



3 Classes They SHOULD Teach In Virginia Schools

by Colin Lynch, Resident Bachelor Millennial

Back-to-school season is in full swing, which means it's time for open houses, shopping, and buying that Thesaurus from Staples which will never be used. One year from now, that Thesaurus will be tossed in the back of a desk drawer next to the pencil case with the broken zipper and that old box of crayons with the slightly racist color names.

Instead of rushing to buy another stack of fifty-cent composition notebooks, I say we take a step back and look at the curriculum. What should we be teaching our kids to prepare them for life in the modern world?

1. D.C. TRAFFIC SURVIVAL SKILLS

In this course, students will learn psychological tricks necessary to outlast the crushing hopelessness of a DC-Maryland-Virginia commute. Students will learn how to "zipper" during a congested merge, use their blinker when changing lanes (this is apparently an advanced course many D.C. drivers did not complete), and most importantly, students will learn that GPS detours are worthless as there is no right answer to avoiding traffic in the DMV. The only real solution is to get addicted to podcasts and audiobooks.

2. HOW TO KEEP FRIENDS PAST AGE 30

When preparing children for the real world, maintaining friendships is an important lesson. All the pettiness and politics of high school and college will fade away, and you'll be left with relationships that you *work* to maintain. Get ready for the following interactions:

- Saying, "We should hang out sometime!" which will get the response, "Totally!" although neither of you actually want to hang out or will do any follow up whatsoever. Rinse and repeat every two months with the exact same person.
- Trying to get into "what the kids are doing," but realizing quickly that you're bad at Fortnite, vaping is expensive, and these Tide pods don't even taste good.
- Trying to host a house party for 1 yes, 2 no's, and 58 maybes. Good luck grocery shopping, because you'll be eating that cheese tray for two weeks.

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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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Can You Work while Getting Long-Term Disability Benefits?

at ANY gainful occupation.

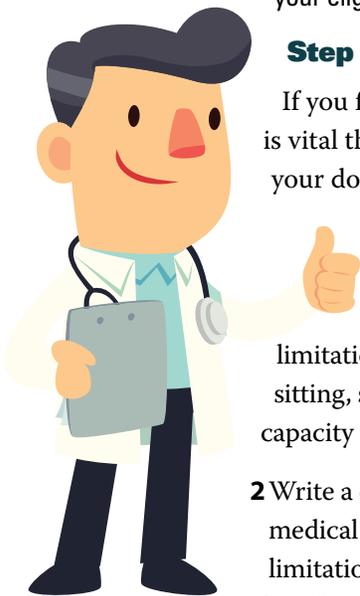
Other items to look for (and understand!) in your policy:

- The definitions of Total Disability versus Partial Disability
- “Other Income” offsets, which allow the insurance company to pay you less if you receive income from other sources
- Incentives to work and/or attend a rehabilitation program (which often mean more money in your pocket than disability payments alone – up to 100% of your pre-disability income)
- The Fine Print. . .while they share some similarities, each policy is unique, and you must understand the details and “fine print” of YOUR policy to understand how working might affect your eligibility for benefits

Step Two: Talk with Your Doctor

If you feel ready to try to return to work, it is vital that your doctor is onboard. Ideally, your doctor will examine you BEFORE you return to work in some capacity and will do two things:

- 1 Document any restrictions and limitations you have (especially related to sitting, standing/walking, and overall work capacity over an 8-hour day)
- 2 Write a detailed office note in your medical record about your restrictions and limitations and note that you are approved for a “trial of work.” This keeps open the possibility that the “trial” may not be successful and you may need to stop working again.



Step Three: Follow Through

Be up front with the insurance company. Tell them you are attempting to return to work, make sure they have your medical records that both support and limit this, and let them know what income you receive so they can offset your benefits. Follow up with your doctor to document how things are going. In a perfect world, your policy will support a return to work at a speed that is healthy for you. You control that as much as possible by keeping everyone – the insurance company, your doctor and your employer – informed and involved.

Of course, we understand that it’s not a perfect world. That’s where we come in – we can help. Before making any changes, book a flat-fee consultation with us. We’ll look at your policy, explain all the different clauses and how working will impact your eligibility for benefits, review your recent medical records, and highlight any areas where it would be helpful to have your doctor provide more information.

If your benefits are denied, we credit 100% of the consultation fee to your appeal fee. We can work with you in person or over the phone, so call BenGlassLaw at (703) 584-7277 today to set an appointment. Our disability clients tell us this is the best money they could have spent to understand their policies and protect their benefits while doing what’s best for them – getting back to work. ■



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3 Things They SHOULD Teach in Virginia Schools

3. STRESS MANAGEMENT

In all seriousness, the DMV area is quite the stress factory. For several years, I tutored children in every academic subject you can think of, and the pressure these kids are under at such a young age is frightening. Fourth graders crying leading up to their SOLs, eighth graders thinking their lives are over for failing the Thomas Jefferson magnet school test, it goes on and on.

Instead of doing what stressed- out adults do (binge Netflix and argue politics on Facebook), kids should learn to try some old-school techniques. Be active. Pick up a non-digital hobby. Get more sleep. Above all, take responsibility for your life and don’t let the world make you feel like a victim. In the grand scheme of things, life in 2018 is pretty great, but stress can make anyone lose sight of that. ■



VIP GIVEAWAY: REDSKINS TICKETS!

One lucky VIP member will win two free Redskins tickets this year. We do giveaways and drawings for our VIP members all the time, but this one was worth its own mention. If you've never heard of the BenGlassLaw VIP program before, it's **completely free** and you get access to these benefits:

- Free Family and Small Business Contract Review
- Free Insurance Policy Review
- Free Notary Service
- Free 15-Minute Legal Consultation
- Free Entry into BenGlassLaw Contests
- Dedicated VIP Hotline for Members

To join, just visit www.BenGlassLawVIP.com and fill out the form. You'll automatically be entered into all of our contests, including the Redskins tickets giveaway. We'll do the drawing for the tickets on September 30th, so don't delay!

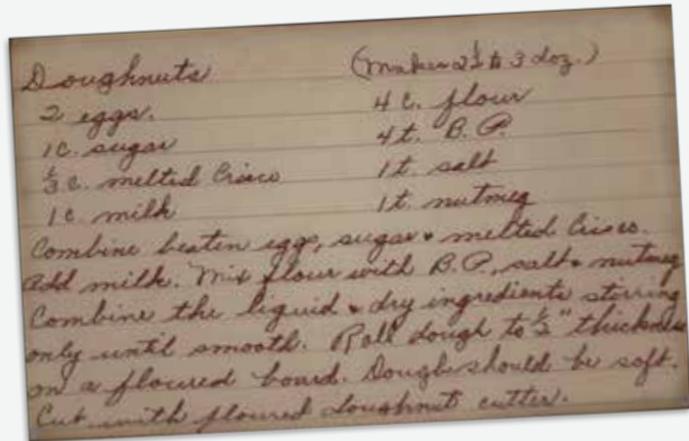
While we're on the topic of contests, this is your last month to take part in the **Bengie Bear Facebook Contest**. We've received a ton of great submissions, and next month we'll be selecting winners for each category. If you want in, take a fun picture of Bengie Bear and tag Ben or the firm on Facebook. If you don't have a Bengie Bear, give us a call and we'll gladly ship you one free. ■

BGL's Best Bites



GREAT-GRANDMA'S HOMEMADE DOUGHNUTS

Tiffany: "I love baking sweet treats, and I was thrilled when I found my great-grandmother's doughnut recipe. I never made doughnuts before, so this was an exciting experiment."



Ingredients

- 2 eggs
- 4 cups flour
- 1 cup sugar
- 1 cup melted Crisco, divided
- 1 teaspoon salt
- 1 cup milk
- 1 teaspoon nutmeg
- 4 teaspoons baking powder

Directions:

- 1 Combine beaten eggs, sugar, and 1/3 cup melted Crisco. Add milk. Mix flour with baking powder, salt, and nutmeg. Combine the liquid and dry ingredients stirring only until smooth. Roll dough to 1/2" thickness on a floured board. The dough should be soft. Cut with floured doughnut cutter.
- 2 Fry doughnuts in Crisco heated to 365 F. Turn when brown and fry on both sides until golden brown, usually 3 to 5 minutes. Remove and drain on paper towels while still warm. Sprinkle with powdered sugar before serving. ■

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 are the benefits of
our VIP Program? Turn to
page 3 to find out!!

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Can You Work while Getting Long-Term Disability Benefits?

One of the most important things we do at BenGlassLaw is help people fight back against their insurance companies when their Long-Term Disability Claims are denied. Unfortunately, insurance companies have adopted the strategy of "blanket denying" lots of people unfairly because it costs them less to fight it in court than it does to pay all of the claims from the start.

Once we get someone back on benefits, we often get asked whether it's okay for them to do any paid work at all while receiving those benefits.

Simply put, *working can jeopardize your disability claim*. Insurance companies will use any work-related activity (including volunteer work) as grounds to deny or terminate your long-term disability benefits, often before you are fully healed and ready to return to work full time.

If you are receiving disability benefits and are considering returning to work, you **MUST** do two things: 1) review your ENTIRE disability insurance policy, and 2) get the support of your doctor.

Step One: Review Your Insurance Policy

There are two occupational periods in all long-term disability policies: the "own occupation" period and the "any occupation" period. In the "own occupation" period, you qualify for benefits if you cannot perform the primary duties of your own job. After a period of time (often 24 months, but check YOUR policy carefully) you are considered disabled only if you cannot work

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THE “MATH GAME” PLAYED BY INSURANCE COMPANIES

Insurance companies are great at math. They figure that if they can wear you down, then get you to settle at a discount years into litigation, they “win” the financial game because they have you’re your premiums and the amount they owe you and invested it until they pay. Then they hire claims people who would have been star subjects in the Milgram Experiment (Google it!).

This September 16 will mark three years since the death of the husband of one of our life insurance clients. She and her three teenagers have been battling Lincoln Financial for life insurance benefits almost since the date her husband, a very popular coach in Northern Virginia, died. Last year, we won a major court victory over Lincoln in her case, resolving one part of the case and forcing Lincoln to pay us \$35,000 in attorney fees for its actions defending the case.

Now we are in the final phase of the litigation in federal court, seeking to recover the \$600,000 that Lincoln owes this very patient family.

Recently, Lincoln’s lawyer reached out to us with this email:

Ben – My client at Lincoln asked me to reach out to you to determine whether your client has any interest in discussing settlement at this point? I am authorized to convey an opening offer of \$100,000 which, hopefully, signals Lincoln’s interest in having a serious discussion on the topic. Perhaps we could touch base by phone next week and try to determine whether it’s possible for the parties to work towards a resolution before we have to mobilize with the briefing? Please let me know. Thanks and have a nice weekend.

$$1 + 2 (6 : 3) \\ \times \sqrt{1793} = \dots$$



Our “just say no” response:

Hi:

I’m in New Orleans...

We have no interest in settling short of full payment, plus attorney fees until we stop working on the case, prejudgment interest, etc.

Lincoln can “win” by saving the fees they will pay out until the end of the case, but we are not agreeing to a confidentiality provision, so that may be a game stopper for Lincoln anyway.

Looking forward to working with you, as usual.

Ben

We are very proud of our client and her family as she endures Lincoln’s nonsense as it files briefs that could be more aptly described as “science fiction.” Stay tuned. ■



In July, Ben Glass was an invited speaker at the annual summit of the National Association of Sports Officials held in New Orleans.

Ben shared the stage with many very-experienced referees and umpires, including the head of referee development for the NBA, the director of referee operations for the NHL, and Fox Sports’ celebrated football-officiating analyst, Mike Pereira. He even got to meet the Louisiana football referee who was arrested by a local deputy after the referee tried to get the deputy’s friends to move away from the field! The case was thrown out of court and the deputy was suspended!

Ben was invited to share the success of his Northern Virginia Varsity Soccer Sportsmanship Program and his efforts to change the culture in Northern Virginia High School and Youth Soccer.

WHAT WOULD BEN SAY?

We get a ton of feedback on this newsletter and what we publish on social media. People are always asking: what would Ben say? Many times, our readers tell us that we have helped them understand the world a little better. In our new offices (opening soon!), we'll have a full video and podcast studio. Want to come in and discuss/debate an issue? Reach out to us and we'll consider having you on as a guest. Have an issue you'd like Ben to address? Just let us know. Fair warning: if you disagree with Ben, you need to come prepared!



Here's our "What Would Ben Say" for this month:

- If you, like, me are sick and tired of regular media click bait posing as "news," then do what I did and turn it all off. Start listening to long-form podcasts. There are some really good ones out there where people who have fierce disagreements with each other about the world engage in civilized discussion about ideas. No yelling. No name calling. Just ideas. This stuff will get your mind going. People who simply parrot the talking heads at Fox, MSNBC and CNN are bores.
- I'm currently listening to Jordan Petersen, Yaron Brook, Joe Rogan, Tim Ferris and Seth Godin. I challenge you to turn regular media off and make the switch.
- I've seen a lot of people speaking out about the Trump administration's relaxation of car emission rules. Here's my thoughts: (1) the government should not interfere in the auto business at all because politicians are not smarter than millions of consumers making decisions and (2) you don't have a right to complain unless you are already driving a battery-operated car that you bought without a tax subsidy! (That's probably a number close to ZERO!) Put your money where your mouth is! The same goes for Trump's Supreme Court nominee. Whether you like Trump or not, you have no right to have anyone take you seriously unless you have personally read at least 10 of his court opinions. Once you've done that, then we can discuss! Don't be a parrot
- How about the Starbucks employee who sued his employer for back wages because he claimed that he wasn't paid for "locking up the store every day?" A ton of money was burned in that lawsuit, but if the guy didn't think he was being paid enough, why didn't he (1) quit and go find another job or (2) talk to his manager about it. If you don't like what you are paid or what your employer requires you to do, then live for yourself and move on. Stop complaining. This one was as bad as the Subway Footlong Sandwich Lawsuit." (Google "Ben Glass Subway Sandwich Lawsuit). ■

WHAT WINNERS DO

Ask people what they want out of life and most will say that they want to provide for both the financial and emotional security of their families.

Winners constantly look at their days, week, months and years and ask themselves if the actions/activities they actually took are congruent with what they say they want: financial and emotional security for their families.

If the actions they took are not congruent with those goals, winners ask "what happened" and "what do I need to do moving forward to bring my actions in congruency with my goals?" Then they gather the tools and people necessary to alter their course.

Losers keep on repeating what they did and hope to get a different outcome. ■



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