# LIVELIFEBIG

November 2016 · Volume 20 · Number 11

THUGE THINGS
TO BE THANKFUL FOR
THAT NO ONE TALKS
ABOUT

#### 1 We Are Winning the War Against Disease

For most of human history, we didn't truly understand what was making us sick and how diseases like to spread. Consider that **doctors weren't really washing their hands until the mid 1800s** and the first doctor to sterilize his medical equipment between patients was viewed as eccentric. When we think of massive disease outbreaks, most point to the Black Plague knocking out up to 60% of Europe, but they often forget that the deadliest pandemic of the modern era is the Spanish flu of 1918, which infected 1/3 of the world population at the time.

Today, common knowledge about hygiene, sterilization, and medicine has completely turned the tables. Smallpox has been eradicated, and polio is next. Diphtheria, whooping cough, and measles have prevention rates over 50%. Infant mortality is down, average lifespan is up, and the global response to outbreaks like Ebola and Zika has been tremendous. Penicillin alone has saved millions of lives. You don't really hear about it in political debates or news media, but it's definitely something to be thankful for.

## 2 We Have Been Living in a "Long Peace" Since WWII, and It's Unprecedented

War is hell, and we in no way mean to diminish the sacrifices of our Armed Forces in the many conflicts since the Second World War, but it's impossible to ignore the data that we are in an unprecedented "Long Peace" or "New Peace" over the past 70 years.

The largest 44 economies in the world have not battled each other since WWII. This sustained peace between global powers has not been seen since the Roman Empire. More people died in WWII than all of the wars since, and average deaths per conflict have plummeted decade by decade. We all mourn the 4,424 dead American soldiers in Iraq and Afghanistan, but fortunately it pales in comparison to 22,717 dead in a single day in Antietam.

Meanwhile, the Cold War ended without a shot, and nations are more engaged in trade and peace talks than ever. This is no guarantee that we will not have another major conflict in our lifetime, but we all should take a moment to be thankful for the Long Peace that no one is reporting on.

For more reading, check out OurWorldInData.org and Fallen.io

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This newsletter is for informational purposes only and no legal advice is intended.

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  Please Read This...

## THE TRUTH ABOUT LAWYER ADVERTISING



Most lawyer advertising just stinks.
Think about it. You can't compare one lawyer to another by the ads, can you? Most of

them just brag about being "aggressive," as though that's something unique.

That's why Ben wrote *The Truth about*Lawyer Advertising: The Complete Consumer
Guide to Finding the Right Lawyer for Your
Case—Every Time.

Go to **TheTruthAboutLawyerAds.com** to get your free download now or call 703.544.7876 to have a copy mailed to you.

#### Four Huge Things to be Thankful For That No One Talks About

### 3 Americans Continue to be a Very Charitable People

In a country of 318 million, about 65 million of us volunteered last year, and in total we gave \$375 billion to charity. When we make money, we give money. Whenever the stock market rises, charitable giving typically rises at about a third of that rate. When disaster strikes one of our neighbors, such as the earthquake in Haiti or the Indian Ocean Tsunami in 2004, Americans donate millions (sometimes billions) of dollars to the Red Cross and send doctors, food, and other forms of aid.

Since we get this question from time to time, the main charity we support here at BenGlassLaw is Love Without Boundaries, which provides healing homes and medical surgeries (like cleft palate surgery) for orphans around the globe. Ben serves on the board and has run marathons in the past in their honor (although he insists that we mention he is no longer the marathon machine he once was).

For more reading on Americans and their charitable giving, visit NPTrust.org

And, lastly, for those of you who are as proud of our state as we are...

#### 4 Virginia is Absolutely Beautiful in the Fall

This is the best time of year to enjoy our state, next to "peak bloom" for the Cherry Blossoms in D.C. in the spring. What many of you may not know, however, is that the Virginia State Park Service releases a weekly "foliage report" letting you know exactly when to visit the Appalachian Trail if you're looking for Virginia in its full brilliance. Just go to http://www.virginia.org/shenandoahnationalparkfallfoliagereport/ and you can see exactly what's happening with each of our local tree species.

We have a lot to be thankful for this year, and you have a lot to be proud of as an American and as a Virginian. Don't let anyone else tell you otherwise.

## Hey, Accident Victims, if You've Been Injured in an Accident, You're Probably Getting a Lot of Well-Meaning Advice, Aren't You?

#### From Friends:

"The formula for settling your case is '3x the medical bills"

"Call Attorney Smith, she handled my divorce and we took him to the cleaners"

"Since you were not at fault, you shouldn't call your own insurance company and report the claim"

### From Insurance Adjusters:

"Just sign these forms and give us a statement and we'll take care of you"

"If you don't settle with us soon, we'll just close our file and you won't be able to make a claim"

### From Doctors and Chiropractors:

"Since you were in an accident, you aren't allowed to bill your health insurance company – you must use your MedPay or give us cash"

"We've got a treatment plan just for accident victims and we've signed you up for it"

#### From Lawyers:

"Call us now because folks with lawyers get three times as much in settlements as those who don't hire lawyers (and besides, we care for you!)"

"You need to hire some lawyer right now (and we've got 132 years' combined experience, so it may as well be us)"

#### Here's Some Advice You Can Take to the Bank

If you have been injured in an accident, then before you (1) talk to the adjuster, (2) hire an attorney or (3) sign any forms, get an instant download of any of these books and watch this short video.

### 9 Questions

You Can Ask a Personal Injury Attorney Before You Go for That Free Consultation



Watch this video to find out the things you should know before hiring a personal injury lawyer: 9QuestionsToAsk.com



If you've called our office recently, that friendly voice on the phone directing your call is Sharon Brown, our talented Client Care Specialist. If you love sweater weather as much as we do, you've gotta try her comforting soup recipe this season:

### BGL's Best Bites: SHARON'S AUTUMN SAUSAGE SOUP

#### Ingredients:

1 lb Italian sausage (hot, mild, or combination—your choice)

2 cloves fresh garlic, minced

2 medium onions, coarsely chopped

1 can whole tomatoes, mashed

1 tsp fresh leaf basil, finely chopped

1/2 tsp fresh parsley, chopped

1 medium green pepper, seeded and coarsely chopped

2 zucchini, sliced

1 yellow squash, sliced

1/2–1 cup of fresh mushrooms, sliced

1-2 cups of water

Fresh grated Parmesan cheese

### Directions:

- 1 Cut sausage into 1-inch pieces. In a skillet, brown sausage and drain well.
- **2** Add all ingredients EXCEPT the Parmesan cheese to a crockpot or stock pot (crock pot works better).
- **3** Cover and cook on LOW for 12 hours... stirring every couple of hours. Seasoning to taste (salt/pepper).
- **4** Serve sprinkled with cheese.

Note: Homemade or unsliced loaf bread is great with this!



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### If You Ride a Motorcycle, Please Read This...

underinsured motorist (UIM) coverage you have. That's the insurance that protects you if you're injured by a negligent driver who doesn't have enough insurance to cover your claim.

Do your best to maximize your UIM insurance. Unfortunately, a large percentage of motorcycle accidents result in serious injury. So I'd recommend getting way more than the minimum \$25,000 in coverage. After all, a single surgery or a night in the hospital can land you a bill higher than \$25,000.

We're all fans of freedom and the open road, and Virginia is a particularly beautiful state to ride in, but please take 20 minutes out of your day to check and update your insurance policy. It could be the difference between having full coverage and having to pay out of pocket for a serious injury.

If you've been involved in a motorcycle accident in Fairfax, Prince William, Loudoun or another county in Virginia, have a conversation with us. Even if we can't help you directly, we'll give you free information and point you in the right direction so that you can make the best decision possible about your case.

### 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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### If You Ride a Motorcycle, Please Read This...

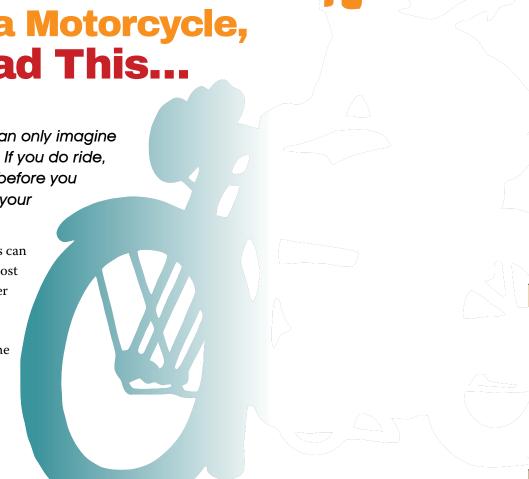
by James Abrenio

Motorcycles look cool, and I can only imagine how much fun they are to ride. If you do ride, however, please do one thing before you get on the bike again - check your motorcycle insurance!

I don't have to tell you that motorcycles can be dangerous. And even if you're the most skilled rider ever, you can't control other drivers on the road. Too many times, negligent drivers end up not having enough insurance to cover claims for the people they injure.

Specifically, you should check your insurance policy to see how much

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### BEN GLASS

Attorney, Entrepreneur, Father of Nine, and Five-Time Marathon Runner



### JUDGE MOCKS "TOO MUCH ICE IN MY ICED COFFEE" STARBUCKS CASE

Aren't you sick and tired of these crazy lawsuits where some people (and, sadly, some lawyers) get together to just concoct a claim, hoping that some big corporation will just cave in and pay them some money? Usually, the lawsuits pretend to be filed on "behalf" of an aggrieved "class of victims," the vast majority of whom never thought they suffered an injury to begin with.

\*Time out for a brief interlude. There is a place for true class-action lawsuits in our legal system. When a product has caused many similar injuries to people, the claims can often be more efficiently handled by putting them all together. Think "exploding Honda airbags" or the Wells Fargo "I'll sign you up for an account without your even knowing it" fraud. These types of cases are ready-made for class-action status.

But a claim that "when you add ice to coffee to make an iced coffee," somehow thousands of consumers are being defrauded? Bull crap.

The Starbucks iced coffee case was filed in California, the birthplace of many crazy lawsuits! The claim was that consumers were being fooled about how much "drink" they were actually getting. When he threw out the case, the federal judge said, "Even a child wouldn't be fooled by this."

But as young children learn, they can increase the amount of beverage they receive if they order "no ice." If children have figured out that including ice in a cold beverage decreases the amount of liquid they will receive, the Court has no difficulty

concluding that a reasonable consumer would not be deceived into thinking that when they order an iced tea, that the drink they receive will include both ice and tea and that for a given size cup, some portion of the drink will be ice rather than whatever *liquid beverage the consumer ordered.* 

Here's my advice if you think your Subway sandwich is too short, your coffee has too much ice in it, or the chocolates they are trying to sell you are overpriced: Don't buy it.

There. Done. No need for lawyers!

#### SMALL BUSINESS TIP

### **HOW DOES IT LOOK THROUGH THE CUSTOMER'S EYES?**

If you own a small business, you probably spend a significant part or your time and money capital on marketing and advertising. Good marketing can fuel a business, can't it?

Good marketing can be killed by what happens after the customer responds to your advertising piece.

I recently got a pretty expensive marketing piece from a men's clothing company that I've bought shirts from before. They had a great "end of summer deal" and all I had to do was go to their website, use a code and I'd get the discount advertised.

Problem was, when I went to the website, I found it to be really difficult to find the shirts that I had picked

out on page 13 of the catalog they sent. You'd think you could just type in the product number to find it, but, NO, they made it really hard. When I finally got to the product I wanted, I tried typing in the promo code and kept getting the "that code won't work" message. The code couldn't have been old since I had just received the catalog!

The website offered "live chat," but they couldn't help, either. Frustrated, I gave up. I may still order the shirts, but I'm busy now.

My point is this: Most of us (business owners) spend a ton of time and money on our websites. We spend most of that time/money getting the site to show up on web searches. *If you* own a business, when is the last time you went to your own website to see what it looks like from the customer's point of view? Does it even work when they try to buy?

If the answer is no, you are burning money with your advertising. Bad idea.

BEN, WHAT'S YOUR SECRET FOR FITNESS?

We get a lot of emails, cards and letters as a result of the articles in this newsletter, especially this "Inside the Mind" insert. People seem to like that I take on established norms, especially in the legal industry. I mean, the whole fact that we even publish a book with the title, "How to Settle Your Virginia Car Accident Case Without a Lawyer" blows people away. (Yes, we even get complaints from some lawyers!)

As I've been writing more and more about sportsmanship at our local youth sporting events and people find out that I'm a soccer referee who is still able to keep up with 19 year olds, they ask, "How do you do it? You are 58 years old! What's your secret?"

Here it is. Like most everything else in my life, my fitness program is planned out, focused, tracked and measured. I don't just go out to "run for an hour" anymore. (I did more of that when I was running marathons between age 49 and



Here's my son Matt and me refereeing at a tournament recently. We are with the referee coordinator, a guy I refereed when I was at William and Mary and he was in high school (yes, the '70s)



Our Sportsmanship Banner is now showing up all over the place. We'll give it to you free if you will hang it at a school or field. We already had to put in a re-order!

54.) Instead, today, all of my cardio fitness is done with a heart rate monitor. I work just as hard as I have to and what I have discovered is that you don't have to "kill" yourself (i.e., run 'til you are sick) to get good benefit from the workout.

So, each week I'll have at least two "hard" days. One of those may be actually refereeing a game or two. I'll have at least one

day where I'm lifting weights inside the gym and I'll do at least two "moderate" running days. One thing that I've gotten better at as I've grown older is focusing more on "core" fitness and stretching. I'm as fit now as I have been at any point in the last 15 years. I owe a bunch to Dr. Jennifer Taschler and

her team at Taschler Chiropractic and Rehab in Fairfax. They are an awesome group.



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