

LIVELIFEBIG™

NEWSLETTER

October 2017 • Volume 21 • Number 10

Virginia Attorney
Ben Glass



A Monthly Publication of BENGlassLaw

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Keeping Kids Safe **ONLINE**

By Erin Cunningham

The Internet can be a scary place, and it's impossible to constantly monitor what your children are doing on there and what they have access to. However, there are both innovative technologies and old-fashioned-based techniques that help you to be in control of what your children have access to.



Understand that your kids are tech savvy

One of the biggest challenges is realizing that children know how to use technology in ways we simply cannot imagine. Whether it is through mobile devices, gaming systems or even the family computer, kids are able to get online and communicate with people and access content like never before. One of the most fundamental ways to start with online security is to ask your kids the following questions:

What is your favorite website? How do you chat with your friends online? What sites do you use to find out new things? The answer to these questions will help you begin to learn just how savvy your kids are.

Monitor and Lockdown

With an awareness that kids are Internet savvy, the next step is to start securing your technologies. First, start with your Internet browser such as Internet Explorer, Chrome, or Firefox. Most have built-in parental controls that you can easily turn on. With that, you can monitor what websites your children do and do not have access to, as well as the hours that they are on the Internet. Enable content advisor on Internet Explorer. This allows only content that you deem acceptable to pop up.

Google (Search Engine Security)

Google provides a safe browsing feature. Using the latest Chrome or Firefox browser, this feature is on by default. Also, you can set your homepage to www.safesearchkids.com, which is a great tool to help kids search safely (it's Google, but made just for kids.) They even have safe images, safe video, safe Wiki, as well!

Speaking of Google, they also have this great game for kids that teaches them all about Internet safety called Interland. This is an interactive way for kids to learn Internet safety. The first step in the game is even called Kind Kingdom.

Social Media

Let's face it, social media is a way of life and it is something kids are involved with to stay in touch with friends. Major platforms such as Snapchat, Facebook, Instagram, and Musical.ly are popular online communities your kids are most likely on. As a parent, it is critical you discuss the importance of security when using these technologies because one wrong post or one wrong friend could negatively impact your kid's future. As a parent, there are many ways for you to get involved.

Be their "friend" or "follow" them online, encourage other family members and close friends to do the same. Remember, it takes a village. Remind them that anything they put

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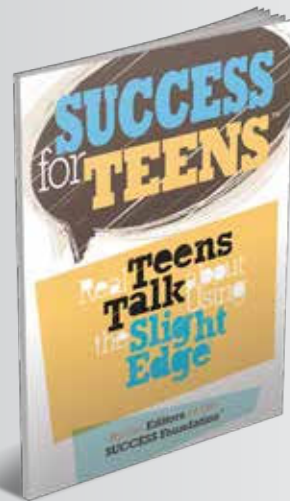
In this issue...

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Caramel Apple Pecan Cake
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FREE SUCCESS FOR TEENS BOOK GIVEAWAY

With nine kids in the Glass family, Ben knows a thing or two about helping children get a grip on success. There are skills that teens can be learning

right now to set themselves up for academic and career success. To help kids start the school year off right, BenGlassLaw is having a giveaway of one of our most popular resources: **Success for Teens**. We will mail you this book free! Just contact info@benglasslaw.com with the subject line "Success for Teens," or give our office a call, 703-544-7876.



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Letters to the Editor

Next, here's a very nice note we received from a client after we were able to get her long-term disability insurance company to reverse its decision to deny her benefits. She has a very rare musculoskeletal disease, one that most neurologists will only see once or twice in their lifetimes.

Thanks for getting my benefits restored. By the way, when reading your documentation in my appeal, I found an additional doctor at Hopkins that has been doing some very specific research on this rare disease! I will see him as well in a few months. Thanks for both benefits!

Signed, "A very thankful client"

A few months back, we wrote an article about an unusual new rental policy at Fairfax County Libraries. You can now check out a thermal camera and an infrared thermometer to check for insulation problems in your home! Rich and Marian took advantage of it. They write:

Thank for your newsletter we just received indicating rental of a thermal camera from the library for examining heat loss. The timing is perfect as we will be on the Solar Home Tour on

Saturday, Oct. 7. We will be giving 3 presentations that day.

There is another tool we used, an Infrared Thermometer (About \$30) which is not as comprehensive, but does a fairly good job. We will present your camera rental information to our tour attendees, so thank you for your public service announcement.

We, as volunteers, have been giving presentations in excess of 20 years. We announced our 'retirement' from doing so last year but the Solar Home Tour group convinced us to be part of this year's tour. It will be our last. Sadly, we don't have a projector and screen to give our power point presentation. In lieu of that, I've attached handouts which we will give each of the attendees.

We took a trip to Portugal this spring and visited two Universities, meeting with Fulbright Scholars, school officials and students. At the meetings, I had to compliment their country on their renewable energy efforts (they get 62% of their energy from renewables).

And then I asked them the question of their use of insulation (the meeting rooms were 'cool' to say the least). That brought forth a roar of groans and laughter, especially from the students, that their buildings were COLD all the time. Afterwards, a Fulbright Scholar pulled me aside and asked 'Is insulation really all that important?'

Once again, thanks.

**Those two ancient middle age teenagers,
Rich & Marian**



We love to go above and beyond for our VIP members. For those of you who aren't aware of the program, I offer free contract reviews, insurance policy reviews, notary service, and free 15-minute consultations to our VIP members. The program is absolutely free, just visit www.BENGLASSLAWVIP.com and we'll send you your membership card.

In this case, one of our VIP members went to H&R Block to get his taxes done. H&R Block filled out his tax return incorrectly and admitted it, but when he applied for their "no mistakes" guarantee, they denied they owed him anything.

The VIP member reached out to us after H&R Block didn't uphold their end of the bargain. I wrote a letter to the branch and told them to get it fixed by a certain date. No threats, no line in the sand, just a strong suggestion to get it fixed by then. Ten days later, our VIP member gets a check in the mail, and I was able to write this letter:

Dear [Redacted],

H&R Block listened to what we had to say and has provided the attached check for \$1,667.14.

As you know, we did this work on a pro bono basis under the BGL VIP program, so there is no fee to you! We were happy to help.

If you have time and would like to give us an online review, you can find several places to do so by typing "reviews for Ben Glass Law" in your search bar.

Glad we could get it solved.

Very truly yours,
Benjamin W. Glass, III

We love getting responses to the newsletter. Want to comment on an article? Email staff@benglasslaw.com ■

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Keeping Kids Safe Online

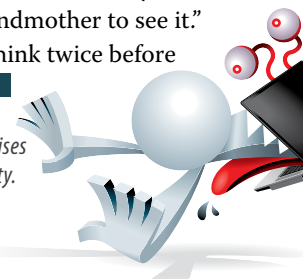
online is there FOREVER, as well as the fact that it could affect jobs and college admissions. Tell them that not everyone

is who they appear to be online. If you wouldn't do it in real life, then don't do it behind a computer screen. Also, remind them not to "friend" or talk to strangers.

Finally, my last piece of advice is something

my father always told me growing up: "Don't post anything online unless you would want your Grandmother to see it." That always had me think twice before posting something. ■

Special thanks to Gregory Abrenio, Erin Cunningham, and our friends at CyberArmed. Based in Arlington, Virginia, CyberArmed helps people and enterprises secure their digital assets through advanced access control technologies. Their mission is to eliminate passwords in order to drastically strengthen security.



BGL's Best Bites

CARAMEL APPLE PECAN CAKE

By Sharon Brown

Cream Cheese Filling Ingredients:

- 1 (8oz) package cream cheese, softened
- ¼ cup butter
- ½ cup granulated sugar
- 1 large egg
- 2 TBS all-purpose flour
- 1 tsp vanilla extract

Apple Cake Batter Ingredients:

- 1 cup finely chopped pecans
- 3 cups cake flour (I use Swan's Down)
- 1 cup granulated sugar
- 1 cup firmly packed light brown sugar
- 2 tsp ground cinnamon
- 1 tsp salt
- 1 tsp baking soda
- 1 tsp ground nutmeg
- ½ tsp ground allspice
- 3 large eggs, lightly beaten
- ¾ cups canola oil
- ¾ cups applesauce
- 1 tsp vanilla extract
- 3 cups peeled and finely chopped apples

Caramel Pecan Frosting Ingredients:

- ½ cup firmly packed light brown sugar
- ¼ cup butter
- 3 TBS milk
- 1 tsp vanilla extract
- 1 cup powdered sugar
- 1 cup pecan halves for garnish



Directions:

Prepare Filling:

- 1 Beat the first three ingredients at medium speed until blended and smooth. Add egg, flour and vanilla; beat just until blended

Prepare Batter:

- 1 Preheat oven to 350. Bake pecans in a shallow pan 8-10 minutes or until toasted and fragrant, stirring half way through.
- 2 Stir together 3 cups of flour and the next 7 ingredients in a large bowl; stir in eggs and next 3 ingredients, stirring just until dry ingredients are moistened. Stir in apples and pecans.
- 3 Spoon two-thirds of apple batter into a greased and floured 14-cup bundt pan. Spoon cream cheese filling over apple batter, leaving a 1-inch border around edges of pan. Swirl filling through apple batter using a paring knife. Fill with remaining apple batter.
- 4 Bake at 350 for 1 hour to 1 hour and 15 minutes or until a wooden pick comes out clean. Cool cake in pan for on a wire rack for 15 minutes. Remove from pan and allow to cool completely, about 2 hours.

Prepare Frosting:

- 1 Bring ½ cup brown sugar, ¼ cup butter, and 3 tablespoons of milk to boil in a 2-quart saucepan. Whisking constantly, boil for 1 minute. Remove from heat and whisk in powdered sugar. Stir gently for 3 to 5 minutes or until mixture begins to cool and thicken slightly. Pour immediately over cooled cake. Garnish with pecans. ■

Enjoy!

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.

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Letters to the Editor

We love feedback from our readers! We are humbled and blessed to know that this newsletter has become such a fun part of people's lives on a regular monthly basis. The BGL Newsletter has always been by Virginians for Virginians, and we aim to keep it that way.

Wayne Jordan writes:

Ben,

I always enjoy reading your newsletters. But especially today. I am catching up on old mail and was reading your insert in the July newsletter. Your first non-bold type paragraph starts, "Liberty means that you, and only you... .", and is so concisely and clearly articulated that it should be enlarged and hung in every classroom, and every political office in the land.

I have long tried to explain to people that there is a difference between how they want to live their life (or think people should live their lives), and the right of other individual people to decide for themselves how to live their own lives. The left wing wants to insist that everyone conform to their idea of a progressive society (and they have no tolerance for intolerant people), and the right wing wants to force everyone to live by their morals, religion, and overall standards. They don't stop to think about anyone else's individual freedom to set their own course in life.

The American ideal is to let people make their own choices, and that gets forgotten too often. Anyway, I think you hit the nail on the head and wish more Americans could be reading that newsletter.

Thanks, Wayne! Every individual has the power to guide his or her own destiny. Too many folks spend their time complaining about perceived "limits" on what they can accomplish instead of taking action. Glad to hear we're on the same page.

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The Most Impactful Sermon Ever Preached

(Will Be Preached by Someone You Know Well)

In my Bible, I have notes scribbled in the front and back covers and on other blank pages. Those pages are filled with great “writer-downers” that I have heard at our church, Abiding Presence Lutheran Church, in Burke, Virginia. Recently, I wrote another one down. Pastor Meredith Keseley said:

The most impactful sermon that someone will ever hear will not likely come from a powerful preacher standing at a pulpit. It will come from YOU and the way YOU live YOUR life.

I rushed up to her at the end of the service and said, “You made it into my Bible again!”

Think about this:

- We teach our kids to listen first, then talk, but we interrupt our spouses and partners while they are talking.
- We tell our kids to “be good sports,” but then we lead the jeering of referees and umpires at their games.
- We tell our teenage drivers to focus only on driving, but then we check emails and text while driving because, you know, what we do is important.
- We say that our families are the most important people to us, but we *choose* to not disconnect from our devices when we come home from work.
- We preach honesty, but when the cashier hands us too much change, we think, *oh, this is my lucky day*.
- We teach patience and understanding, but when s*%t hits the fan, we panic and scream at people we love.

My wish for you is that you go out and preach a good sermon today. ■

QUICK BUSINESS TIP

WHO MADE THAT RULE?

One of my favorite sayings around here is “who made that rule?” That’s what I say every time someone tells me either (1) we can’t do it, or (2) we can’t do it that way.

If you want to keep your business exactly where it is today, then just keep telling yourself: every time you hear a good idea that someone else is using to grow their business:

- My business is different
- My customers are different, and you don’t understand my customers
- That’s not permitted by “the rules.” (Rules? What rules? Have you ever actually read the rules?)
- My staff won’t let me
- I have no time/money for that

Guaranteed to keep you right where you are and guaranteed, over time, to kill off your business. Suggested reading on this topic: *No B.S. Wealth Attraction in the New Economy*, by my friend, Dan Kennedy. ■



Who's to Blame for the Salaries of Pro Athletes?

I was so disappointed (but, frankly, not surprised) at an article in the KidsPost section of the *Washington Post* that had the “Who’s to Blame?” headline. Columnist Fred Bowen bemoaned the fact that some professional athletes make a lot of money (they really do!), while other, *more important*, professions, made less. He pointed out that about half of the families in the United States make less than \$56,000 per year. He pointed out that Redskins quarterback Kirk Cousins is playing for 800 times that amount this year.

He urged youngsters (and their parents) to stop watching games and buying team products.

Sorry, wrong angle on this. That’s the angle that losers take when they see someone who is wildly successful.

Here’s the discussion around *our* breakfast table on this issue:

First, America is the land of unlimited opportunity. The promise here is that everyone has the opportunity to better their station in life. This is a TRUTH and I’ll debate any naysayer on this. (Bring it on, we’ll do a YouTube video.)

What you make as a salary is determined by your value to those who are buying your services. The reason that Kirk Cousins makes so much more money

than a public school teacher is that he is one of the best at what he does and, yes, people will pay to watch him. There are very few like him – there are many public school teachers. (My teacher friends who have developed private tutoring businesses tend to make a lot of money.) Like it or not, this is reality. It makes as much sense arguing with the facts of reality as it does to argue against gravity.

Don’t like making minimum wage? Learn a new skill. Want to save up for a new toy or car or college? Get busy and work two jobs. (My son David, a freshman at George Mason University, told me of a fellow student he met who is working three part-time jobs while attending college full time. This is hard, but possible.)

When we see highly successful people who make tons of money, the *first thought* should not be *how can we reduce this person’s salary in order to be more “fair.”* The first thought should be *what is this person doing to make themselves so valuable?*

I highly recommend tracking down some articles on NFL quarterback Tom Brady, for example. His new book, *The TB12 Method: How to Achieve a Lifetime of Sustained Peak Performance*, details his methods for staying highly successful on and off the football field. (Let’s just say he’s not playing Halo or participating in group chat on his iPhone for hours at a time.) I’m sure his habits will exhaust most of us!

Bottom line: *there’s a reason for income inequality in America and we should be thankful there is.* ■



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