars Chocolate is one of the sponsors this year, which apparently means “all the chocolate you could desire” at the event. I’ll leave it to you and your kids whether that’s a pro or a con.

Mount Vernon Fall Harvest Family Days

October 22-23, 9 a.m. to 5 p.m.

Fall Harvest Family Days is a weekend of activities including horse-drawn wagon rides, wheat treading in the 16-sided barn, a straw bale maze, early-American games, music and demonstrations. For the adults, there is a wine festival with sunset tours earlier in the month on October 7–9.

Something Different for the Adults:

The DC Design House 2016

2509 Foxhall Road, NW Washington DC

The D.C. Design House is an annual competition between the region’s top interior designers. It’s open all month in October. If walking through a house with 7 bedrooms, 8 full and 2 half baths, 5 fireplaces, and an infinity pool in order to steal some great home decorating ideas is up your alley, check it out.

Pumpkin Patches

Cox Farms

15621 Braddock Rd., Centreville, Virginia

Leesburg Animal Park

19270 James Monroe Highway, Leesburg, Virginia

Ticonderoga Farms

26469 Ticonderoga Rd., Chantilly, Virginia

Burke Nursery and Garden Center

9401 Burke Rd., Burke, Virginia

Heather Hill Gardens

8111 Ox Rd., Fairfax Station, Virginia

Great Country Farms

18780 Foggy Bottom Rd., Bluemont, Virginia

Hollins Farms Orchard

1524 Snowden Rd., Delaplane, Virginia

Clark’s Farm

721 Courthouse Rd. (Rte. 630), Stafford, Virginia

Wayside Farm

5273 Harry Byrd Highway, Berryville, Virginia

Wegmeyer Farms

38299 Hughesville Rd., Hamilton, Virginia

Corn Mazes

Corn Maze in the Plains

Old Tavern Rd. off Exit 31 on I-66, The Plains, Virginia

Dairy Farm Tours Corn Maze Adventure at Cows-N-Corn

5225 Catlett Rd., Midland, Virginia

The Maize at Temple Hall Farm Regional Park

15789 Temple Hall Lane, Leesburg, Virginia

Corn Maze at Bridgemont Farm

600 Wissler Rd., Quicksburg, Virginia

Corn Maze at Hartland Farm and Orchard

3064 Hartland Lane, Markham, Virginia

Corn Maze at Buckland Farm Market

4484 Lee Highway, Warrenton, Virginia

Corn Maze at Liberty Hills Farm

9166 Liberty Mills Rd., Somerset, Virginia

Wayside Farm “Heroes of the Corn” Maze

5273 Harry Byrd Highway, Berryville, Virginia

*So get out there and enjoy the fall!
From all of us at BenGlassLaw, stay
hydrated, stay safe, and make sure
that everyone knows that you picked
the best pumpkin. ■*



BGL's Best Bites: COLIN'S CROCK POT BOLOGNESE

Ingredients:

1 lb. lean ground beef
(90% lean or better)

2 large (28 oz) cans whole,
peeled San Marzano tomatoes
(most common brand around
here is Cento)

1 cup chopped Italian parsley

1 cup chopped basil

1/2 cup chopped oregano
(dry oregano is fine if you can't find
fresh oregano)

1/2 teaspoon each of:
cloves, allspice, cinnamon, nutmeg

4 cloves garlic, minced

1 tablespoon butter

1 chopped onion
(Colin doesn't like onions and
uses 1 whole carrot, chopped)

olive oil

1 box of your favorite pasta!

salt and pepper, to taste

Directions:

1. Sauté garlic and onion (or carrot if you're Colin) in some olive oil
2. When the garlic has browned, add the ground beef and start breaking it up. Add salt and pepper to taste. Stir frequently.
3. When the ground beef starts to brown, add the chopped parsley, basil, and oregano.
4. At this stage, also add our magical spice mixture (clove, allspice, cinnamon, and nutmeg) to the beef mixture. Don't add too much! The clove, in particular, is very strong.
5. Keep stirring and breaking up the beef. Once the ground beef is sufficiently browned, throw the whole mixture in the crock pot along with the 2 cans of tomatoes. The tomatoes need to be broken up - I just use some culinary scissors and cut them up right in the can.
6. Give it a stir and set the crock pot to 3 hours on HIGH or 5-6 hours on LOW.
7. 20 minutes before it's time to eat, make your pasta.
(Optional) Stir 1 tablespoon butter into the Bolognese sauce before serving.



That's it! Serve with a salad, or sauté some broccoli in olive oil with red pepper flakes, garlic powder, onion salt, and pepper. **Serving Size:** Uhh... this meal will serve 1 Colin for about a week. He just keeps making pasta. We're considering an intervention. ■

Enjoy!



REMEMBER TO VOTE!

Word on the street is that there's a presidential election this year - haven't heard much about it, have we?

Whether you're voting for one of the major parties or writing in your candidate, we really encourage you to register to vote

and do your civic duty on November 8th. Many Americans have fought and died for your right to vote, and when you look at the whole of history, *very few* have had the opportunity to make their voice heard in a democracy.

So be sure to make time to go to the polls on November 8th, and God Bless America!

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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What is the BENGLASSLAW
VIP Program? Find out at
BenGlassLawVIP.com

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VIRGINIA IS BEAUTIFUL IN THE FALL HERE ARE SOME FAMILY-FRIENDLY EVENTS TO TAKE ADVANTAGE OF IN OCTOBER

This year, we had the hottest summer on record, and most of us in the region couldn't wait for fall to kick off. Now that the season is in full swing, here are some great events in the area for you to try out:

Fairfax Fall Festival 2016

October 8, 10 a.m. to 8:30 p.m.

(Free Admission) Northern Virginia's largest fall festival includes over 100 interactive activities and exhibits. Last year's festival included a train ride, kids' climbing wall, pumpkin patch, carnival rides, hayrides, petting zoo, a scarecrow competition, inflatables and dozens of children's performances.

Taste of DC 2016

October 8-9, 12-7 p.m. on Pennsylvania Ave. N.W. between 9th St. and 14th St.

DC's food scene is one of the best in the nation, and this event quite the spectacle. Over 70 restaurants and food trucks competing for your attention, plus a Beer Garden, Wine Walk, Chili-Eating Championship, BBQ Competition, and a musical act on every other street.

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STOP SURRENDERING YOUR MIND!

Everyone has a superpower. You may not think so, but you do.

Your superpower is your mind. Your ability to think things out for yourself. To use reason, not force, to solve your problems.

"Force" is taking a job and then complaining (or, worse, hiring a lawyer and suing) when you don't like the terms and conditions of the job. "Reason" is figuring out either (1) how to start your own business or (2) how to make yourself so valuable to your employer that you control the "terms and conditions." (Seth Godin's book, *Lynchpin*, is a great read on #2.)

"Force" is having your parent complain to the coach when you are not getting enough playing time or, as one parent complained to my daughter who is now coaching high school field hockey, that his daughter was not playing the right position and would quit if the coach didn't accede to his wishes. Reason is figuring out that, yes, high school sports are competitive and if you want to play according to your "terms and conditions," you have to make yourself more valuable to the team. (Hint: The proper response for this snot of a father would have been to tell his daughter to have this discussion: "Coach, I'd love to play forward for this team; what can I do to get better? Where do you see the flaws are in my game?"

"Reason" is thinking about your life and what principles you choose to live by, figuring out just what it is that "you stand for," and then using the power of your mind to convince others to join with or follow you. "Force" is calling people names when they disagree with you on Facebook or filing some sort of an "I'm offended" complaint when you are exposed to ideas that you don't agree with.

When you surrender your mind, you let your life be governed by "the other." That's slavery.

How do you develop your superpower? How do you learn to think rationally? For me it involves these things:

1. **Hanging out with people who force me to examine my views and to be able to articulate clearly why I take a certain viewpoint (without calling YOU names).** I choose who I hang out with very carefully. They don't have to agree with my views (and many don't), but they do have to use the superpower I speak of: their minds.

2. **Reading an enormous volume of material.** I run two businesses, a busy household, referee soccer games and still manage to read two newspapers that get delivered on my driveway every weekday (three on Saturday); at least two business/philosophy books every month.
3. **Developing a set of life principles to live by.** Having principles make decision making easy. Works in families. Works in business. The principles I live with begin, as you might expect if you read this newsletter regularly, with the recognition that where I am in life (good or bad) is driven primarily by one thing: the decisions I made in the past. Where I'll be in the future will be driven principally by one thing: the decisions that I make going forward. Is there sickness, accident and bad luck in the world that we can't control? Sure, there is. But we can control our response to unexpected events.

Stop Surrendering!

SMALL BUSINESS TIP

THE GOVERNMENT TAKES ANOTHER SHOT AT KILLING JOBS

OK, so I had been seeing headlines about the new "overtime" rules that will supposedly "be better for workers and their families because now they'll be guaranteed time and a half for overtime." New mandatory overtime pay for employees making less than \$47,476 per year. I was shocked when I read the new law, which is 508 pages long!

If you run a small business and think that somehow this won't apply to you and your employees because you are too small, think again. There are lawyers lining up to sue you if you mess this up!

Like most government attempts to help by interfering in employees' right to use their own minds (see Superpower article, above), my prediction is that this will be a disaster for the low-paid worker. Here's what's going to happen:

- Employers who need employees to work overtime will simply reduce base pay
- Employers who don't reduce base pay will just make sure no one is working more than (or even close to) 40 hours. (Thus, the employee who wants to make extra money by working over 40 hours a week will find her pay cut.)
- Oh, yeah, and all those employees who are working flex time, (45 hours this week; 35 the next) as long as you get your work done, that's over, because "Big Brother" won't allow you to average out the hours over a month.
- Finally, about the work-from-home crowd. That will be over soon, too. It's too hard to track.

Wake me up when it's over. ■

Got questions? Email Ben@BenGlassLaw.com

*My kids ask me:
Dad, why don't you run for President?
My response: If nominated, I will not run;
if elected, I will not serve;
if appointed King, I'll think about it.*

Do You Care About Youth and High School Sports in Our Community?

Hang this Banner at Your School or Community Field



*This Banner is
Now Hanging
at the Robinson
Secondary School
Stadium Entrance*



Congratulations to the Robinson Secondary School Athletic Boosters for taking a stand for the culture of our community. If your school or community sports club wants this banner to hang at your field or in your gym, contact us and we will provide it to you at no charge.

Ben W Glass III

Ben Glass, "Dad to 9" and local soccer referee

Are you with us on this issue? Contact us at 703-832-0204.

LIVELIFE BIG™
BENGLASSLAW

"Your Community Leader In Helping Consumers Solve Their Legal Problems"

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