



Congratulations to the First Three Winners of the BenGlassLaw New Year's Fitness Contest!



At BenGlassLaw, we believe in the role that fitness plays in "Living Life Big." And there's no better time to start exercising than in the new year—a clean slate!

That's why we decided to start a fitness contest for the community.

Our first three winners: Beth, Anna, and Kiptyn stopped by the BenGlassLaw office to meet with Ben and accept their certificates for a free three-month membership to Halo Fitness Experience! We are so excited to see the progress they have promised to share with us as they begin/resume their fitness journeys.

If you are interested in beginning or resuming your fitness journey and live near the Burke, Virginia area (this is the number one rule), visit www.BGLFitnessContest.com to find out how to enter our Fitness Contest. You can find updates and see our winners on our Instagram: @Ben_Glass_Law. ■

Top to bottom, Kiptyn, Anna, and Beth, the winners of our New Year's Fitness Contest!



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LONG-TERM DISABILITY CLAIM DENIED?

Download **Don't Try This at Home**, the Comprehensive Disability Claim Guide!



In this guide, you will learn about the long-term disability claim and appeal process. We created this book because we wanted

everyone who is struggling with the insurance company to have the information they need to proceed with confidence.

Get your free download now at www.ERISADisabilityBook.com or call **703.544.7876** to have a copy mailed to you.

BGL's Best Bites:

BUFFALO CAULIFLOWER WINGS AND VEGAN RANCH DIP



Chris Marsilio

In the new year, I've made it my goal to find healthier versions of some of my favorite foods. I recently came across this recipe and decided to give it a try. The verdict? It was amazing! It still has that spicy kick you experience with wings, but you feel a lot lighter after eating the meal. It is a great way to have a healthier "cheat" meal. Give it a try!

Buffalo Cauliflower Wings Ingredients:

| | | | |
|----------------------|--|--|--|
| 1 head cauliflower | ¾ cup all-purpose flour (can substitute with gluten-free rice flour) | ¼ tsp sea salt | 1 cup Frank's Red Hot sauce (I mixed this with hot honey, but that's a preference— regular honey works well with the hot sauce too). |
| ½ cup non-dairy milk | | ¼ tsp ground pepper | |
| ½ cup water | | 1 Tbsp Earth Balance buttery spread | |
| 2 tsp garlic powder | 1 tsp cumin | | |
| 2 tsp onion powder | 1 Tbsp paprika | | |

Vegan Ranch Dip Ingredients:

| | | | |
|--|---------------------------|--------------------|---------------------|
| 1 cup Wildwood zesty garlic aioli (or vegan mayo of your choice) | ½ cup non-dairy milk | 1 Tbsp parsley | ¼ tsp sea salt |
| | 2 tsp apple cider vinegar | 1 Tbsp chives | ¼ tsp ground pepper |
| | 1 Tbsp dill | 1 tsp onion powder | |

Buffalo Cauliflower Wings Directions:

- 1 Line a baking sheet with parchment paper and preheat your oven to 450°F. Wash and cut cauliflower head into small bite-sized pieces.
- 2 Mix all the ingredients (minus the Earth Balance and hot sauce) into a mixing bowl.
- 3 The batter will be thin enough that it runs off your fork and the cauliflower florets. Dip each floret into the mixture and coat evenly. You can shake or tap off the excess on the side of the bowl.
- 4 Lay florets in an even layer on the parchment-lined baking sheet.
- 5 Bake for 25 minutes or until golden brown.
- 6 While the cauliflower is baking get your ranch dip and wing sauce ready. In a small saucepan on low heat, melt Earth Balance and mix in hot sauce, bringing to a low simmer before removing from the heat.
- 7 Remove the cauliflower from the oven and put all the baked florets into a mixing bowl with the wing sauce and toss to coat evenly. Then spread all the florets in wing sauce out onto the same baking sheet. Bake in the oven for another 25 minutes.



Ranch Dip:

- 1 Note: If you use a regular vegan mayo, you might also want to add 1 teaspoon of garlic powder (this added a lot of flavor!).
- 2 Thoroughly combine all ingredients in a blender or food processor (a spoon also works. I don't recommend a whisk, though!) until smooth. Refrigerate for at least 30 mins before serving. ■

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LiveLifeBig Podcast: Kevin Mottley on Traumatic Brain Injury Cases

Kevin began his legal career as a defense lawyer at a large corporate law firm in downtown Richmond. He represented large corporations in personal injury cases and business disputes. It was while defending one of these corporate clients that Kevin first learned about traumatic brain injury ("TBI") and the devastating,

hidden grip it can have on its victims. Representing traumatic brain injury survivors has since become Kevin's passion. Kevin's book, *Brain Case: The Big 5 Questions to Answer Before Filing Your Brain Injury Case*, helps people understand how lawyers view and handle TBI cases. His TBI-focused cases have resulted in over \$19 million in verdicts and settlements for his clients. ■





Our Next LiveLifeBig Podcast Guest Could Be You!

BenGlassLaw's LiveLifeBig Podcast is your source for in-depth interviews with folks who put the negativity of the world aside to live life BIG!



If you want to inspire those around you, live a more fulfilled life, and serve your community better, then this is the podcast for you. If you are unable to make it to our office, we are happy to hold the interview on a Zoom video conference.

For more info, visit LiveLifeBig.org

If you or someone you know is a small business owner who has an interesting story, email cmarsilio@benglasslaw.com to schedule a podcast spot.



**Do You Have
Nagging
Questions about
Your Disability
Benefits?**

**Follow Our New
Twitter Account!**

***Have a question about
disability benefits?***

Our Disability Team is now on Twitter! Follow us @LTD_Gurus for answers to frequently asked Long Term Disability (LTD) and Social Security Disability Insurance (SSDI) questions, information on appeals and lawsuits, and updates on all things regarding the Employee Retirement Income Security Act (ERISA)!

We're also giving away BGL goodies to raffle winners at the end of each month. Follow us on Twitter to enter for a chance to win cool prizes!

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, ERISA disability, 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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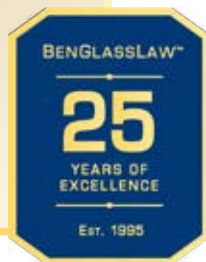
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What are the benefits of our VIP Program? Visit BenGlassLawVIP.com to find out!



FRESH EPISODES OF THE LIVELIFEBIG PODCAST!



Attorney Kevin Mottley stopped by the LiveLifeBig studio to chat with Ben about his experience with traumatic brain injury (TBI) cases.

It was very interesting to hear Kevin explain all of the tiny but important details that go into each TBI case.

TBI cases, particularly those involving the so-called “mild” traumatic brain injuries, are distinct from other kinds of personal injury cases. A mild TBI is a “hidden” or “silent” injury. Objective proof of the injury seldom exists, as the injury typically does not show up on an MRI or a CT scan of the brain. A person suffering from one of these injuries may look normal to the casual observer. But the victim’s family, close friends, doctors, and therapists may notice that something is wrong.

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WHAT WOULD BEN SAY

TRIGGER WARNING: I'm not anti-teacher, and I'm not anti-education.
Please read the article, read the book, then we can discuss 😊

- **COVID19 – THE DISRUPTION WE'VE BEEN WAITING FOR IN EDUCATION.**

Over the Thanksgiving weekend, I picked up a book that one of my college students was reading: *The Case Against Education, Why The Education System is a Waste of Time and Money*, by Bryan Caplan, a professor at George Mason University. Caplan's thesis is that we have let the "education industry" get out of control and that most of what passes for formal education in America is, as the title suggests, a waste of resources. Why do we "do" education the way we do with one size fits all curriculum, standardized testing, requiring credits in classes that not many people ever use once they graduate? Answer: Because *that's the way we've always done it*. **Message from Ben:** if anyone ever answers a question with "that's the way we've always done it, whatever they are talking about is ripe for disruption. **Forbes Magazine** called my industry—legal services—a \$1 billion industry ripe for disruption! **Forbes** is right!

So, it was refreshing to see one school, Medaille College, a small private college in Buffalo, N.Y respond to COVID-19 by, in part, firing some professors and rescinding the lifelong job security of tenure for others.

As the **Wall Street Journal** noted in its December 7, 2020 edition, some universities are changing the way they think about the *centuries-old higher education power structure*—it has its roots in Medieval Europe!!!

I've said it before, "College is not for everyone." Certainly, heading to college right out of high school isn't the best thing for every person's life, either. The fact that enrollment for colleges is predicted to be down in 2021 is something to be celebrated, not feared. Besides, education is everywhere. Professor Caplan says that his economics classes at George Mason University are "open to everyone" and "we aren't checking IDs at the door."

- **SAY NO TO SIMPLY ERASING COLLEGE DEBT.**

This is a stupid proposal for the simple reason that there is a live human being somewhere on the other side of that deal. They created capital and lent it out, expecting to be repaid. The government should not be in the business of deciding that the borrower **wins** and the lender **loses**. The government's proper role is to protect each side's right to apply for and make loans on terms they can agree on and enforce the contract once made. This is so simple.



- **THANKS TO AMERICAN INGENUITY AND SCIENCE, THE COVID VACCINES ARE ROLLING OUT.**

Next question: 'Should an employer be allowed to ask you to have the vaccine before returning to work?' The clear answer should be **yes**. Employers should be able to set the rules of engagement. You decide if you want to keep working there or not. We probably won't see anything like this until the vaccines have been very widely disseminated, but the time will come...and so might proof of vaccination before you eat at a restaurant or get on a plane.

- **ARE GRUBHUB'S AND DOORDASH'S HIGH COMMISSIONS HURTING RESTAURANTS?**

Some localities in California, Maryland, and Pennsylvania are pushing back by limiting the commissions that these delivery companies can charge restaurants, but I beg to differ. It's taking money right out of the pockets

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The Final KICK IN THE BUTT For 2020

But Like Golf, Every Hole Starts at Zero

by Ben Glass



As I was writing this Christmas week, our local church, Abiding Presence, in Burke, emailed the Congregation to let us know that even the drive-in Christmas Eve Service was now cancelled due to impending storms on the 24th. It seems our technology for live streaming isn't designed to stand up to bad weather.

There were lots and lots of challenges in 2020 and, despite the vaccines, COVID-19 isn't just going to vanish overnight. Many businesses and the individuals who either own them or work for them suffered, and sadly, many lost their lives due to COVID.

2021 brings an opportunity for a restart. Actually, every single morning that you wake up brings this opportunity. I am reminded of the time, many years ago, when I took up golf. We had four children at the time—our lives were full. (Little did we know that our family was less than half the size it would grow to be.). I was terrible at golf. Just about every hole meant lost balls and high scores (which, I learned, are not good in golf.) But after every hole, there was a new one waiting for me, and my mindset always was that every hole started with a score of "0," offering a new start.

My hope for you is that there has been learning for you this past year. The learning is what makes the struggles worth it, or, at least, bearable.

If we can help you in any way in 2021, please reach out. We are more than a personal injury and disability law firm. We've got a bunch of really smart people here with a lot of real-life experience. Reach out. Let's have lunch together, even if virtually. We love being the law firm that is about a lot more than *just* the law. ■

SMALL BUSINESS TIP IMPROVING YOUR ONLINE REVIEW PROGRAM

Increasingly, online reviews are becoming the filter through which a first-time customer, client or patient sees your business. Even if consumers get a direct referral to you, they are going to type "Reviews for [your name/your profession/your business] into Google.

I guarantee you that they will take their business elsewhere if your review program is not robust. You don't have to have a perfect 5-star history—never fake reviews because Google will "bury you without honors". We deal with many business clients who come to us for business-building advice and have found that those who take the time to respond to reviews generally do not have as much of a problem getting new customers as businesses who have fewer reviews.

Here's what can help improve your online presence:

- 1 Ask for feedback, not reviews.
- 2 Tell your customers what it is you want others to know about your business.
- 3 To make it easier, buy a URL from GoDaddy and use it to direct customers to where you would like them to leave their review.
- 4 Respond to all reviews, the good ones—and those that aren't so good.
- 5 Don't even think about suing to deal with a bad review. The market will kill you for it.

To see how Ben Glass Law has managed its reviews (including how we dealt with a couple of 1-star reviews), visit JustReadTheReviews.com. ■

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of the individuals who own or work for the delivery services. No one forces a restaurant to contract with GrubHub/DoorDash, etc. There should be no role for the government here.

■ MORE STUPID REGULATION.

Have you seen the **Robinhood** stock-trading app? Easy to download, and apparently, a very popular app for trading stocks. So, of course, the fact that it is easy does bother government officials, who want to limit consumer access. Here's my take: as long as someone can legally walk into a casino or go to a 7-11 and buy a lottery ticket (both subject to heavy government taxation), the government should keep out of Robinhood's business.

■ WE'LL PAY YOU TO GO TO THE GYM.

Well, not any gym. Just the gym that a dozen of my family members go to in Burke, Virginia – **Halo Fitness Experience**. No strings attached. Very safe. You obviously must live near the gym because if we give you a membership, we expect that you will use it! Interested? Send me an email at Ben@BenGlassLaw.com with the subject line: Halo Fitness. ■

This publication is intended to educate the general public about personal injury, ERISA disability, 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.