



A Monthly Publication of BENGlassLaw

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The Best Gift My Father Ever Gave Me



By Tammy H.

In the summer of 2008, my father and I went kayaking for my birthday. I'd handled a few rapids before on a group tour, but he was new to it—but come on, how hard could it be? A relative recommended the perfect place for two novices like us—the Dismal River.

The plan was an eight-hour trip downriver to a bridge and a truck waiting to take us back to the hotel. But the river had other plans. Within 20 minutes, I was violently swept away from my kayak and into a tree. My boat and oar passed me by and became two specks in the distance. If I lost my grip, even for a second, I would join them.

My father approached the certain death of his only child with the same stoicism he applied to making a grilled cheese sandwich. At over six feet tall, my father had always been a large and naturally strong man. He grew up on a small-time farm and spent his teenage years working in lumberyards. His thick biceps—the ones he once used to bring the cows in at night, the ones he once used to lift a much smaller version of me high into the air—would now pull me to shore.

Downriver, we found my kayak waiting for me, but the oar was gone for good. Obviously, the rest of the trip was impossible. But then I turned,

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LONG-TERM DISABILITY CLAIM DENIED?

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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.

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Check out ED LINZ'S NEW BOOK!

In his new book, *They Never Threw Anything Away, Memories of the Great Depression by Americans Who Lived It*, local author Ed Linz (long-time friend and fellow member of Abiding Presence Lutheran Church in Burke, Virginia) profiles over twenty Great Depression-era families.

Following his successful heart transplant operation in 1994 (at INOVA Fairfax Hospital), Linz traveled the U.S. searching for interesting stories from people from all walks of life who lived during the Depression. *"I had always felt bad that I had not talked enough with my parents before they passed away about their experiences during this very difficult period of American history,"* Linz explained, *"so I began a listening tour while taping older Americans who had lived before, during, and after the Great Depression."*

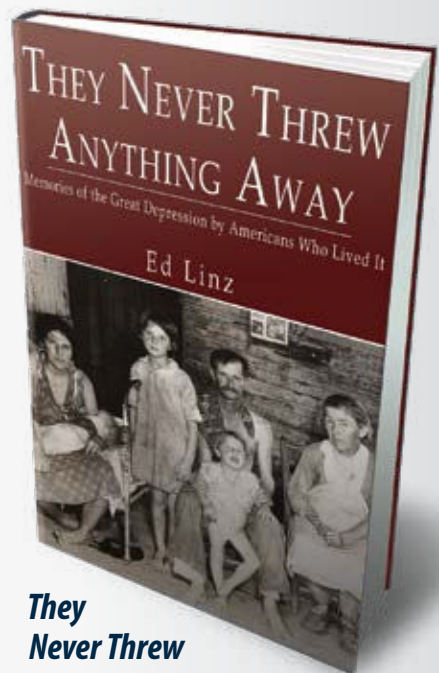
During his interviews, Linz found ominous parallels to our present times: an international pandemic killing hundreds of thousands of Americans.... a booming stock market.... political turmoil.... an all-too-familiar scenario for everyone now living during this current pandemic.

***They Never Threw Anything Away* provides an entertaining, all-too-plausible comparison of the eras** by providing stories told in their own words by Americans who lived through the social and economic chaos preceding, during, and after the Great Depression 100 years ago. The

stories are told by a wide array of Americans from varying geographic regions and different social strata.

The stories Linz uncovered are ones told by a wide swath of survivors: a black man in southern Georgia who worked in a turpentine forest; a socialite (and friend of Ginger Rogers) whose famous engineer grandfather took her on a steamship to visit his masterpiece—the Panama Canal; a teenage big band leader who played in the speakeasies on Long Island; the daughter of recent Greek immigrants who found herself in an L.A. tuberculosis sanitarium at age nine; a Seattle barnstorming aviator; a raccoon hunting dirt farmer in North Carolina; Mennonite farm families in northern Indiana; teachers, who as very young women, worked in one-room schoolhouses in the Dust Bowl of the Midwest; a group of nursing students from the coal mining regions of Kentucky—and many other captivating memories of life during the Great Depression.

Each story is interspersed with



***They Never Threw Anything Away* provides stories told in their own words by Americans who lived through the social and economic chaos preceding, during, and after the Great Depression.**

interesting anecdotal facts about the events and circumstances mentioned during the interviews. A timeline of major events during the Great Depression is an included Appendix.

Initial reviews of the book have been unanimously 5-stars. The book can be ordered directly from www.edlinz.com or on Amazon.

We will be featuring Ed on a LiveLifeBig Podcast later this month. ■

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The Best Gift My Father Ever Gave Me

and there was my father, hand outstretched, giving me his oar—a well-timed birthday gift for his only child. Before I could blink, he was ripping a branch off the nearest tree. He would use this prize to paddle his kayak, albeit rather ineffectively, for the rest of the trip. I felt guilty—after all, I was the one who had lost my oar. It

In the middle of nowhere with no moon or stars, let alone cell phone service, a mistake in the dark meant it wouldn't just be my oar missing in action.

reminded me of all the restaurants we went to when I was younger, and he would swap meals with me because I liked his better.

The trip was slow and difficult, but at least our setback was behind us.

And then it began to get dark...

Looking at the twisted branch-turned-oar in my father's hand, I spoke up. We had no choice but to stop for the night. In the middle of nowhere with no moon or stars, let alone cell phone service, a mistake in the dark meant it wouldn't just be my oar missing in action.

So, soaking wet and utterly defeated, we climbed up a hill to wait for morning. Shortly after I began to feel the first faint drops of rain on my skin as the skies opened up to put the icing on my birthday cake. We found a pine tree and crawled underneath it in the hopes of finding shelter and maybe some sleep. My father turned to me and said, *"Aw jeez, don't CRY!"* but that ship had sailed.

In the early light of a new morning, we made our way to high ground where we were spotted by a plane. My feet were cold, and my dad let me warm them on his large dad belly while we awaited rescue. Not long after, an old pickup truck came bumbling over the horizon. I watched the scenery go by on our way back to civilization, and I thought to myself: *"I wonder what my Dad wants for HIS birthday."* ■

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My Switch to BenGlassLaw

In just about every case I have handled so far at BGL, I either already have a good working relationship with the adjuster/opposing counsel, or my prior experience as defense counsel for an insurance company has enabled me to develop a good rapport with the other side. This is so important in our line of work because it helps to cut through the obstacles that can frequently inhibit our ability to resolve a case efficiently.

For example, I recently had a case with an adjuster that I used to work with daily at my old company. As soon as he took over the file, he increased the offer by \$10K, and we were able to resolve the case within an hour. Because he knew me so well, he knew that going back and forth over a few thousand dollars would just waste time, so he instead gave me his best offer at the start so we could quickly resolve the case. My client was thrilled with the increased offer and finally being able to put the case behind him.

This is just one small success story in my first seven months at BGL, but I have had similar interactions with adjusters from different insurance companies with whom I have never worked. **My experience helps me to cut to the chase and get the case done.**

It has been a crazy year, but I am so glad to be a part of the BGL team! ■

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.



WHAT WOULD BEN SAY

Here are my thoughts for the month:

- **THE GENERAL PRESS MAY NOT BE THE ENEMY OF THE STATE, BUT THEY TRY THEIR BEST TO BE THE ENEMY OF THE POSITIVE –**

A case in point is an April 21, 2021 article in the Washington Post about “how tech got so big” through acquisitions (the purchase of smaller companies.) The article was a hit piece on innovation. The Post said, “But now, as the tech giants grow more powerful, critics who accused these companies of using monopoly power to weaken competitors have also called for more scrutiny, saying the acquisitions are not rooted in innovation but total market control—part of a tactic known as ‘copy, acquire, kill’—to eliminate competition.”

First, these giant technology companies have changed our lives for the good. Can you imagine where you would be without your electronic device giving you instant access to almost everything you could possibly want? Second, for each of these acquisitions by the “giants”, someone with a good idea who started a company that was acquired became a millionaire or multi-millionaire. This is the real story of America, and the mass media doesn’t want you to know it. Success should be held up as heroic, studied, and modeled. America is the best country in the world for fostering a culture of creativity, ingenuity, perseverance, and reward. The last thing any of us should want is for these tech companies to be throttled back. Nope. Let them keep on innovating and creating and acquiring because we all benefit from this. Congress should stop wasting time on regulating

Big Tech, too. They are just retaliating because people trust tech more than they do the political elite. Go figure!

- **A WEDDING AND TWO GRADUATIONS –** The college graduate was our son, David, who came to us from China at age 12, eleven years ago, not knowing a word of English. He graduated with a 3.59 GPA and a double major from George Mason University. We were glad to be outside, sitting almost “front row” in a smallish ceremony. George Mason is about 15 minutes from our home. Kevin graduated from Woodson High School. This summer, he has a cool internship where he will get an inside look at house building.

As I write this article, the wedding is about ready to happen later this weekend between my daughter, Kelsey and Calvin Hunt, a terrific young man. It actually happened the first time exactly one year ago in our backyard, this is the one-year anniversary and delayed party. As I write this, there is a “gas shortage” brewing here in Virginia, which seems mainly to be driven by people posting “gas shortage” on Facebook. Kelsey wonders what else could possibly interfere with the wedding. I told her: Cicadas.

- **BY THE TIME YOU READ THIS, THE HIGH SCHOOL SOCCER SEASON WILL BE OVER –** I ref about one game per week and run about 4.2 miles per game. I actually find 99.9% of the players to be a delight to work with, and the parents and coaches have been fine. I put on my referee alter ego when

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Inside The Mind of Ben Glass

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What Would Ben Say

I go out there and play this mind game the entire time where I am telling myself that I'm the most relaxed person out there—even as temperatures (and emotions) rise. Internally, I'm an observer of human nature when I'm out there. A little hard to describe exactly, but there is something about the drama and theatre of high school sports that is really, really cool.

- **SOME VIRTUAL CONFERENCES ARE GOOD** – I am in a number of mastermind groups and there's nothing quite like the conversations that go on in the halls and over meals. That's where the real learning is, and we miss that. However, there are other conferences I probably never would've gone to had they not been made available virtually. Last month I attended the Ad World Conference. That was a blast. There is so much about search engine marketing and paper click marketing on the internet that I really didn't know. These giant companies, the ones who are spending millions, really have taken the science of measuring return on investment to a new level. ■



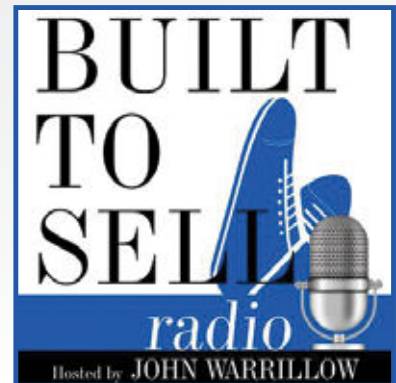
Come Buy Me Lunch

I'm doing a lot of private consulting on a range of issues not law-related. In the last several months, I've met with young folks who are considering career changes, a group of entrepreneurs launching a professional services practice, a real estate agent trying to revitalize his business, a company founder who wanted help changing the culture of his company, and an attorney whose clients include billionaires around the world. The "fee" is a sub sandwich. We have chips and drinks here. We can even do this by Zoom.

Email me at ben@benglasslaw.com if you are interested. I guarantee it will not be a waste of your time.

SMALL BUSINESS TIP:

Get the Inside Story on Building and Selling Your Business



The business podcast I am listening to most these last few months is "Built to Sell Radio."

The host, John Warrillow, gets the inside story from business owners who have built and sold a business. [Maybe to a big tech company, but not always.] If you own a business, you should listen to this, even if you don't think you would ever sell it. The host asks the questions that all of us would want to be asking these owners. The host is also the author of *The Art of Selling Your Business*, which I read last month and also highly recommend. ■



Advice for Graduates

It looks like high school and college graduations won't be "normal" again this year. And that's amazing because normal sucks. Normal is average, mediocre, and boring.

Of course, you are sad because you don't get a traditional prom or a large graduation ceremony. Having been to a half dozen of these, I can tell you that there must be a better way to do them than reading the 700 names from northern Virginia high school graduating classes for 45 minutes.

I remember exactly two things from my high school graduation: That my buddy had jeopardized his career with the Marines by being arrested a few days before and that they made everyone turn their pockets inside out to prove we weren't carrying balloons that would disrupt the ceremony and disappoint our families. But I digress...

The best advice I can give to new grads is to do everything you can over the next few years to avoid "normal."

For many people, normal gets you to commuting an hour each way (in traffic) to a job you can tolerate with people you don't really like. To me, that sounds like hell.

Do everything you can over the next few years to avoid "normal."

Some things you can do to avoid "normal" that I wish I'd learned about earlier:

- **Find four people smarter or more successful than you and hang out with them.** Strive never to be the smartest person in the room. There's a story about a B student who started a study group in law school. His only requirement was that everyone who wanted to join had to prove they had a 3.7 GPA. Guess what? No one who joined asked to see his transcript.
- **Find someone who will tell you when you're wrong or screwing up.** This is especially important in early college. You need a friend, mentor, professor, whatever (usually not a parent) who you will listen to when they tell you to stop doing the stupid thing that you're doing.
- **Figure out your financial life.** This is more for college grads than for high school—but it can't hurt. If you're in debt, make a plan to get out of it. Then make a plan to save for an emergency. Then make a plan to save for retirement. The "normal" of working until 65 sounds dreadful and staying with that long commute that you hate sounds stupid to me. Starting early with financial discipline will give you options later in life—and I am NOT talking about paying someone to do this for you. Listen to some podcasts, read some books, and do your own taxes while your financial life is simple so that you understand what's going on when it gets more complex. ■

Adventures of the Glass Brothers

My machine pitch team is 2-2. No one has quit. Everyone insists that they're having a great time. This week we won 8-0 on Saturday and lost 13-2 on Tuesday. Neither game was much fun. Especially when in the fifth inning of our 13-2 beating (down 13-0 at the time), a grandparent wandered into the outfield to tell me that the other team was "cheating" by leaving the base early. I told him that was the least of our worries.

Call me crazy, but I suspected the fact that we hadn't hit a ball to the outfield and let three grounders go through our legs probably had more to do with our 13-run deficit than any cheating. I also invited him out to our Wednesday and Friday night practices.



Letter to the Editor



Hi Tammy,

I read the article in the newsletter "This Spring Grow Where You're Planted" and believe the author is you.

If so, I'd like to take this opportunity to thank you for your service in the military; and for all you do for our cases.

Best,

Louise

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My Switch to BEN GLASSLAW

By Lisa Derco

Having now been a part of the BGL team for seven months, I figured it was time to reflect on my experience thus far. What a crazy year it has been! Prior to joining BGL, I worked at a major insurance company doing defense work for nine years.

I knew Ben and Brian well, litigating against them many times over the years. When the opportunity to join BGL came up, I was terrified but also very excited. Here I was, with a steady job, in the middle of a pandemic, with my 7-year-old son distance learning at home, my 2-year-old son home from daycare, and my husband, who is also an attorney, working from home as well. Let's just say that life was eventful. Nevertheless, I took a chance, and each day I am very thankful that I made the switch.

Switching sides, from defense to plaintiff, has been both fun and rewarding. I enjoy plaintiff's work and the impact I can have on my clients' lives, as well as helping my clients navigate a personal injury claim. I like using my knowledge of how the insurance companies work behind the scenes to educate my clients on how the other side values a claim, and then leveraging my experience to get them the best result possible.

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