



A Monthly Publication of BENGlassLAW

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



### In this issue...

- **Page 2** Big Change: Hospitals Must Post Prices Online This Year
- **Page 3** BGL's Best Bites: Tifiny's Egg Roll in a Bowl
- **Page 4** D.C. Bans Plastic Straws

## BENGlassLAW Sponsors Financial Literacy Course at Broad Run High School

Students at Broad Run High School will get Dave Ramsey's *Foundations in Personal Finance* program thanks to a joint effort between the Dave Ramsey Company and BenGlassLAW.

This sort of training is sorely needed in our schools, and teachers have been crying out for a strong finance curriculum for years. Dave Ramsey is 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.

It's shocking to think how many children are not taught about setting a budget, understanding loans and insurance, or saving money for future wealth. American consumerism is a powerful force, and the pressure to spend is incredible, especially for teenagers.

We got a wonderful note from Martha Somers, the instructor at Broad Run who will teach the program:

*I wanted to thank you personally for this wonderful gift! The purchase of the program would not be possible without your support.*

### 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.

—continued on page 3

# BIG CHANGE: HOSPITALS MUST POST PRICES ONLINE THIS YEAR

Starting this year, hospitals are required to post a list of their standard prices online so that the public can educate itself about the normal costs associated with healthcare. This is a big win for consumers - there's even a new rule making electronic medical records more readily available for patients.

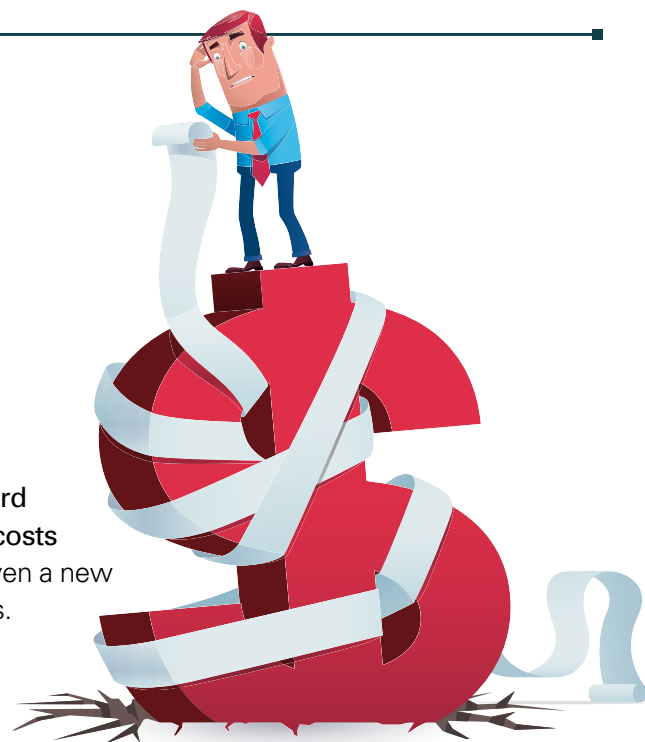
This is part of a big push for price transparency in the healthcare marketplace. The new rule is called the Inpatient Prospective Payment System Rule and is now a big part of Medicare.

The sad truth is that most people who walk into a hospital are "forced buyers." They are in the middle of a medical emergency and don't have time to shop around for the best price. When you couple this with the fact that most people assume their insurance will pay for everything, the hospitals are put in a unique position where they can raise prices heavily without facing consumer backlash.

Over time, this has led to big increases in the cost of healthcare. When the cost of an ambulance ride is thousands of dollars, many Americans have turned to Uber to get to the hospital affordably. If someone is not properly insured, their medical bills come with massive "sticker shock."

In some cases, medical bills ruin lives. We help Virginians fight back against their insurance companies every year, and it's no easy task. If some of the root causes of these high medical bills could be solved, we'd all be in a much better place.

The healthcare industry is incredibly complex and no one factor will solve the high price of medical bills, but forcing transparency is a big step in the right direction. ■



## BGL's Best Bites



### TIFINY'S EGG ROLL IN A BOWL



#### Ingredients

- 1 TBS vegetable oil
- 1 pound ground turkey
- 1 diced onion
- 4 cloves garlic
- 1 TBS ginger
- 1 TBS soy sauce
- 1 head cabbage, shredded
- 1 cup shredded carrots
- 8 oz mushrooms, diced
- 1 TBS sesame oil
- ¼ cup green onions, diced
- 4 or 5 Tupperware containers

#### Directions:

- 1 Heat oil in large skillet or pot and add turkey and diced onion. Cook until no longer pink, making sure meat is crumbled.
- 2 While meat is cooking, prepare the remaining vegetables.
- 3 Stir in garlic, ginger, and soy sauce until mixed through. Add remaining vegetables and cook until softened.
- 4 After vegetables are cooked, add sesame oil and green onions and mix through.
- 5 Distribute meal into bowls. Store for up to 5 days. ■ *Enjoy!*

—continued from page 1

## BENGLASSLAW Sponsors Financial Literacy Course at Broad Run High School

*Personal Finance and Economics are now a required course for graduation in the Commonwealth of Virginia and is quickly becoming a graduation requirement throughout the U.S. as well. Students need to be prepared to face the financial challenges that await them upon graduation from high school and now is the time to learn.*

*As an 18-year veteran business teacher at Broad Run High School in Ashburn, Virginia, I am very excited to have Dave Ramsey's program available for me to offer my students. In addition to currently teaching 5 sections of the required semester course in Personal Finance at Broad Run, I am a strong supporter, personally, of the need for financial literacy in our schools and tell my students what they learn in my class are "life skills" that will take them from now to the end of their life.*

*At the end of the course, every student takes and (hopefully) passes a national financial literacy certification test, the culmination of 18 weeks of classroom instruction. Thank you again, and I look forward to introducing the program to my students!*

Thank YOU, Martha. Passionate teachers like you are the reason these students will succeed. We are honored to be a small part of it. ■

—continued from page 4

## D.C. Bans Plastic Straws

business that the market cannot price in). For example, if Coca-Cola wants to dump into a waterway, we often make them pay for improvements and cleanups to that waterway to offset the cost they are putting on society. It is difficult for a local economy to get Coke to increase the cost of its product to pay for the damage, so it's up to legislators and regulators to make it right.

Is this simply an example of getting companies to pay for an externality, or is it overblowing an issue and damaging small businesses for the sake of good intentions? Either way, businesses in D.C. must find a solution by July or start paying fines. ■

Sources used for this article:

<https://www.nationalgeographic.com/environment/2018/07/news-plastic-drinking-straw-history-ban/>

<https://www.nytimes.com/2018/07/19/business/plastic-straws-ban-fact-check-nyt.html>

<http://www.ecocycle.org/bestrawfree/faqs>

<https://dcist.com/story/19/01/02/goodbye-plastic-straws-d-c-s-ban-is-now-in-effect/>



## Thank You

One of our clients sent us some gourmet Popcornopolis popcorn as a thank you for helping her on her case. There were some crazy flavors, from Cinnamon Toast to Jalapeño Cheddar to "Zebra." The whole team loved it! To all of our clients and friends, YOU are the reason we do what we do. Thank you again.

## 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.



3998 Fair Ridge Drive Suite 250  
Fairfax, VA 22033  
tel 703.991.2870 fax 703.783.0686  
www.BenGlassLaw.com

To be removed from our mailing list,  
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...**

- » BENGLASSLAW Sponsors Financial Literacy Course at Broad Run High School
- » BGL's Best Bites: Tifiny's Egg Roll in a Bowl
- » Big Change: Hospitals Must Post Prices Online This Year
- » And more...

## **D.C. Bans Plastic Straws**

**D.C. becomes the second major U.S. city (after Seattle) to put plastic straws on the chopping block. While the ban is effective as of this year, businesses have until July to figure out alternatives before the fines start kicking in.**

The legislative history here is a bit strange – a plastic straw ban was actually passed by the D.C. Council in 2014 as part of a bill that banned Styrofoam food containers. The straw part of the ban was never enforced, and when the anti-straw movement gained a lot of steam last year, lawmakers introduced new legislation to ban plastic straws in D.C., only to realize they had already done it! So, instead, they announced that they would start enforcing the ban in 2019.

Plastic pollution was a big focus for environmental activists in 2018. Even though, according to National Geographic, plastic straws only account for 4 percent of plastic pollution in the ocean, they're seen as a "gateway plastic." It's a single-use item, there are viable non-plastic alternatives, and it raises awareness about the issue. Activists claim that Americans use up to 500 million plastic straws a day, but NY Times research has placed it between 170– and 390 million.

Alternatives are available, but many do not do well when sitting in drinks for a long time. Hay straws and paper straws are gaining traction, and some restaurants are switching to metal straws that they wash and reuse.

If straws are only 4% of plastic pollution (and only 1% of plastic pollution by volume), is this an unnecessary burden on small businesses? As a society, it's important that we make companies pay for "externalities" (the negative effects of their



Lawmakers introduced new legislation to ban plastic straws in D.C., only to realize they had already done it!



## WHAT WOULD BEN SAY

### What the Leaders of the New Orleans Saints Should Have Said after Losing due to Referee Error

I lot of people asked me about the pass interference “no call” that occurred in the NFL game where the winner moved on to the Super Bowl and the loser went home. Clearly, there was on officiating error – the league admitted it. The fans, of course, whined (understandable) and some sued (nothing but a publicity grab by a lawyer), but the ownership of the Saints missed a real opportunity to take a leadership role and become instant national heroes. Instead, they looked foolish.

The Saint’s owner, Gayle Benson, issued a statement that said, in part:

*No team should ever be denied the opportunity to reach the title game (or simply win a game) based on the actions, or inactions, of those charged with creating a fair and equitable playing field. As is clear to all who watched the game, it is undeniable that our team and fans were unfairly deprived of that opportunity yesterday... It is a disservice to our coaches, players, employees and, most importantly, the fans who make our game possible. The NFL must always commit to providing the most basic of expectations - fairness and integrity.*

The problem with that statement is that there are referee and umpire calls that go for and against players and teams throughout the season. Sometimes you benefit, sometimes you don’t. Ms. Benson has never issued a statement saying, “Well, we were

unfairly awarded the win yesterday due to the referee error,” so she is being inconsistent and unprincipled. Great leaders are principled. They don’t live by whim.

Here’s what she should have said, and if she had, she would have been an instant national hero:

*We are disappointed in having lost yesterday’s game, but, really, we should not have put ourselves in a position to have one call that went against us decide the game. Our team made many mistakes, too. Youth players and coaches all over the world are watching us and I want them to know that responding in the best way you can to adversity is a true mark of leadership, and we want to be leaders on this.*

*Congratulations to our opponents. We will do better next time.* ■



### DUMB LAWSUIT OF THE MONTH LEADS TO FREE COOKIES FOR ALL (sort of)

Many class action lawsuits are just shakedowns of big corporations. *Can you imagine suing a cookie company because its nutrition label was allegedly misleading?* That’s what happened to Larry and Lenny, a company that makes cookies, including protein cookies.

They were sued because their cookie label claimed that it had more protein than it actually did. **It cost them \$5 million** to “settle” their claims and here’s how the money gets divided up: attorney fees and costs, \$1.2 million (nice payday for a shakedown); up to \$50 if you still have your receipt for the cookies (no chance of that whatsoever), but if you don’t, up to \$30 in free cookies (but that’s including shipping and handling) if you just say you bought some and ate them! ■



*Just a quick note here to let everyone know that my oldest son, Brian, has joined the firm after 11 years of private practice in other firms.*

Brian has a wealth of experience and a track record of good results, including a recent \$3.5 million verdict in a malpractice case against an anesthesiologist where he teamed up with a couple of very good lawyers from Georgia. (The verdict was reduced to \$2.15 million due to Virginia’s medical malpractice “cap.”) During the trial, my son Matt, who was home from college, helped out the team by attending the trial, acting as a “shadow” juror and then preparing PowerPoint presentations in the evening. As a father, it was a joy to watch two of my children at work! The BenGlassLaw team just keeps getting strong and stronger. ■



## Don't let Your Kids Grow up with This Mindset

On February 4, the *Washington Post* ran an editorial entitled, "Ending the Giveaway to the Super-Wealthy." You may have missed it thinking, well, this couldn't be about anything important to my life. You would have been mistaken.

The *Post*'s position was that reducing the estate tax is bad because (1) "the revenue [the estate tax produces] is badly needed"...[and] (2) the very wealthy have done extremely well in recent decades...and (3) rich heirs [have] an unearned head start over their less fortunate cohort."

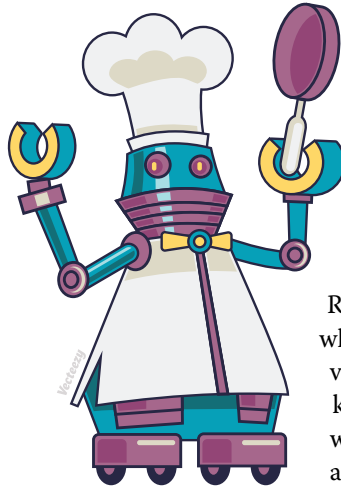
Please, don't let your kids be exposed to the nonsense the *Post* promotes about wealth creation and the power of government:

- 1 It teaches that if the government has a need, it can just decide to take, and that is wrong.
- 2 It creates an "identity group" (the wealthy) and demonizes them when they should be held up as heroic, their habits and virtues studied and taught.

That fact that someone else has a lot of money, even if they got it by inheritance, changes your life not one bit. Opportunity is everywhere and every day in America there are people moving up the income ladder. They are worth serious study, not mockery.

By the way, the new podcast studio in our offices is just about finished. Disagree with me? Come on in and we'll discuss it live. ■

## Keep Pushing for Minimum Wage Increases if You Want Fewer Young People to Learn the Value of Work



Here's a quote from Boston University Professor Ellen Shell, author of *The Job: Work and Its Future in a Time of Radical Change*:

*Flipping burgers at McDonalds...that's such cheap labor, buying a machine is not worth it, right?...as the minimum wage gets pushed upward those burger-flipping machines are going to look more and more attractive. This is something we are going to have to plan for.*

Remember, as the government forces wages higher, employers who don't eliminate the position entirely simply switch out less valuable employees for more valuable employees. You don't keep someone with \$10 per hour skills working in a position where you are forced to pay \$20 per hour—you go out and find a \$20 per hour employee and hire them or, you buy a robot. ■

### SMALL BUSINESS TIP

I'm 61 this month and I'm working on my next book, due to be released in October. Though primarily directed at solo and small firm lawyer marketing, it will have a lot of valuable advice that any business owner could use.

As I reflect on over 35 years of practicing law and 13 years of running my marketing advisory company (Great Legal marketing) and what keeps those companies going, I'm coming up with my own "Secrets to Business Success" tips. Here are a few that I am fleshing out:

- 1 Commit to being a forever learner. The lessons that life teaches us just keep coming, don't they? The moment you say, "Well, I've just learned everything there is to know about my business/industry," you are going to be passed by your competition.
- 2 Hang out with people smarter than you are and who are willing to share. This goes along with the forever learner part. If you are always the smartest one in the room, you are missing opportunity. If the people you hang out with won't share their own success secrets, then go get a new group of friends.
- 3 Give deep thought to why you and your company deserve a place in the market. Forget the "I've got experience, so customers/clients/patients should just be smart enough to come to me," because an entitlement mentality is a morally repugnant mentality. What do you *offer to the world* that deserves to be paid attention to?
- 4 Put the oxygen mask on yourself first. If you are a business owner, you are the racehorse that keeps everyone else fed. You must prioritize your own mental, physical, spiritual, and economic health. If you have surrounded yourself with people who make you feel guilty about this, fire them. ■

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 insert may be freely copied and distributed as long as the insert is copied in its entirety.