



# Bengie Bear is Having Quite the Summer Adventure!

In our May newsletter, we launched a competition to see who could help Bengie Bear fulfill his dream of travel, excitement, and self-discovery. The contest involves taking pictures of Bengie Bear and getting a \$100 Amazon gift card if you're selected as a winner in one of these categories:

## MOST RELAXING

## MOST DANGEROUS (OH, NO!)

And finally...

## FURTHEST FROM VIRGINIA

In August, at the end of the vacation season, we'll pick our lucky winners. If you don't have a Bengie Bear but would like to participate, just call the office and we'll gladly mail you one free! When you upload the pictures to Facebook, be sure to tag Ben Glass or BenGlassLaw so we can see the submissions.

The montage of AWESOME Bengie pictures you see around this article are all from one special BGL newsletter reader who has taken Bengie on adventures far beyond what anyone in the office dreamed. Thank you, Marcia Lynch, for bringing so much warmth, creativity, love, and joy to this contest!

Marcia is a local artist whose work has been featured in Fairfax Life and the Art at the Mill Exhibition down in gorgeous Millwood, VA, where her bronze sculpture series of Jazz-Playing Frogs was on proud display. Marcia runs an Etsy store (check her out at [www.etsy.com/shop/incognito](http://www.etsy.com/shop/incognito)) where she sells dresses, purses, and even decorative bird houses!

If you want in on the action, there's still time before August. Request a bear, have some fun, and win a \$100 Amazon gift card. If you have any questions, just email [info@benglasslaw.com](mailto:info@benglasslaw.com) ■

## MOST UNEXPECTED

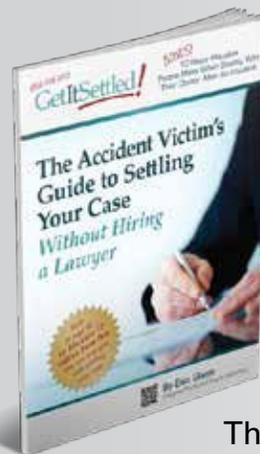
## MOST EXOTIC



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## BGL's Best Bites



### SHARON'S DESSERT QUESADILLA

This is a great dessert for Taco Tuesday! It's one dessert you can let your imagination run wild with. Pick your favorite fresh fruit and give it a try!

#### Ingredients

- 2-3 Granny Smith apples peeled (sliced or cubed-your choice)
- 1/2 cup dried cranberries (optional)
- 1 TBS lemon juice
- 1 tsp ground cinnamon
- 1/2 cup sugar
- Flour tortillas (soft-fajita size)
- Butter-not margarine
- Caramel sauce
- Chopped Nuts

#### Filling

- 1 8 oz container cream cheese (I use the tubs, not the cream cheese bricks)
- 1/4 cup – 1/2 cup confectioner's sugar
- 1/2 tsp lemon juice

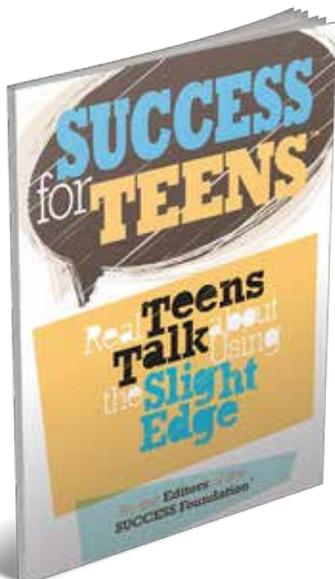


#### Directions:

- 1 Combine first five ingredients and set aside
- 2 Mix filling ingredients until smooth
- 3 In a separate pan, sauté apple mixture in 1 tsp of butter until apples are tender-a little firm-set aside
- 4 In another pan, lightly butter one side of tortilla and place in pan, butter side down
- 5 Add a tablespoon or more, if you prefer, of the cream cheese filling and, using a spatula, spread on 1/2 of tortilla
- 6 Add 1 TBS apple mixture on top of cream cheese filling
- 7 Fold tortilla and transfer to a serving dish
- 8 Garnish with caramel and chopped nuts

Can be served with ice cream!  
Enjoy this summer favorite in my household. ■

Enjoy!



## A Thank You Letter

Dear BenGlassLaw Family,

Thank you very much for sending us "Success for Teens" book (which we wanted to give to our grandson).

We were quite impressed with meeting, on two occasions, Ben Glass and must admit that those meetings changed our opinion of attorneys and their ethics about 100%!!!

Please be assured that if we or anyone we know should require services of an attorney, we will definitely get in touch with Ben Glass!

Very Sincerely,

George and Larisa Guma

*Every time we get a Thank You note, it warms our hearts! Thank you, George and Larisa, for sharing your experience. We're changing the world's opinions of attorneys one by one! ■*

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## How Will Working while Disabled Affect Your Long-Term Disability Claim?

engineer for a government contract group and held a top-secret clearance. Before he became affected by the disease, he was the go-to person in his department, heading and presenting projects and continually impressing his co-workers and supervisors with his hard work and intelligence. However, over the two years since his memory loss had begun to affect him, his work performance had declined. He became introverted and stopped speaking to colleagues because he could no longer remember their names. He avoided presenting his work because the technical words so crucial to his job—and once second nature—now eluded him. His work performance declined so badly that he was let go from the unit he was on and moved to a less-demanding job—one where he was no longer in charge of a team and worked on his own so he did not have to communicate much. Still, he was struggling to keep even a slow pace at work as he was forced to look up much of the basic information he once knew inside and out.

Eventually, he was forced to face the fact that he was unable to continue doing the job he loved. He could not perform the basic functions of his job and accepted that he should give up his security clearance.

Reliance's response to this heart-wrenching story, backed up by all the major evidence he could possibly supply, was to say, "But nothing changed. You could do your job then; you can do your job now."

No! This logic is absolute hogwash. The courts have agreed over and over that there is no logical incompatibility between working full time and being disabled from working full time. A disabled person should not be punished for waiting as long as possible before going out on disability. We showed in our appeal that Reliance was painfully unreasonable in denying this claim on one flimsy question of "what changed," while ignoring the painfully extensive evidence that our client was irreversibly disabled.

For more information about Long-Term Disability in Virginia, please download a free copy of my book, *Robbery Without a Gun, (Why Your Employer's Long-Term Disability Policy May Be a Sham)* from our website. You can also contact us at (703) 584-7277 or by filling out a form at [JustAskBenGlass.com](http://JustAskBenGlass.com). ■

## **CONTEST:** **HELP** **INSPIRE** **OUR NEW** **INSPIRATION** **WALL**

**As many of you know, this fall we are moving into a brand-new office space! We are beyond excited for the move and part of our new office will include an Inspiration wall for clients, vendors, and employees to play around with.**

There are a lot of possibilities with the space and we want to know your ideas! What would you like to see when you walk into our new offices? A collection of all the thank you cards we receive? A photo montage of Ben's family and his growth of the business? A humorous "wall of shame" for schools that failed to complete the Sportsmanship Challenge?

Let us know your ideas. Email [info@benglasslaw.com](mailto:info@benglasslaw.com) with the headline "Inspiration Wall," and we'll be sure to make it worth your while. No one who helps us has ever departed empty handed! ■

### Reminder About Our Firm's Communication Policy

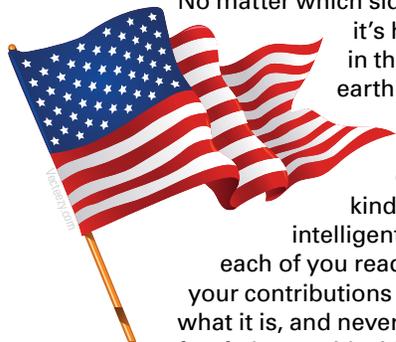
Our promise to you is that while we are working on your case, we don't take inbound phone calls, faxes or emails. Ben Glass takes no inbound unscheduled phone calls whatsoever. It makes him much more productive and helps get your case resolved faster. You can always call the office at 703-544-7876, and 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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## Happy Independence Day!



No matter which side of the aisle you're on, it's hard to deny that we live in the greatest country on earth and, dare I say it, the greatest country in history. Americans are generous, prosperous, kind hearted, hardworking, intelligent and, above all, free. To each of you reading this, thank you for your contributions to making this country what it is, and never forget that many of our forefathers paid with their lives to ensure that we could live in such peace and wealth.  
*Happy Fourth of July!*

## Inside This Issue...

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## How Will Working while Disabled Affect Your Long-Term Disability Claim?

by Ben Glass

Many disabilities start as minor and progressively worsen or the individual's ability to cope with it runs out. Insurance companies often wrongly argue that a claimant cannot be disabled from their job because they have worked for so many years with this same disability. Luckily, the courts are on our side here. Time and again, they have shut insurance companies down, reminding them that there is no logical incompatibility between working full time and being disabled from working full time. You should not be punished by your insurance company for struggling to work through your disability.

Despite this, a client of ours recently received a denial letter from Reliance Standard Insurance Company that said, "Since the material considered fails to establish that there was a change in your condition that prevented you from performing the material duties of your own occupation, your claim must be denied."

Our client came to us distraught. He had been experiencing the effects of his memory loss for two years before he was officially diagnosed with early-onset Alzheimer's. He worked as an



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## CELEBRATE FREEDOM BUT WHAT DOES THAT REALLY MEAN, ANYWAY?

You will hear a lot about “freedom” this month. America was founded on the principle that the individual, not the government (and not the masses), was supreme. When we talk about “individual liberty,” we really should mean “individual” liberty. This means YOU. Take a moment this month and think about the freedoms you have because you live in America.

Here are a couple of thoughts:

- 1 You are free to decide how to live each moment of your life. Don't like the job you are in or the salary you are paid? You are free to make yourself valuable to another employer and you are free to figure out what the world needs and offer it yourself – directly – through your own business. Don't like to be around people who whine? Get new friends. I could fill a volume of books with stories of people who have bettered their lives by taking back the power to make just these two choices for themselves!
- 2 You are free to live your own life, as you see fit, as long as you don't violate the rights others to live their own lives as they see fit (but you are not free to force another to act). Want to decide to sleep in every day? Have at it. But don't ask me to pay for your “needs.” You are free to eat or drink what you want and to exercise or not. You are not free to force me to pay for your health care.
- 3 You are free to continually learn. Your brain is your superpower. Most towns still have libraries that offer virtually unlimited access to books. Your choice. Most of the successful people I know read anywhere from 20-100 books a year!
- 4 You are free to be proud of every penny of wealth you have, every success you have earned, and every happiness you have experienced as long these things have been earned by our own work and not by force or fraud. If you have earned it, please tell your story. You will inspire others!
- 5 You are free to contribute to whatever causes or people outside of your own life that you feel are worthy (but you are not free to tell me where I should spend my time or money). It's not okay for the government to take my money and make those decisions for me. ■

## My Vacation Guilty Pleasure

OK, I'll admit it. I have a guilty pleasure that I very much look forward to on vacation.

Early morning workouts!

Yes, sure, I do CrossFit at 5 a.m. 3-4 days a week, but vacation's different. It's always warm outside as the sun comes up early. There's usually no one around but my kids and me (and, yes, Matt always goes with me and some of the others will come along a couple of the days), so it's peaceful. Best of all, there's no rush to get back to the house and get on with the day's work of getting kids out of bed, making breakfasts and lunches, and getting on with my work. I can take all the time I want and go at my own speed. ***Hard to have a "bad day at the beach" after that start!*** ■



Whenever we are out of town, Matt and I try to find a field to do early morning workouts. We always bring a bag of soccer balls with us on vacation!

# INCIVILITY ALL AROUND US? MAKE IT NOT SO IN YOUR LIFE

*This is what will destroy us*

Wow. If all you did with your life was to watch your favorite political non-news channel, or spend your time buried in your device so that you didn't miss all of the nonsense your non-productive friends are posting during the almost four hours per day that they are on THEIR devices (see chart), you would think that all any of us do each day is wake up, go look for a way that we have been offended, and yell about it on social media.

Let me suggest that the way our world is portrayed on social media and the nightly news is not, in fact, reality. At least it should not be *your* reality. "They" just want you to dive deep into their drama. That's just about the dumbest thing you could do today.

They are losers.

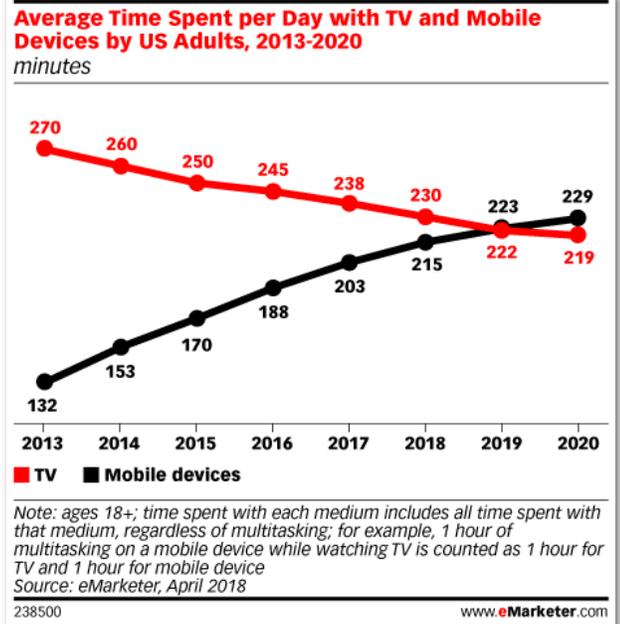
All of them.

Don't be a loser.

As an independently thinking human being, you have the enormous and unbounded power to shape your own life. This begins with (1) deciding what you will allow into your thoughts today, and (2) who you choose to hang out with. You have the complete power to control both of these "inputs" into your life.

Then, no matter what is going on around your life, you have the power to have a profound impact on the lives of those you interact with. Think of all the interactions you will have today with customers, vendors, folks who serve you in stores or restaurants, etc. Nothing stops you from deciding how you will treat everyone, even those who "wrong" you.

I can give you a guarantee: There is nothing like the response you will get to an unexpected, genuine, social interaction you have with someone who is not expecting it. Try this: For the next week, genuinely thank every cashier you come across and use their first names (it's right on their badges.) Note their response. Then note how you feel. You are in 100% control of this experiment. You won't be disappointed. ■



## SMALL BUSINESS TIP TAKE YOUR DAILY HAPPINESS TEMPERATURE

I was asked recently what the most important statistic is in my business. My answer? My assessment of how happy I am. I know, I know. That's not what you were expecting. You want to know whether it's leads or sales or "likes" on Facebook, don't you?

My question to you is: what does any of that matter if you are not happy with your business and the life it is bringing you? ■

I use the "Five Minute Journal" every day. It "forces" you to take account of the blessings in your life generally, and those of the day specifically. You also have to think ahead: "What would make today great?" You then get to create your own life!



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