



Local Small Businesses Need Your Help

by Ben Glass



We are all dealing with the effects of COVID-19, and small businesses are taking some of the hardest hits in the current economy. This has forced them to take action to protect themselves. Some small “non-essential” businesses are struggling to make a profit and have had to shut down and lay off employees in order to stay afloat.

A FEW TIPS

1 Plan ahead, but don't make any rushed decisions

It is more important than ever to remain calm when making future decisions for your small business. Begin planning ahead to cover all of the liabilities you may be facing as a result of the “stay at home” executive orders currently in effect.

2 Get in line for the Paycheck Protection Plan

The CARES Act Paycheck Protection Program (PPP) is offering \$349 billion dollars of loan support for small businesses. There have been concerns of eligibility, which have caused many small businesses to avoid applying for the loan. If you are thinking of applying, make sure you do it now, because the line to receive loans is extremely long, and the banks are backed up.

3 Research and target the current needs of your customers

It should be expected that your customers have created new habits while social distancing and staying indoors. Analyze how your customers are currently purchasing their necessities and adapt, i.e. curbside pickup, delivery options, online shopping, etc. This could help bring in business that you may otherwise not receive.

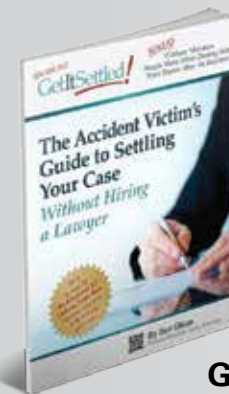
HOW TO HELP YOUR LOCAL SMALL BUSINESSES

Whether you are planning to order dinner or purchase anything else, try to give your business to local small businesses rather than corporate chains. This is a time when they desperately need your assistance to survive through the current state of the economy. ■

In this issue...

- **Page 2** What Plans are Subject to ERISA?
- **Page 2** BGL's Best Bites: Ham Fried Rice in the Rice Cooker
- **Page 3** Letter to the Editor
- **Page 4** Fresh Episodes of the LiveLifeBig Podcast!

FREE INSTANT DOWNLOAD GET IT SETTLED



**You
can
settle
your
own
case.**

GetItSettled:

The Accident Victim's Guide to Settling Your Case Without Hiring a Lawyer reveals the secrets that top lawyers use to get top dollar results.

Go to **GetItSettled.com** to get your free download now or call 703.544.7876 to have a copy mailed to you.

WHAT PLANS ARE SUBJECT TO ERISA?

The Employee Retirement Income Security Act (ERISA) governs many insurance policies, retirement benefits and pensions provided by an employer. Most private-sector employer benefits fall under ERISA law.

This includes:

Partnerships, LLCs, S-Corporations, C-Corporations, and others

Nonprofit Corporations & Charitable Organizations
(religious organizations may be exempt from ERISA)

Businesses that offer benefits and have one or more employees

What Type of Employee Benefits are Covered by ERISA?



Health insurance plans, health reimbursement accounts (HRAs), health savings accounts, dental insurance plans



Scholarship and/or training plans



Disability insurance plans



Some retirement accounts, including defined-benefit and defined-contribution retirement funds

How ERISA Disability Benefits are Different from Social Security Disability

ERISA

Privately purchased or provided by your employer

Approved or denied based on the insurance company's internal guidelines

Social Security Benefits

Paid out of a national policy that is funded by taxpayers.

Approved or denied based on clear guidelines

What Type of Attorney Should You Hire for Your ERISA Appeal?

You should contact an attorney who is experienced in ERISA law. This may or may not be someone who is experienced in SSDI cases. ERISA is a niche practice in which few attorneys are experienced. BenGlassLaw is one of the few firms in Virginia that handles these cases.

BENGLASSLAW™ CALL (703) 584-7277

BGL's Best Bites: HAM FRIED RICE IN THE RICE COOKER



by Tifiny Swedensky

I love this recipe. It is tasty and easy-to-make, and the ingredients are inexpensive.

There are plenty of ways to modify this recipe to suit your taste, and if you are using the rice cooker, cooking is as easy as pressing a button!

Ingredients:

- 2 cups white rice
- 2 cups chicken or bone broth
- 1/2 lbs diced smoked ham
- 1 cup frozen peas, carrots, and corn
- 1 tablespoon soy sauce
- 1 teaspoon minced ginger
- 1 clove minced garlic
- 2 eggs, scrambled (optional)
- Diced green onions (optional)



Directions

- 1 Put all your ingredients except eggs and diced green onions in your rice cooker. We use broth in our rice, but you could also use 2 cups of water if you don't have broth available. You could also add more ham (I've used as much as 1 pound in this recipe before), but if you add more ham, add a few more tablespoons of broth/water.
- 2 Cook the ingredients in your rice cooker using the "white rice" setting. Once the cooker is done, your food is ready to serve!
- 3 If you want to make this true fried rice, add your rice to a saucepan and stir in the scrambled eggs. Cook on medium/low heat until the eggs are cooked through. Serve with green onion as garnish. ■

Enjoy!

Letter to the Editor



Ben,

I still enjoy getting your newsletters and find them quite interesting. Tonight, I am writing in regard to the article by Ed Linz. I find the whole thing to be something that should be publicized and discussed worldwide, but I want to zero in on his second point. It is about time that I hear someone speaking up about the value of the super-rich people to our society. I have made this same argument to many people in recent months, and they all have responded with a deer-in-the-headlights stare. It has never occurred to them that the wealthy people provide so much support to so many causes and institutions throughout society that are invaluable to our standard of living. Most people think of the wealthy in negative (and jealous) terms, as people who have unfairly taken advantage of the rest of people in society. They don't understand that people like Buffett have pledged to give away the majority of their wealth, 98% in his case. People don't realize that Buffett and Gates have started a movement to ask/coerce/embarrass other wealthy people to pledge to give away at least 50% of their wealth. The positive impact on society of people like them is incalculable. On top of that, the more modestly wealthy, like you and me, donate plenty of money to good causes that also enhance our society. None of this would happen in a "fair" socialist society where no one has disposable income. Why the press never seems to cover this side of the argument is beyond me.

Wayne Jordan

Note from Ben: This is on a card I keep in my journal.

You Are a Child of God. Your Playing Small Doesn't Serve the World.

You are a child of God. Your playing small doesn't serve the world. Our deepest fear is not that we are inadequate. Our deepest fear is that we are powerful beyond measure. It is our light, not our darkness, that most frightens us. We ask ourselves, 'Who am I to be brilliant, gorgeous, talented and fabulous?' Actually, who are you not to be? You are a child of God. Your playing small doesn't serve the world. There is nothing enlightened about shrinking so that other people won't feel insecure around you. We are all meant to shine, as children do. We were born to manifest the glory of God that is within us. It's not just in some of us; it's in everyone. And as we let our own light shine, we unconsciously give other people permission to do the same. As we are liberated from our own fear, our presence automatically liberates others.

Marianne Williamson

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.

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, email
info@benglasslaw.com or call 800.224.1482



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

Inside This Issue...

- » Local Small Businesses Need Your Help
- » What Plans are Subject to ERISA?
- » BGL's Best Bites: Ham Fried Rice in the Rice Cooker
- » Letter to the Editor
- » And more...



FRESH EPISODES OF THE **LIVELIFEBIG** PODCAST!



**Nikky Hindle - Owner, Athlete, Personal Trainer -
Nova Sports Nutrition**

Nikky Hindle's diverse career as an athlete, nutrition counselor, and personal trainer is the result of a lifelong passion for fitness and nutrition. Nikky is a graduate of the Pennsylvania State University, where she earned a Bachelor of Science degree in Nutrition with a minor in Kinesiology. She subsequently completed her dietetic internship through Cedar Crest College, where her work experience included rotations at Penn State Sports Nutrition, UPMC Altoona, and Penn State Cooperative Extension.

Nikky is both a Registered Dietitian (RD) and a Certified Personal Trainer (CPT) certified by the National Council on Strength and Fitness (NCSF). Additionally, Nikky is a member of the National Physique Committee (NPC), the Academy of Nutrition and Dietetics (AND), and the Sports, Cardiovascular, and Wellness Nutrition (SCAN) dietetic practice group.

Nikky enjoys working with her clients to develop healthy relationships with food, exercise, and self. She believes that each person deserves their own personalized recommendations and nutrition advice, because no two people present with the exact same background, lifestyle, and dietary preferences. At NOVA Sports Nutrition, there is no one-size-fits-all approach; instead, each counseling session, meal plan, and workout plan is tailored to the individual.

Check out the latest LiveLifeBig podcast on streaming services and YouTube. Please share! ■



Be Proactive and Control what You can Control During Quarantine

by Ben Glass

These are very tough times. As I write this, I'm thinking back that a month ago the farthest thing from our minds was the word "quarantine." I suspect that "social distancing" will be on someone's list for "Phrase of the Year."

It is in times like this that I am very happy that I tend to devote a lot of time figuring out exactly what I want to do with my life and how what goes on in my mind affects the direction and targets that I can get to. I'm a big reader, typically reading 40 to 60 books every year. (Note: Not every book deserves to be read to the end!)

One of my all-time favorite books is Stephen Covey's *Seven Habits of Highly Successful People*. My copy is worn and marked up. I've used it both for my own education and as a "textbook" for coaching my team here at Ben Glass Law and other small business owners.

Recently, I revisited Covey's chapter on the first habit: Be Proactive. It was helpful to me, and I thought it would be good to share it with you.

To most people, to be "proactive" simply means to do things before you were asked to do them. For Covey, the proactive habit is actually much deeper than that.

Here are some key takeaways that you may find helpful:

Covey tells the story of Viktor Frankl, a Jewish psychiatrist who was placed into a death camp during the Holocaust. Prior to being imprisoned, Frankl believed that the trajectory of his life was

largely determined by his early years. In other words, who he was born to and what he heard during his youth really would set an ironclad course for his life.

What he learned during his imprisonment was that he could actually change his internal beliefs. The most important realization that he came to while imprisoned was that he, and not his Nazi captors, had total and unsunderable control over two things: (1) his thoughts and (2) his behavior.

One of the exercises that he engaged in was to project himself into the future and see himself lecturing to students about his experience in the death camp. He expected to survive. He expected to be able to share the experience. His captors could never take those thoughts away from him.

Covey then says that to be proactive means to control that time and space between a stimulus and your response. No matter what is going on in your life (and no doubt for some of you reading this it is very, very hard right now) that space is yours entirely.

Thus, "proactivity" means taking initiative and saying, "We are responsible for our own lives." Highly proactive people do not blame anyone else or anything else for their own behavior.

Here are some decisions that you can make today that are proactive:

- **You can decide what information to listen to and watch.** Frankly, most of the Evening News is negative. The information you need most is how to keep you and your family safe. You can consume that in about 2 minutes a day.
- **You can listen to your own language and make choices about whether you are using "reactive" or "proactive" language.** This is the difference between saying, "Why is this happening to me?" and "What three steps can I do today to improve my situation?"
- **You can work on being a great leader.** You don't have to run a business to be a great leader. There are people who are watching and listening to you right now and who will take cues from your own actions and words. Model the behavior you would like to see in others. Trust me, they are watching.
- **You can work on being a great communicator.** Any time you aren't getting the result you think you asked for, look first to yourself and take responsibility for your own failure to communicate clearly.

Need more help with this? Reach out to me by email. Happy to walk you through whatever situation you may be in. (Ben@benglasslaw.com) ■

HELPING SMALL BUSINESSES:

Valvoline Instant Oil Change

At BenGlassLaw, we are doing our very best to help our small business friends. **One of our close friends runs several Valvoline Instant Oil Change locations right here in Northern Virginia, and right now they are doing everything they can to keep their many employees employed. They reached out to us and offered a special BenGlassLaw discount code which is valid at the following locations:**



- **21680 Thomas Jefferson Drive, Sterling, VA 20164**
- **9883 Fairfax Boulevard, Fairfax City, VA 22030**
- **14103 Jefferson Davis Highway, Woodbridge, VA 22191**
- **13612 Lee Highway, Centreville, VA 20120**
- **1624 West Main Street, Salem, VA 24153**
- **45995 Denizen Plaza, Potomac Falls, VA 20165**
- **2595 Lee Hwy, Troutville, VA 24175**

They have set up special precautions to protect their employees and to protect all of us. **According to the Governor's order, these businesses are "essential businesses" and are permitted to remain open.**

Upon arriving, any "Friend of Ben" just needs to mention BenGlassLaw to receive 15% OFF their entire invoice (no code needed).

Why would you do this now? If you are like me, you have kiddos at home who (1) can drive and (2) are looking for something to do. After they get your cars "up to date," they can look around and see what neighbors they can help.

Win—Win—Win

Whether you are planning to order dinner or purchase anything else, try to give your business to local small businesses rather than corporate chains. This is a time when they desperately need your assistance to survive through the current state of the economy.

By the way, **if you know of anyone who needs our help to promote their business, please let them know that we are willing to assist! We would like to be a community connector, so that we can all help each other.**

Thanks, and be safe! ■

WHAT WOULD BEN SAY



- **THOSE STUDENTS AT LIBERTY UNIVERSITY** who went back to class in the midst of the virus and then got infected? Sorry. Even though the University was open and classes were ongoing, you gave up your own minds and your own ability to think. You have no one to blame but yourself.
- **CLOSING ALL OF THE PARKS AND FIELDS IN FAIRFAX COUNTY?** Not smart. There are plenty of less restrictive ways for people to avoid getting too close together. Chasing people off of huge football fields is silly.
- **IT IS INTERESTING THAT NOW IN VIRGINIA** you can get home delivery of alcohol! Gee, maybe we didn't need all those regulations after all.
- **THE POLITICIANS WHO WILL END UP WITH THE HIGHEST RATINGS** after we are through this are the ones who are saying: (1) this is hard; (2) we don't have all the answers; (3) we are the United States of America and we are known for figuring hard things out; (4) this is what we are trying next.
- **POLITICIANS WHO SPEND THEIR TIME CASTING BLAME** on others need to lose the next election. This is not helpful at all.
- **THOSE SCHOOL SYSTEMS WHO REFUSE TO EVEN TRY** to enact meaningful tele-education because "some people don't have access" are making the wrong decision. Let's keep the opportunities flowing and figure out how to help anyone who falls behind to catch up later. The answer is not to slow down the entire train.
- **WE MISS OUR LIVE SPORTS; WE REALLY DO.** Whether it's watching our young T-ballers play or catching a professional game on TV, we miss it.
- **ACCORDING TO THE PEW RESEARCH CENTER,** 39% of adults younger than 30 support the view that people whose personal fortunes exceed \$1 billion is a bad thing, while 16% say billionaires are good for society. I'd love to get some of those young folks who think billionaires are bad into the Live Life Big podcast studio to discuss. If you are one, reach out. (We can even have that discussion by Zoom – let us know.) ■

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.