

GLASSGAZETTE

Volume 23
Issue 10

A monthly publication of lighthearted stories and information from your friends at BenGlassLaw, a leading personal injury and disability firm

The Little Change in Virginia that Affects You a Lot



By:
Tammy Hinline
Personal
Injury
Paralegal

Let's talk about something a bit more exciting this month – auto insurance! I never paid much attention to my coverage before I started working at Ben Glass Law and got a sense of how vulnerable I was if I ever got in a car accident. I regularly committed the mortal insurance sin of having the bare minimum amount of coverage allowed. It's the cheapest, right? At least until you need to use it and don't have enough of it.

But 2023 brought an update in Virginia law that I'm very thankful for. It's a big change in the way that companies pay out for injuries under a policyholder's uninsured/ underinsured motorist coverage (UM/UIM). This is the insurance coverage on your own policy that kicks in whenever the driver who hits you doesn't have enough (or any) coverage to pay for the injuries they cause you.

It used to be that your own auto insurance would get a "credit" for whatever coverage the other driver had. So, if the other driver had \$30,000 in coverage and you

had \$30,000 in UIM coverage, your maximum recovery amount was only \$30,000!



Thanks, Virginia!

NOT \$60,000! It didn't matter if you had \$60,000 in medical bills – your insurance company got credit for whatever coverage the other driver had.

But Virginia got with the program this year and instated the "stacking" of UIM policies. This means that your coverage goes on top of the other driver's coverage. So that 30 and 30 now becomes 60 – as long as your policy renewal is dated after July 1, 2023 and you didn't opt out in order to save a few measly dollars on your premium.

So, give your insurance company a call and confirm that your coverage STACKS! Otherwise, those medical bills might be stacking up on your kitchen table. ■



Upcoming Holidays

- Nov. 1: All Saint's Day
- Nov. 2: All Soul's Day
- Nov. 11: Veteran's Day
- Nov. 12: Diwali
- Nov. 18: National Adoption Day
- Nov. 23: Thanksgiving

Out in the Wild

Our team living their best lives outside the office.



Wow! Look at this amazing view of the Beyonce concert! Tisha traveled all the way to Las Vegas for it.

Did You Know?

Max Park broke the world record for the fastest Rubik's Cube solution – 3.13 seconds – last June.



Have You Seen the New & Improved BenGlassLaw Website Yet?

Don't forget to check out our new website design! We're excited to see how the new site helps us better connect with clients in need.



FRESH from the FIRM

CURRENT EVENTS & STORIES OF THOSE WE'VE HELPED

Our Long-Term Disability team won their second appeal for the same client. The insurance company tried to deny his claim twice, and each time, we have successfully appealed their denial and gotten him back on claim!



We celebrated Ben's 40th anniversary of passing the bar!

We had our quarterly meeting where we discussed the firm and, of course, made time for fun – the inaugural Ben Glass Law Office Olympics!



Our Personal Injury Team received this glowing Google review

“One of the associates here, Melissa Ryan, is an amazing attorney! I've worked with her over the past several years and she consistently demonstrates excellent attention to detail as well as compassion for her clients. I would recommend Melissa to anyone looking for an attorney.”

– Kayleen H.

AS A REMINDER

Our business is built on referrals. If you or someone you know can relate to the stories above or need help after being injured in an accident or whose long-term disability or life insurance claim has been denied, we'd love the opportunity to use our years of experience & compassion to help them.

Inside the Mind of LISA DERCO

Personal Injury Attorney, Wife, Boy Mom
& Lover of Travel, Food, & Wine



Hiring a Virtual Assistant: A Smart Investment for Your Business



Virtual assistants (VAs) provide administrative, technical, or creative assistance to clients from a remote location. VAs can help you with a variety of tasks, such as:

- **Scheduling appointments and managing calendars**
- **Managing email and social media accounts**
- **Creating and editing documents**
- **Providing customer support**

We recently hired two VAs at BGL and the process was surprisingly easy. We interviewed a few different agencies but ended up hiring our VAs from an agency where they work in an actual facility. We felt more comfortable with this approach because there is more structure and security.

Our VAs are working out well. I had concerns, but they are proactive in asking questions, enthusiastic, and have a great work ethic. They are also cost effective, especially for positions which tend to have high turnover.

If you are considering hiring a virtual assistant, here are a few tips:

- **Define your needs.** What tasks do you need help with? What skills and experience are important to you?
- **Set a budget.** How much can you afford to pay a VA? Remember that they don't have the same requirements as employees like paid vacation or health insurance.
- **Interview multiple VA agencies and VAs.** This will help you find the best fit for your needs and personality.
- **Provide clear instructions and feedback.** This will help the VA to do their job effectively.
- **Communicate regularly.** It is important to stay in touch with your VA and provide feedback on their work. Our agency is proactive in setting up meetings with BGL supervisors to ensure we are happy.

Hiring a virtual assistant can be a great way to improve your productivity, save money, and grow your business. If you are considering hiring a VA, be sure to follow the tips above to find the best fit for your needs. ■



Q&A OF THE MONTH

What's your number one tip to prepare for the upcoming holiday season?

START EARLY! Drew and I were wrapping gifts until after midnight on Christmas Eve and I vowed that I would wrap as I shop this year.



LISA LOVES...

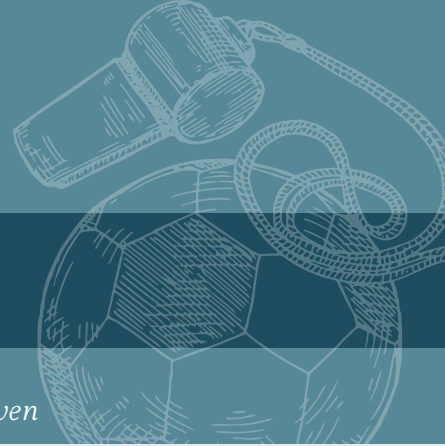
Having two little boys and a dog, I always want to make sure our home smells inviting (and not like the cleats Will left in the corner). **I love Homesick candles so much that I travel with them.** They have ones for different locations and memories. Think Beach House, Ski Trip, North Carolina, Pumpkin Picking, Game Day, to name a few of my favorites. They also make great gifts!





Inside the Mind of BEN GLASS

Disability Attorney, Entrepreneur, Business Coach, Author, Soccer Referee, Husband, Father to Nine, Grandfather to Seven



There are **Two Groups** in America. Which One Do You Want to be in?

I will be 66 in February.

Last year I signed up for Medicare (only because they made me do it) but I haven't read any of the literature they keep sending me in an attempt to understand it.

I'd rather continue investing my time and energy in my own health by refereeing, doing CrossFit, eating well and continuing to find the people and things that are interesting to me.

I did get my CrossFit Level One training certificate in September and I have a business idea around that if this legal thing doesn't work out.



I celebrated 40 years of practicing law last month. The team got a cake for me while I regaled them with stories of typewriters, carbon paper, a world without email and the day we got our first fax machine!

Retire?

From what and to where? Why?

I've just finished a couple of chapters of a book I am co-authoring with Dan Kennedy and in it I make the point that there is very little that I have to do in my life that I don't enjoy doing. Do I have stressful days?

Yes, sure. Go back to last month's issue and look at the list of deadline driven events I have been preparing for. The last six months have been full of them but, for the most part, since I am creating things in my business and my life,



that type of work is not work that is drudgery work.

With some increasing frequency people ask me *when are you going to retire?*

My answer: *I don't plan to stop as long as I'm doing interesting work with people that I love to be around. Having said that, I do retire from people I don't like and things I don't want to do every day.*

Here's an update on life principles to live by. (Note: I never tell anyone how to live their own lives. That is your choice. I am very good at, however, helping people see beyond their current reality.)

- 1. Stop Playing Today Based on Your Past.** Envision your future and make that your filter for today's choices.
- 2. Stop thinking about what is going on in Washington.** From right to left, top to bottom, our national leaders are clueless

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Want to talk about the vision of your life or business over lunch?

If you were to sit next to Ben on an airplane, we guarantee that he would lean over to ask you what your 'superpower' is within the first five minutes. Investing in people's stories and being a cheerleader for their future is one of the things that Ben does best. The 'Lunch with Ben' Program is for mentoring people from all walks of life, particularly business owners, young people, and those who are just starting their careers. Learn more and schedule a lunch at lunchwithben.com.



Life With Latte

What a busy month it's been! So many new things to learn I can hardly keep up!

I've finally gotten that potty thing figured out and know what door to sit next to until my humans notice me and take me outside. Still working on not getting sick in the car, that's not my favorite place to be. I'm really good at not getting on the couch until my Dad gets home, he lets me hide behind him, so Mom doesn't see me.



I'm proud to announce that I graduated from Group Puppy Obedience Class! Boy there were some wild pups in that class. Personally, I prefer to sit on the sidelines and watch all the shenanigans.

This month I got to go to my very first Little League Game to watch Nolan (Brian's son) play. It was fun to meet all those boys and eat the dirt, there was a lot of dirt!

Now that puppy class is over, the field trips with Heeling House have started. We get to go to lots of fun places, like PetSmart (good smells there), and Halloween parades. My favorite thing is still being with my family and getting lots of snuggles.

Happy Fall,
Latte 🐾



Scan to learn about Heelinghouse.org

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about America. Stop paying any attention to them and build your own White House right at your breakfast table.

- 3. The world owes you nothing.** There are only two valid groups in America today. **Group One** is willing to take responsibility for their own lives. **Group Two** takes no ownership and instead, blames others. I'm playing in **Group One**. No one can decide for you what group you want to play in.
- 4. Be a recruiter.** Recruit the best people into your life by figuring out how you can give, give, give value to the world, first.
- 5. Give yourself permission to prioritize yourself.** Nothing good happens unless you are good. It's actually good for clients when you prioritize yourself but that's not the most philosophically sound reason for putting yourself first. The philosophical and moral reason for putting yourself first is simply that *no one else owns your life*. I wasn't very good until my later years.
- 6. I know I have haters.** They don't like my talk of self-sufficiency, and limited government, and they don't believe that America gives you the best opportunity to thrive in the world. As I said, there are two groups in America. ■



PODCAST EPISODE OF THE MONTH

Sales Mastery: An Intimate Session with Ari Galper

Delve into a riveting discussion with one of the world's leading sales experts, Ari Galper, in this episode of The Renegade Lawyer podcast.



Q&A OF THE MONTH

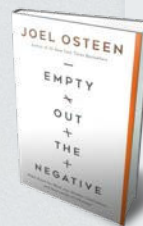
What's your number one tip to prepare for the upcoming holiday season?

We try to keep the number of gifts per person to four, otherwise we end up with too much! We use this saying as a guideline for making our lists "Something they need, something they want, something to wear and something to read."



BEST THING I READ THIS MONTH

Empty Out the Negative: Make Room for More Joy, Greater Confidence and New Levels of Influence
by Joel Osteen





Inside the Mind of BRIAN GLASS

*Personal Injury Attorney, Entrepreneur, Business Coach,
Husband, Father to Three Boys, & Avid Traveler*



One Secret to Success? The Right Tools.

Two years ago today, we bought a short-term rental at the beach with \$200k down and became accidental real estate investors. That down payment in the stock market since Oct 2021 would be worth a little less than \$200k today. But ours has turned into \$500k in equity, reasonable cashflow returns, tax savings we didn't know we'd find, and more than a dozen weekend and weeklong getaways with friends and family.

The last part is pretty awesome. Frankly, it's why we bought the house in the first place. I wish I could tell you about the next prediction from my crystal ball. But it's cloudy and we were definitely more lucky than good. In fact, we'd first had this idea two years prior. Had we waited another two years... well... the numbers definitely wouldn't work in today's interest rate environment.

The thing that finally moved us to action? A simple excel sheet and four hours of looking at Airbnb listings to take our best wild guess at whether this would be cashflow positive.

All of the tools you need for success are out there. But they aren't any good to you if you don't use them.

The team and I have been putting in the hours to prepare for the 2023



Great Legal Marketing Summit so we can help others find and develop those tools for success. I'm excited to take the stage and share with everyone what Ben and I have learned about building a law firm that serves your life (instead of the other way around).

Maybe we'll even help some attorneys free up a few more weeks for their own beach trips in 2024. ■



Q&A OF THE MONTH

What's your number one tip to prepare for the upcoming holiday season?

This one comes from my wife: avoid fights over the Amazon toy catalog and ask your coworkers to donate the ones they don't need.



PODCAST EPISODE OF THE MONTH

Judge: "You can't withdraw to care for your Mom with Stage 4 cancer."

Can you imagine being a lawyer in a high-profile murder case, and then being told by the Court of Appeals that you can't leave the case even though your mother is dying of cancer? I break the whole thing down for you.



GLASS BROS BANTER

Recently we went to the beach with the boys. While taking a walk down the beach, our oldest found a message in a bottle. The message asked whoever found it to text them. He was so excited. It turns out the bottle was thrown in 2 blocks away only a day ago. Sometimes it's more fun to create your own version of how something originated rather than have the truth pop your bubble.

Inside the Mind of DAMON MILLER

Long-Term Disability Attorney,
Husband, Storyteller, & Dragon Slayer



Living and Loving Intentionally

Last month I turned 29. As I'm now in my final year of my twenties, I'm reinventing myself and living life to its fullest. Here are the promises I'm making to myself to finish out my twenties as a better, more rounded person:

- 1. Be present more.** Life is short and precious. I'm still young, but if I don't live intentionally now, then I won't live intentionally tomorrow. I'm making time for family and friends and intentionally being present in their lives. I'm making time for a friendly text, letter, or phone call. And when my wife and I get time together, I'm making sure my focus is entirely on her.
- 2. Read more.** I've always loved reading, but I'm expanding my horizons and intentionally reading books outside of my literary comfort zone. In addition to my usual genres, I'm sprinkling in books of all

types – biographies, science, self-helps, thrillers – if it sounds interesting, I'm going to read it, even if it's not my usual cup of tea.

- 3. Write more.** I love writing stories, but excuses have long prevented me from finishing my first book. No more excuses. I'm making it my goal to write every week and another step closer towards publication one day.
- 4. Live more.** Fairfax and the surrounding area have a wealth of things to do, but inevitably the question on the weekend is always, "What do you want to do today?"

The answer, always the same: "I don't know, what about you?" But this year, I'm getting out more, exploring parks, museums, you name it. On the weekend, you'll find me anywhere except home. I'm going to intentionally live my life and get out of the house, creating adventures with every day.

As 30 approaches on the horizon, this year is about more than living life while I'm young – it's about living intentionally, forging connections, exploring, and creating. Every day is new and exciting and today is just the start. ■



FREE DENIAL LETTER REVIEW

Did you know that if you or a loved one have been denied disability or life insurance benefits by the insurance company, our team will review the denial letter for free? We provide feedback and inform you whether hiring an attorney could strengthen your claim. Visit the **QR code** to simply upload your letter straight to our team for review.



Q&A OF THE MONTH

What's your number one tip to prepare for the upcoming holiday season?

I keep a running list of gift ideas throughout the year. Any time my wife and family mention liking something, I write it down and save it for gift-giving season.

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GLASSGAZETTE

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Enjoy Some Junk!

Just like your body can enjoy some junk food once in a while, so can your brain. So, here's a few fan favorites from the office for you to nosh on.

Tammy: "I LOVE the Diss and Tell podcast. I don't keep up on celebrity gossip real-time but a full after-action report? I'm here for it."

Susie: "Vanderpump Rules. I like it because it is fascinating. They aren't rich celebrities (at least not when it started) and they stay friends even when they are awful to each other. You also come away feeling better about yourself and your own friends."

Janet: "Every now and then, when I'm done binge watching a good show, I go to Hulu and watch You're the Worst. It is bad, so trashy and pretty shocking sometimes, but I find myself wanting to know what happens next to each of the flawed characters."

Let us know what you think! Email us at newsletter@benglasslaw.com