

LIVELIFEBIG™

NEWSLETTER

October 2018 • Volume 22 • Number 10

You've Gotta see our Brand New Office Space!

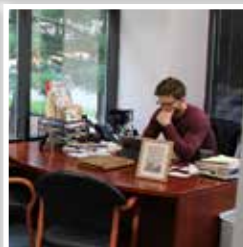
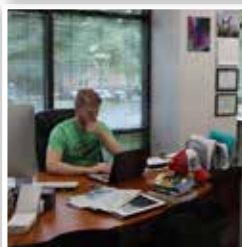
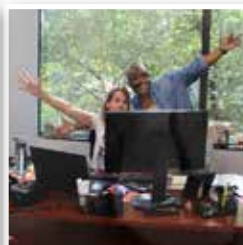
We are **THRILLED** to be settled into our new offices in Fairfax. The new space has two conference rooms, a 40-person Training Center, a Video Studio, you name it! It already feels like home. Special thanks to Fitzgerald Moving and Storage Co. for their great work on moving day! Here are some pics from the big event:

Our new offices are located at:

**3998 Fair Ridge Drive, Suite 250
Fairfax, VA 22033**

We are close to both Fair Lakes and Fair Oaks Mall, for reference. Easy access from Route 50, the Fairfax County Parkway, and Route 66 (Rte. 50 exit). This new office space is the result of decades of hard work, but in reality it's a brand new beginning for us, for our clients, and for our friends.

Thank you to everyone who helped make this dream a reality and that includes our awesome newsletter readers! We are honored and humbled to be a part of your monthly routine and we promise to always keep this newsletter fresh, fun, and local. ■



Virginia Attorney
Ben Glass



A Monthly Publication of BENGGLASSLAW

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

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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 703.544.7876 to have a copy mailed to you.





Attorney Spotlight:

Elias Kerby

Please give a warm BGL welcome to Elias Kerby, our newest attorney!

Eli helps clients with personal injury cases after car accidents and other injuries, but he has another unique skill set, as well: helping family members with estate administration and fiduciary services. When someone passes away or becomes incapacitated, someone will qualify to be the “fiduciary” of the estate, in charge of handling the assets of the decedent or ward of the court. There are lots of laws governing how those assets must be handled and distributed.

Eli helps people who have qualified as fiduciaries defend themselves against accusations of wrongdoing and he also helps family members who believe a fiduciary has handled money improperly. If this situation sounds familiar, don’t hesitate to call BenGlassLaw and tell us your story. Even if you do not need an attorney, we will equip you with free resources and help you make the best legal decision possible.

Born and raised in Mississippi, Eli went to Millsaps College, where he was a Biomedical Ethics Fellow. He witnessed firsthand the inequalities in our healthcare system and the problems people have paying medical bills (something we help people with at BenGlassLaw every day).

“Growing up in Mississippi, there was a lot of injustice - a lot of poverty,” says Eli. “Whenever I would see people struggling and hurting, there would be people ‘whacking at the branches’ of the problem, but the only time I ever saw people getting at the root of the problem, it was always an attorney. So I knew from an early age that I wanted to become an attorney so I could help people who were suffering.”

Eli studied law at William & Mary and clerked for the Commissioner of Accounts for the Circuit Court of Fairfax County upon passing the bar. When Eli came across BenGlassLaw, he knew he had found something different:

“When I saw the nontraditional approach Ben took to law firms, I became more and more interested and it became very clear that this wasn’t something I was going to find anywhere else. This is a place I can come and thrive and do the things I’m passionate about while getting the support to do them.”

We are honored to have Eli on the team. As always, if you have any legal question whatsoever, give our offices a call and let the BenGlassLaw team show you our world-class customer service! ■

BGL’s Best Bites



KAITLYN’S CHICKEN PESTO PASTA

Note from BGL’s Kaitlyn Ries: I am always on the hunt for healthy, quick homemade meals, as cooking is a passion, but also a necessity. This dish can be used for a nice family dinner or a simple meal prep idea for lunch the next day. Pairs amazingly well with a nice Pinot Grigio!



Ingredients (Serves 2)

- 1 chicken breast (sliced in half)
- ½ pound green beans (ends cut off)
- 1 pint grape tomatoes (cut in halves)
- ½ cup basil pesto
- 2 cups penne pasta (or any other pasta)
- ½ cup mozzarella
- 3 tablespoons garlic-infused oil (or olive oil with 1 teaspoon of garlic powder, mixed) divided
- Salt, Pepper, Italian Seasoning

Directions:

- 1 Bring 6 cups of water to a boil. Add pasta, cooking for 7 minutes. Drain and set aside.
- 2 Pour 1 tablespoon garlic oil into metal frying pan and heat on medium high. Generously season both chicken breast halves with salt, pepper, and Italian seasoning.
- 3 Pan sear chicken, cooking each side for approximately 4 minutes.
- 4 Add remaining 2 tablespoons garlic oil to pan, then add green beans. Sear green beans 3 minutes.
- 5 Add pesto sauce and pasta, cooking for 1 minute. Then add in tomatoes.
- 6 Once mixed, top chicken with mozzarella and broil on high for 2 minutes. ■

Enjoy!

—continued from page 4

Why My Student Loan Debt Ended up Being a Good Thing

My parents worked their butts off to put a roof over my head, clothes on my back, food in my stomach, and even gave me a car. Not so many people are this lucky, and for that I will always be grateful.

What I never learned until I graduated law school with crushing debt was what a dollar was actually worth. I never understood what it was to pay bills and have the stress of thinking financially months and years ahead. When I woke up the morning after law school graduation drenched in sweat, I realized it was because I had a large monthly bill coming due and no light at the end of the tunnel.

Because of that fear, I decided to act. I devoted hours upon hours of reading about how to save, invest, pay down debt, and be smart with money. I also learned to abstain from frivolous spending and to live by a budget. While it was painful, it was well worth it.

Perhaps I'm a few years behind many of my peers who started working years earlier or forewent graduate school, and maybe I don't already own the house and fancy car that I dreamed of as a teenager, but I now see money differently. I appreciate it more and have learned to value what I have instead of dreaming of what I don't. Due to this change in mindset, the investment (both financially and intellectually) I made in myself will have returns for the rest of my life.

2 It Taught Me That There Are Real Consequences to My Actions

Sure, I was only a “kid” when I decided to take out a ton of student loans. And, yes, I was told it was “good debt.” But it

was “me” who made a choice. And it was “me” who received the monthly bills. My student loan debt taught me that just because I'm young, uninformed, or name whatever excuse, it doesn't matter. There will always be an excuse to make. My decisions have consequences, so I better take them seriously.

3 It Taught Me to Focus on Solutions Rather Than Problems

Indeed, there were times when I wallowed in self-pity. How will I buy a house? How will I start a family? How will

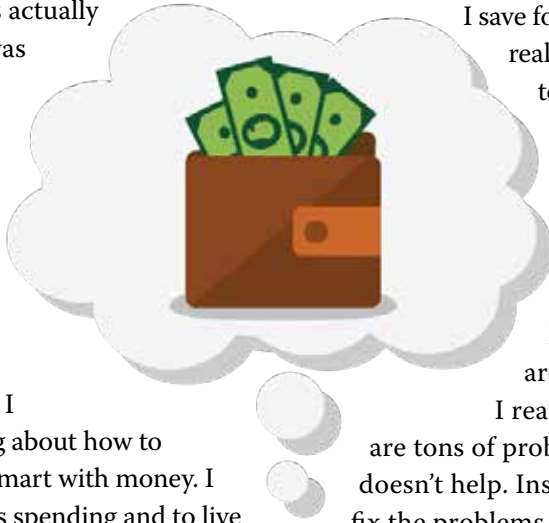
I save for retirement? Despite the hard times, I realized that it was simply not productive to worry about the problems in my life. Instead, I needed to focus on the solutions. Taking it day by day helped. Chipping away here and there made a difference. And before I knew it, I had made real progress.

I've used this same philosophy in other areas in my life. As a practicing attorney, I realize that with most of my cases, there are tons of problems, but wallowing in those problems doesn't help. Instead, I do my best to focus on how to fix the problems.

4 It Taught Me That I Don't Know Everything

This is probably the best lesson I learned from my student debt. While I had people tell me that student loans were worth it, I also had people tell me to be careful. Of course, these words of caution went in one ear and out the other – I knew everything. Until I didn't.

I'm not saying that you should let negative people stop you from making real choices. To be successful, you will have to take chances and you'll have people telling you not to do this or that. What I'm saying is have the self-awareness to realize that more information is better than less. And, actually, listen to different points of view – even if they aren't what you want to hear. ■



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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call 800.224.1482 ext 999

IMPORTANT!
We've Moved
into a Brand New
Office Space!

We're excited and proud
to announce that we have
officially moved into our new
offices! Our phone numbers
remain the same. Our new
address: **3998 Fair Ridge Drive,**
Suite 250, Fairfax, VA 22033

Inside This Issue...

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Why My Student Loan Debt Ended up Being a Good Thing

By James Abrenio

I'm an attorney and a millennial. Like most millennials, I graduated from school with a ton of student loan debt – over six figures. Of course, if I had the insight I do now, I would have financed my education differently, but I am confident that having lived through the experience ended up being a good thing.

I know, you're probably thinking, "James, you're crazy. It's unfair that the schools get away with charging kids so much for an education." Sure, I think education is overpriced; there's a real need for us to rethink how higher education is funded. But here are some things I learned from paying off that debt:

1 I Learned the Value of a Dollar – an Education with 10x Returns

I was lucky enough to grow up with parents who were able to provide for me. While I had jobs in high school and college, I didn't really need them.

—continued on page 3



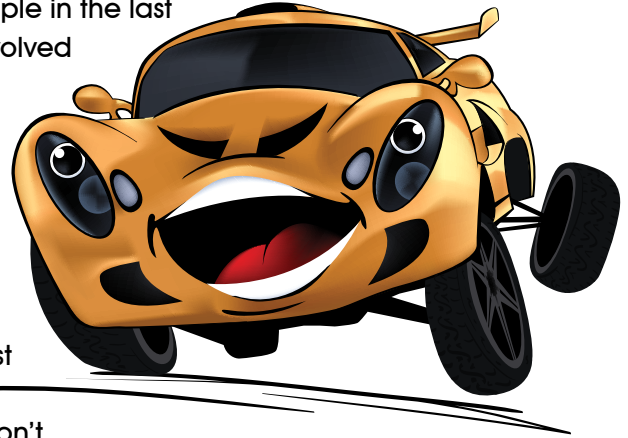


Last month we had a very special visitor to the office. Sam Vera was one of Ben's soccer coaches from age 13-18. Sam helped coach a team that was one of the premier youth soccer teams in the country in the '70s and, in fact, were U18 National Champions in 1976.

Please, Please, Please Let Us Review Your Car Insurance with You

We have met with five people in the last three months who were involved in serious accidents with underinsured drivers. You should have at least \$500,000 in uninsured motorist coverage. My family carries \$1 million in uninsured motorist coverage. It's the cheapest extra insurance you can ever buy. If you don't

understand what we are talking about, call us or drop by. (You'll want to check out our new offices anyway!) ■



SMALL BUSINESS TIPS

INVENTORY MANAGEMENT

If you run a small business, when is the last time you took an inventory?

No, not the usual counting up of everything you have to sell.

The inventory I'm talking about is a close examination of every step in the process that a customer/patient/client goes through in their interaction with your business. Every step.

Last May, the *Wall Street Journal* profiled Jim Farley, Ford's president of global markets. I like these thoughts that he shared with the WSJ reporter - the bolding is mine:

We need, as an industry, much more professionalism and *deeper thought* into how customers *use the product* in reality. We did a leadership-team event in North Carolina and *we all rode around in vehicles*. Now that sounds really simple, but it was one of the most fascinating days I've had in the auto industry.

We think we know everything, and then you're with a single mom who has two jobs, somehow has to get her kids to school and has to do everything on 75 cents on the dollar. They're not technologists, *they don't know how our navigation system works* and when you get in their car and they have three phones attached to the dashboard, they're driving with their knees and

you can see all the scuff marks in the center console where she throws her purse every day, you start to look at your product differently. It was a huge "aha" moment for most of us.

No kidding. Next time you walk into your own office/store, notice things! How does your customer feel about just walking into your place? Check out your website. Is it different from your competition's? Do the links even work? Is it up to date?

Look around at *all of your processes*. What can you improve by even a little bit today? Famous college basketball coach John Wooden once said: When you improve a little each day, eventually *big things occur*... don't look for the big quick improvement. Seek the small improvement one day at a time. That's the only way it happens—and when it happens, it lasts. ■

WHAT BEN IS THINKING

Here is a rundown of my thoughts for the month on things that were in the news. Disagree? Let us know. We'd love to have an on-camera discussion in our new video studio.

Here's our "What Ben Is Thinking" for this month:

- **Amazon raises its minimum wage to \$15/hour.** Amazon got a lot of praise for raising wages for its lowest-paid employees. This is what a rational employer does: It raises wages and other benefits in order to attract the best employees possible. Some employees will certainly lose their jobs as they are replaced by new and better-qualified employees who are attracted to Amazon due to the pay raise. Amazon's new advocacy to raise the national minimum wage is interesting. What interest does Amazon have in seeing the national minimum wage increase? It will force higher costs on its competitors; thus, making it more difficult for them to stay in business. Just watch!
- **Banning cell phones from schools.** They passed that law in France. Seems like a good idea to me. From first grade to ninth, no cell phones on school grounds. It forces students to have real conversations with each other. I'm sure it was tough to get used to this at first, but, according to Maryanne Wolf, author of the new book *Reader Come Home*, putting down the cell phone may help our "reading brain" which has lost its ability to really stay focused when reading print material.



Wolf argues that we need "cognitive patience" to identify fake news and to entertain points of view different from our own. Viva France!

- **Kavanaugh Hearings.** What a national disgrace to see how our elected representatives treated each other as human beings during tense times. Were I king, I'd run them ALL out of town.
- **Sentencing for youth soccer assault was not tough enough.** A Virginia Beach man who punched a 14-year old soccer player in the head several times was sentenced to 60 days in jail for the assault. The judge is letting him serve his time on weekends. I guess that will keep him away from youth soccer events for 30 weekends, but this punishment should have been harsher. If I were judge, it would have been "bye-bye" for six months, staring right then and there. ■

Podcast to Search for this Month

I don't listen to talking heads on mainstream media anymore. You can't have a serious discussion about anything in four-minute sound bites. You can't learn to understand the "why" behind the thinking of someone who disagrees with you when they are screaming at each other. That's why I'm a fan of long-form podcasts. There's a bunch of good ones out there and many involve folks who disagree very strongly with each other, yet they can have intelligent, rational discussions about their views of the world.

This month, I'd highly recommend that you search for Dave Rubins' interview of Larry King. It's available both at iTunes and as a video on YouTube. The interview is an hour long, but it is worth it! King talked a lot about the skill of having a conversation with others. Best line of the interview from King? "I never learned anything while I was talking." ■

Tips for Living

Here's a habit to develop: Ask great questions.

I think the world would be a better place if we just listened more and actually heard what was being spoken. You can't solve a problem you've had for a long time by asking the same question over and over. You need to ask better questions.

Add questions to your conversational repertoire. Here are some good ones:

- 1 **For your spouse/family:** What do you need from me?
- 2 **For customers or clients:** What should we start, stop, or keep doing?
- 3 **For someone struggling with a decision:** What would "perfect" look like for you?

If you really want to help move the ball forward, don't let the other person get away with vague answers. Force a specific answer and make sure you understand the answer. This creates real thinking on the part of both parties. You don't have to agree with the other, but a starting point for living is understanding. ■

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