



A Monthly Publication of BENGGLASSLAW  
This newsletter is for informational purposes only and no legal advice is intended.

## How to Participate in **EARTH DAY** from Your Couch



By Tammy H.

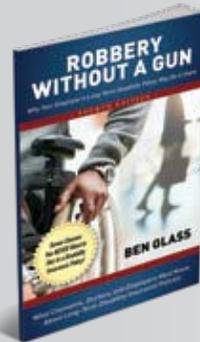
*I'll level with you—I don't have much of a green thumb. I once killed a cactus and only recently realized that two out of the three plants on my desk are plastic. So for the unintentional plant murderers like me, here are a few ways to celebrate Earth Day without getting your hands dirty:*

- **Get your butt off the couch and turn off the lights!** Earth Hour, run by the World Wildlife Fund, is celebrated annually on the last Saturday of March. Just switch off your lights for one hour at 8:30 pm your local time and band together to raise awareness and show unity for fighting climate change and preserving our planet. Find out more information at [EarthHour.org](http://EarthHour.org).
- **Watch an eco-focused webinar.** Even a grumpy couch potato like me can learn something new about the environment. At [EarthDay.org/earth-day-live-webinars/](http://EarthDay.org/earth-day-live-webinars/), you can browse a variety of educational webinars available for enjoyment on your schedule. Topics include climate literacy, food waste, and bees!
- If you're looking for something not as involved as organizing Coachella but a little easier than keeping a succulent alive (which is impossible), **why not host a digital event?** Educators, professionals, and community leaders can organize a digital event like a learn-in or online community discussion at [EarthDay.org/actions/plan-a-digital-event/](http://EarthDay.org/actions/plan-a-digital-event/).
- I get it, you're busy. I can appreciate that. **Instead of manual labor, choose a worthwhile charity to contribute to this month.** My personal favorite? The Omaha Zoo Foundation. You can support conservation efforts in my home state of Nebraska by adopting a flamingo or getting your name on a bangin' fish plaque in the aquarium. The rest of Nebraska? Forget about it. The zoo is where it's at. ■

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### FREE BOOK REVEALS THE TRUTH ABOUT YOUR LONG-TERM DISABILITY INSURANCE CLAIM



Employer-provided disability insurance typically falls under the Employee Retirement Income Security Act of 1974 (also known as ERISA).

#### ERISA disability insurance

**companies are notorious for denying claims hoping the claimant won't hire an attorney to help with their denial.** Claimants who try to appeal their claim find themselves against a wall, trying to prove that they are disabled while the insurance company waits for them to "give up" and accept the claim denial.

Go to [RobberyWithoutAGun.com](http://RobberyWithoutAGun.com) to get your free download now or call (703) 991-2870 to have a copy mailed to you.

## BGL INSIDER: CASES WE'VE SETTLED



### DISABILITY

#### Ben Glass and team

- Ben argued a case to the Fourth Circuit Court of Appeals that we have been working on since February 2016. We are seeking life insurance benefits for a client whose husband passed away from leukemia. The insurance company, Lincoln Financial, doesn't want to pay. They argue that they should not have inherited this policy when the employer switched life insurance carriers. We've submitted abundant evidence that this amazing husband and father was covered by his policy just like all the company employees. We're hopeful that justice will be served, and this wonderful family can finally receive the benefits they deserve.

### PERSONAL INJURY

#### Lisa Derco

- BGL settled a personal injury case for \$150K, for which we did not have an offer for a year since taking on the case. Our client was traveling through an intersection when the defendant ran a stop sign, causing our client to strike the defendant. Our client's vehicle spun and ended up facing in the opposite direction. It was a devastating crash. Our client suffered injuries to his neck, back, and thighs, and as a result, had difficulty walking after the crash. We were able to obtain full liability and UIM limits to resolve the case.

#### Brian Glass

- BGL settled a case for \$150K at a mediation for a hip-surgery case that had been pending (and without any offer) since 2018. The case revolved around a 2016 crash in which one defendant had side-swiped another, causing the other to lose control and come into our client's lane and hit her almost head-on. Because of the dispute over which of the two defendants was more culpable, neither insurance company was willing to make any offers until mediation. This case was in Williamsburg, which, coincidentally, has one of the most conservative jury pools in the state. In addition to the result, we were able to negotiate a one-third reduction off the client's health insurance lien. ■

## BGL's Best Bites:

# COCONUT EASTER BUNNY CAKE



*This is a classic Easter recipe in my house. When I was growing up, my mother would make this every year before going over to my cousins' house for dinner. The best part about this recipe is that there are no fancy molds required—all you need are some classic cake pans. Feel free to use any other Easter candy; you may have to dress it up and make it your own! – Mary*

### Ingredients:

- 1 (18.25 ounce) package yellow cake mix
- 3¾ cups flaked coconut
- 1 (16 ounce) package vanilla frosting
- 30 small jellybeans
- 4 red licorice sticks



*Enjoy!*

### Directions:

- 1 Heat oven according to package instructions and grease two 9-inch round baking pans. Prepare cake batter as directed but add a 1/2 cup of flaked coconut. Divide batter evenly between the prepared pans. Bake and cool cake.
- 2 Once cooled, place one whole 9-inch cake layer on serving a tray, this will eventually form the bunny's head. Cut 2 convex-shaped ears from each side of the second cake, place them on each side of the head to create ears. Use a concave-shaped piece as a guide to cut-out a bowtie, place about 1/2 inch below the head.
- 3 Frost the entire bunny cake, making sure to coat the top and sides. Sprinkle and pat the remaining 3 1/4 cup coconut evenly over the top and sides. Decorate the bunny's face and bowtie with jellybeans, and slice long strips of the red licorice to form whiskers. ■

# Easy **SUSTAINABLE SWAPS** for 2021

By Jarissa



**With Earth Day 2021 approaching, it is time to start thinking about how to love our planet more. Sustainable swaps do not always have to be complicated or expensive. In some cases, the switch to a more sustainable option can prove more cost-effective for the future! Check out these swaps to consider for everyday life...**

## 1 Mesh Produce Bags

Reusable produce bags are an easy and inexpensive idea for packaging produce in the grocery store. Choosing the correct reusable bags will keep your produce fresh for longer in the fridge. Bonus: These bags are a lot easier to open than the typical ones found in the grocery store and a lot stronger too!



## 2 Beeswax Wrap

I decided to switch from aluminum foil to beeswax wrap last year and will never go back! Beeswax wrap is perfect for packaging all your baked goods, vegetables, leftovers, and more. The wrap uses the heat from your hands to conform to the shape of your food and is naturally self-adhesive for a better seal. The reusable sheets are very easy to wash and dry quickly.



## 3 Bamboo Toothbrush

You might have seen bamboo toothbrushes when shopping, if so, pick one up and try it! These toothbrushes are designed to be biodegradable and compostable. Since bamboo grows so quickly, this is a sustainable alternative to traditional plastic toothbrushes. These toothbrushes also last the same length of time as a regular toothbrush and can be easily cleaned by boiling in water.

## 4 Toothpaste Tablets

To go along with your bamboo toothbrush, why not switch to toothpaste tablets? These toothpaste tablets are a great alternative to using toothpaste tubes. The FDA has approved the toothpaste to include fluoride as well. Make sure to check with your dentist before making this sustainable swap!

*Even one sustainable swap could make a difference in your carbon footprint and provide convenience to your life! Challenge yourself this Earth Day by choosing one to try for a week and see what difference it could make in your life. Already a sustainability pro? Share your tips with @Ben\_Glass\_Law on Instagram! ■*

## 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 BEST QUESTION I GOT LAST MONTH** was from a law student who had dropped by to have a chat with me. He wasn't interviewing for a job; he was just curious. He offered to bring lunch to "buy" an hour of my time to learn some more about the profession. (Note: success leaves clues. My door is always open, the price is a sandwich. You don't have to be a young person looking into the future. Just be interesting and bring me lunch.) Anyway, the question he asked was, "As an employer, what are you looking for in a new attorney?"

This is a really great question, and no matter what job you were trying to get, you should try to figure out the answer. You should probably be asking some people in the industry/profession if you can chat with them a little bit—no pressure—you're not looking for a job from them. Just be curious. In fact, that's exactly what I told the young man, "I'm looking for someone who is curious. Someone who can come into our law firm, get acquainted with how we make money and grow the practice." Then he asked, "How can I be a value add to that mission?" See, if all you were ever looking for was a job, then that's all you'll ever find, and you'll be paid accordingly. Look for opportunities. Know the answer to the question, "What are you looking for as an employer?" A great read on this is Seth Godin's *Linchpin, Are You Indispensable?*
- **THIS IS PRETTY COOL.** You can go to YouTube and get a live feed from NASA's Perseverance Mars rover. I found myself watching it for 10 minutes recently. I guess I was waiting for something to happen. The camera rotates, so I was hoping to see an animal or something!
- **WHEN YOU DON'T LIVE A PRINCIPLED LIFE,** you get caught escaping to Cancun while everyone else in your state is figuring out how to stay warm—and then you lie about it. Ted Cruz tried to evade reality—I'd have wanted to go to someplace warmer too, but he had to have known he could not do that in secret (remember, he made the deliberate choice to be a politician)—and then he tried another evasive tactic, lying about the circumstances. Cruz is free to make whatever life choices he wants, but true colors come through when the kitchen gets too hot.
- **WE LOST A GOOD FRIEND LAST MONTH.** Local attorney, Sheri Abrams, fell victim to COVID. At one point, many years ago, Sheri shared office space with me as she built her social security disability practice. Over the last few years, she transitioned to a practice devoted to helping families who had a disabled family member set up trusts and other protections. Her son, Andy, is, I believe, in college. ■

# A SUCCESS STORY (and lessons)

*Leah is my 22-year-old and became a member of our family at age 11 through the miracle of adoption\*. Leah graduated high school a year ago. While she was in school, she had participated in an internship at a local dog grooming salon where she became very interested in that profession. After graduation, Leah took additional classes and received her dog grooming certificate.*

Leah worked at a salon for about a year. That job was terrific until it wasn't, and she moved on. There were a tough couple of weeks there as the relationship with the prior business deteriorated, but then we all took a deep breath, went into marketing mode, and attacked the problem.

Leah and Sandi designed and mailed—an actual letter with a real stamp—a résumé along with a highly personalized cover letter to each of the nine local salons. We looked at the online reviews and the websites and made it a point to personalize her cover letter. (Life lesson for young people: send better cover letters – show up like no one else!)

Results: nine letters sent. Seven invitations to interview. Six job offers. She probably would've had seven job offers, but she turned down one interview which came after she had already accepted her new job. She has turned a 40-minute one-way commute into a 10-minute drive to the other end of our neighborhood—to make a lot more money.

If you're local, Leah is at Canine Classics. Next month, Leah will have her own column on how to care for man's best friend.

\*If you would like to read more about our family's adoption story, go to Amazon and order the book I wrote last year, *Play Left Fullback*. While written primarily for lawyers who are running small law firms, the book offers a lot of "life advice" and is well worth the read. ■

### SMALL BUSINESS TIP: Stop Wasting Your Marketing Dollars



I got an expensive direct mail piece from a local realtor recently. It came via priority mail, with a handwritten label and a fancy, expensive brochure on the inside. I suspect that it cost the realtor \$15 to send and deliver each package.

**Mistake #1.** Although the mailing label was hand-addressed, it was hand addressed to "resident." Now I know before I even open the envelope that it is advertising and not specifically for me. Some people will throw it out just based on the lazy mailing label alone.

**Mistake #2.** The first six pages of the mailer were all about the realtor. No one cares much about your business. They care about their own problems and opportunities. Always lead with my problem and how you are going to solve it.

**Mistake #3.** Here we are in the hottest real estate market in a decade. Buyers are lining up to **overpay** for houses. The fancy brochure gave me statistics dated February 2020. In other words, pre-COVID–pre-hot market.

**Mistake #4.** Related to mistake number three, the fancy brochure spent three pages warning me to not overprice my home. They even included a now very outdated graphic showing me that if I price my house above-market, fewer people will come see it. Again, outdated info.

**What they should have done** is sent a direct mail piece without the fancy brochure telling me that sellers are killing it right now with offers well above the asking price because bidding wars are taking place. Next, they should have included a message reading something like, "even if you had not recently thought about selling your house, now might be the time to reconsider." The letter would have been about what's going on in the real estate market **today**, not a year ago and would've answered the questions that are likely running through the head of someone who could be enticed to do something [sell their house/property] that they were not thinking about a month ago. If the realtor gets any business from this mailing, it'll be pure luck. And if they don't, they'll just blame "advertising" and say that direct mail doesn't work anymore. What it really needed was a better message—a message that matched today's market. ■



## Hell Yes, or No

*A few years ago, I stumbled onto the “Hell Yes, or No” approach to taking on new projects and opportunities. How many of us get talked into or feel pressured into taking on new responsibilities that we just aren’t that interested in? This framework helps solve that problem.*

**This philosophy, if you will, is attributed to Derek Sivers**, the creator of CD Baby, an online CD store that allowed independent musicians to sell their music. **Derek says, “most of us have lives filled with mediocrity” because we say ‘yes’ to things we feel half-hearted about.**

Then we’re too busy to take on opportunities that we’re truly interested in because we’re too busy with the mediocre. The solution is that if something comes your way that you have doubt about, just pass. The universe will bring something better your way.

**We say yes to things we don’t want to do because we’re afraid of disappointing the asker.** But when we take on a responsibility or project that doesn’t light us up to the core, we’re doing a disservice not only to ourselves, but also to the person on the other end of the request. Ever taken on something and then done a C+ job at it because you just weren’t that interested? Of course, you have. Unfortunately for both you and whoever you were doing the job for, there was someone else out there for whom this would have been a “hell yes” and who would have turned in an A+.

**When we take on a responsibility or project that doesn’t light us up to the core, we’re doing a disservice not only to ourselves, but also to the person on the other end of the request.**

**I approach case selection the same way.** If I get a call from a potential client and I’m not convinced I want to work on the case—either because the case isn’t that interesting, the medicine is questionable, or because the person just doesn’t seem like someone I want to work with for the next 18-24 months—it is my moral obligation to politely decline. I decide not to take on the client not only for me—but also for them. They deserve a lawyer who will be interested and engaged in their case, not one who will dread their calls. The few times I’ve been talked into taking a case, I’ve regretted it.

Try this in your own life and see what kind of results you get. ■

# Inside The Mind of Brian Glass

## BESTS OF THE MONTH

### Podcast Episode



The Moment with Brian Koppelman – Gary Vaynerchuk 03/02/21.

I am a huge fan of Gary Vee's relentless optimism and approach to life.

### Purchase

Butane torch and cedar planks. Want to take your homemade bourbon cocktail game to the next level? Pick this up.



## What are the Glass Bros up to?



Almost a year to the day after the pandemic shut down schools, the older two are back in hybrid learning! Nolan is in Kindergarten, and Kellan is in 2nd Grade.

We're also gearing up for baseball games, and dad got promoted to Head Coach this year. It should be fun, as dad knows almost nothing about coaching baseball.

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

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What are the benefits of our VIP Program? Visit [BenGlassLawVIP.com](http://BenGlassLawVIP.com) to find out!



## EARTH DAY *Around the Globe* By Tammy H.

**The year 2021 marks 51 years of celebrating Earth Day. But Americans aren't the only ones. Over 190 countries have participated in the festivities throughout the holiday's history. So, how do our fellow humans inhabiting other parts of the globe commemorate Earth Day?**

- **In Vancouver, the annual Earth Day Parade** takes place along Commercial Drive, and hundreds of people march in costumes and play instruments all the way to Grandview Park, where they continue to party.
- **In Tokyo, non-profit organizations, charities, and eco-friendly businesses participate in a two-day event** at Yoyogi Park among art displays and music performances. If you're in the neighborhood, don't forget to hit up the Earth Day Kitchen Zone for a delicious plant-based snack.
- **In South Africa, International Mother Earth Day celebrates that "Earth and its ecosystems provide us with life and sustenance."** The biggest draw is the Earth Expo which presents various educational discussions about nutrition, sustainability, eco-technology, and fashion!
- **In India, people are encouraged to participate in more focused individual and group activities tailored to preserving the environment.** Civic participation includes outdoor activities like planting trees, collecting litter, and other activities for school children. On Earth Day, people reflect on their own individual responsibility towards changing and conserving our planet.

While COVID-19 has changed many countries' usual plans for Earth Day 2021, some organizations have already adapted their festivities to a digital format.

**From BGL, have a happy Earth Day – wherever you celebrate it!** ■