LIVELIFEBIG

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BenGlassLaw and Fairfax County Schools Working Together to Promote Financial Literacy

Investing in our community is incredibly important, and we know that the younger generation is our greatest asset. That's why we're thrilled to sponsor the industry's leading personal finance curriculum, Dave Ramsey's *Foundations in Personal Finance*. We have invested \$2500 to help get the course taught at a local high school at a time when financial literacy feels like it's at an all-time low.

Jim King, Vice President of Ramsey Education Solutions, has kindly said, "We are thrilled to be working with BenGlassLaw. They have demonstrated a strong commitment to financial education and empowering students with financial skills that will last a lifetime."

Dave Ramsey is, of course, one of the most famous financial "gurus" in the country, and his *Foundations* course is a comprehensive curriculum designed to provide students with sound financial principles that will guide them into adulthood. On video, Ramsey and his team educate and entertain students as they learn how to avoid debt, build wealth, and give like no one else.

The course meets personal finance standards in all 50 states as well as national standards suggested by the Jump\$tart Coalition for Personal Financial Literacy. Thank you to Dave Ramsey and his organization for letting us contribute. We can't wait to see the results!

Virginia Attorney Ben Glass

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

In this issue...



FREE INSTANT DOWNLOAD FIVE DEADLY SINS THAT CAN WRECK YOUR INJURY CLAIM

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

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Run, Dixon, Run!

Long-time readers of the newsletter will remember Masters Runner Dixon Hemphill from Fairfax Station who is setting records left and right at the young age of 93. This year, ESPN covered Dixon's rivalry with 100-year-old Orville Rogers in a special that aired on prime time television.

We were thrilled to see Dixon not only complete this year's Navy Mile in D.C., but get a write-up in the Washington Post, as well! Here's what they had to say:

The biggest cheer of the day went to Dixon Hemphill of Fairfax Station, Va., a World War II veteran and the oldest runner of the event at age 93. Many attendees gathered at the finish line and applauded Hemphill as he finished the race in 20:55.69. He was first greeted by his granddaughter, who he didn't know would be at the event. She welcomed him with a kiss on the cheek.

"I'm so proud of my grandfather. Every time I go out to see him, my insides feel overwhelmed with joy that he is able to still do what he loves," Lisa Hemphill said. "It motivated me to start running as well, and it's something I can connect with him on." *

We're so proud of Dixon and his accomplishments, and it's pretty cool to cover a Fairfax story that goes on to capture national interest. Awhile back, Ben did a great 38-minute audio interview with Dixon which you can listen to at <u>www.BenandDixon.com</u>. A big congratulations to our dear friend - keep leaving everyone else in the dust!

* Kim, David J. (2018, September 30). At Navy Mile, New Records and Satisfying Accomplishments. *The Washington Post.*

BGĽs Best Bites SHARON'S BRUNCH SAUSAGE ROLL

This is a great "do ahead" recipe for an at-home Sunday brunch, Christmas Pay breakfast, or anytime overnight guests or family are



visiting. Add fresh fruit or any other sides for a great breakfast or brunch... Mimosas pair wonderfully with this!

Ingredients

- 1 loaf frozen bread dough (I use Rhodes). Follow the directions for thawing and rising.
- 4 eggs, beaten
- 1 ½ lb. sausage. Cooked (crumbled) and drained.
- 1 cup grated Parmesan cheese (I prefer Boar's Head)
- 2-3 tablespoons butter-NOT margarine-melted

Directions:

- 1 Mix eggs, sausage and cheese together and set aside.
- **2** Place thawed and risen dough on a cookie sheet if you did not thaw it on one.
- **3** Spread dough on cookie sheet using a roller.
- **4** Spread sausage mixture onto bread dough and roll it as you would a cinnamon roll.
- **5** Brush top and sides with melted butter and sprinkle with Parmesan cheese.
- 6 Bake at 350 for 30-35 minutes. Slice and serve.

Enjoy!

Letter to the Editor

This letter is from our dear friend Bob Battle in response to an article about how kids should think about college. Great to hear that Stephen Covey's 7 Habits is having an effect in the classroom...

Hi Ben-

I am proud to report that four years ago, when Emmett was starting 4th grade, when I walked into the classroom, posted behind the teacher were Stephen Covey's 7 Habits. I said to his teacher, Kristen Roberts, "Awesome, I've seen enough-have a great year...and thank you."

The first book assigned to Conor in his freshman year at Freeman High School's Leadership Program was the high school version of Stephen Covey's book. Their curriculum includes an amazing and extremely relevant Economic Geography class, an Ethics class that is way over my head (such that when Conor was taking his AP English test, he was able to quote Kierkegaard off the top of his head in response to one of the essay questions. Conor said, "I think I got at least a 4 out of 5." I said to Ellen, "How many of your med school classmates or my law school classmates could quote Kierkegaard off the top of their heads? I'm predicting a 5.")

Their senior year leadership/government class is conducted very much like a law school class. It is mandatory that they compete in the "We the People" national contest which is a debate competition focusing on specific Constitutional Law categories.

I also literally said to him, "Hey, it's OK if you take all your college classes in college. Your mom and I have done OK."

Of course, Conor is considering only UVa and William & Mary in-state. Unfortunately, the other schools he is considering have some huge advantages in his desire to act and write for stage, TV and movies. NYU, Columbia & Yale have amazing programs plus a great pipeline to New York City. University of Chicago is the only school that offers a concentration in comedy acting and writing and has classes taught by Second City. UCLA has direct Hollywood ties.

Give the Tribe credit for being aggressive, though. Conor won the "book award" for William & Mary at his high school, and prior to his even applying, they called him up last week and asked him to come interview. I'm hoping that he will appreciate the relative small size, non-big city environment.

Sincerely, Bob Battle

Thanks, Bob, and best of luck in the college search! It's that time of year. If you have a response to one of our articles, email us at info@benglasslaw.com and you may be featured in the newsletter.

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.

BENGLASSLAW^M

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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

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GIVETHANKS

THIS THANKSGIVING, THERE'S A LOT TO BE THANKFUL FOR IN AN AGE WHERE THE MEDIA WANTS YOU TO BE BITTER AND AFRAID OF EVERYTHING AROUND YOU. CONSIDER THIS...

If you are reading this, no matter who you are, you are in the top 1% of every human born in history.

The opportunities available to you, the education available to you, your standard of living, the amount of time you spend not doing manual labor, the level of healthcare available to you... are all the highest anyone has ever experienced in history.



The richest man of all time, adjusted for inflation, was John D. Rockefeller (interestingly, his son is the third richest man of all time just for inheriting half of his father's industrial empire). Yet YOU, today, are richer than John D. Rockefeller **in many ways.** He didn't have air conditioning, two-ply toilet paper, Netflix, or a polio vaccine. Who needs to own a railroad or an oil company when you have the knowledge of the entire world in your pocket? You eat better food than John Rockefeller. You drive a better car than John Rockefeller. If John knew what he was missing out on, he may have traded it all to binge watch HBO next to us on the couch.

So when the world tries to get you down, or plays on your fears for attention, remember that you were born richer than most humans would have ever imagined. Happy Thanksgiving from the entire team at BenGlassLaw. We wish you and your family all the happiness, laughter, and good health in the world.

John D. Rockefeller

INSIDE THE MIND OF

BEN GLASS

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



This fall, Kevin and I discovered **Recovery Forge**, at the Workhouse Arts Center at Lorton.



Recovery Forge's main mission is to teach blacksmithing and bladesmithing to Wounded Warriors, Active Military, Veterans and First Responders, but they also have kindly opened up their non-profit to the community and Kevin has been hard at work learning blacksmithing. We thank **Recovery Forge for its** service to the community. Go check them out on Facebook!

Being Thankful

It is that month, isn't it? Time for family get-togethers, a big turkey and some football on TV. Can we each just take a step back? Breathe. Be truly thankful.

I was invited to speak at a business conference in Chicago recently. While I was there, I struck up a conversation with one of the very nice ladies who was helping get the coffee and snacks out for the attendees.

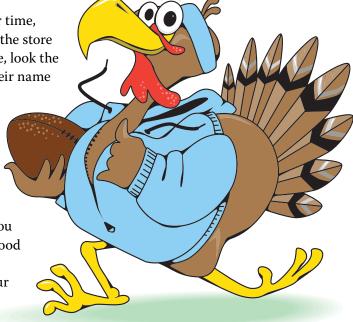
I asked her how her day was going and she said, "Great. Every day that I wake up in America is great."

She spoke with an accent, so I asked her about her life. She told me that in late 1981, she had travelled to America from Poland to visit her aunt in Chicago. While she was here, Poland's communist leaders cracked down on its citizens and put the country under martial law. This lady was able to communicate with her mother who still lived in Poland. Within weeks, she told me, every store shelf in Poland was empty. "I was sending everything to my family – toilet paper, dried food goods, cleaning materials. They had nothing."

She stayed in America and eventually she became an American citizen. She works very hard at the hotel, but she is grateful, she told me, for "all of the opportunity there is in America."

Here's you exercise for the month: Next time you walk into Costco or Giant or Safeway, take a moment to marvel at America. It's right there in front of your eyes. Shelves filled with every imaginable foodstuff and sundry. Please don't ever take it for granted.

One more moment of your time, please. As you walk out of the store the next time you are there, look the cashier in the eye. Read their name off their badge and ask them how their day is, then LISTEN to their response. Engage them, genuinely. Thank them for helping you out that day. If you have never engaged in this exercise, you may be surprised at how good this makes you feel. Do it and let me know about your experience.



WHAT WOULD BEN SAY?

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 oncamera discussion in our new video studio.

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

- Amazon Moving to Northern Virginia Great. Glad they want to be here, but the world's richest company shouldn't be getting a penny of government subsidy out of Virginia. A government has three fundamental purposes: (1) protect individual liberty; (2) protect us from criminals, both foreign and domestic; and (3) provide a legal system for the resolution of disputes. What has happened with Amazon is that the Commonwealth of Virginia has promised each of its citizens, man, woman and child, a gift of \$250 to Amazon. Close your eyes and imagine the tax assessor coming to your door and, after counting up your family members, rendering you an invoice. That gives "government spending" a whole new feeling, doesn't it?
- A Baseball Game That Lasted Two Games I'll confess that I'm not a baseball fan. Head over to Nationals Park and just observe and you'll see that most of the people "present" aren't even paying any attention to the game! So a World Series game that went 18 innings – ugh... pure torture. But hats off to the umpire, Ted Barrett, for "squatting" 7 hours and 21 minutes! Here's something you didn't know: Ted's dissertation for his master's degree in biblical study was "An Investigation of Faith as a Life



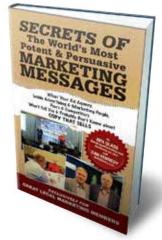
Principle in the Lives of Major League Umpires." They should give him a special award!

The Mid-Term Elections – So much angst. So much hot air on TV and radio from blowhards who add nothing of value to your life. The best thing to come from the elections is gridlock. The less the government interferes in our lives, the better. How happy and fulfilled you will be with your life will come not from anything the government does, no matter who is in charge. Your own positive impact on the world comes from the decisions you make, not "them." I'm pretty much a political agnostic and could never be a politician because I try to live my life based on unbending principles. You should, too.



SMALL BUSINESS TIPS MARKETING SECRETS

The #1 rule of small business advertising is to never spend money on an ad where you cannot track the return on your investment. I thought of this recently as I walked through Reagan National Airport. Here was an "ad for an ad" trying to convince businesses to buy billboards at the airport. All I could think about was how big businesses constantly let their money float away with stupid, brandbuilding advertising. As a small business owner, you can't afford that. If you own a small business and you don't have a copy of my book, *Secrets of the World's Most Potent and Persuasive Marketing Messages*, contact the office and we'll send you a free copy. It's awesome!



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