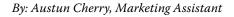
LIVELIFEBIG

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Feeling Bummed Out?





It's hard to reach the light at the end of the tunnel. Sometimes you don't know what to do, or where to go. Sometimes you feel so down in the rut, it feels impossible to get out. Just remember, you have no idea what will happen in your future. Ironically, this is the true beauty of life; the unknown and infinite possibilities that lie ahead. It can be daunting, intimidating, even terrifying at first. But it's funny, because if you had the option to see exactly what will happen in your future, would you really want to look? Life would become much more boring that way.

Have faith in something, whether that be a religion, your loved ones, your own abilities, or even just hope in humanity. Believe, and believe hard. During the Punic Wars between Ancient Rome & Carthage, the Romans were notorious for their bewildering determination. For it was this willpower that allowed Rome to seek victory when they should have most certainly lost. It isn't over until it is over. Fear is natural, but don't let it consume you. This is not living, so much as just merely surviving, and there is no honor, no challenge, no fun in simply existing. That, and fear is the biggest detriment to getting out the rut. Drab is life if you let fear take the wheel.

Become courageous, not just for others, but for yourself. Become the hero within. Slay the demons that terrorize and become the angel that destroys evil with the bite of thine sword. The angel that inspires. The angel that spreads love and happiness. The angel that creates smiles. And before you know it, not only have you escaped the rut, but you have conquered and destroyed it. Being alive is great; there is beauty everywhere, even in the darkest of places. As long as hope is there, everything will be alright. The night may be long, but the sun will certainly shine in the morning. Seize the day! For everyday above ground is a good day! Thanks for reading.



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This newsletter is for informational purposes only and no legal advice is intended.

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BGL's Best Bites:

TAX DAY COCKTAILS

By: Susann Callahan

Whether you are receiving a refund or owing money, we have a happy hour recipe for you.



YAY! GETTING A TAX REFUND GREEN COCKTAIL

Ingredients:

- 4 oz Irish Whiskey
- 4 oz white cranberry juice
- 2 oz sour apple schnapps
- · Fresh mint leaves for garnish
- · Thin Granny Smith apple slices for garnish

Directions:

- 1 Place all ingredients in a cocktail shaker with ice.
- 2 Shake for as long as you can but at least 30 seconds.
- 3 Pour into a martini glass and garnish with mint and apple slice.

OH NO! SINGING THE BLUES, I OWE MONEY BLUE COCKTAIL

Ingredients:

- 1 oz vodka
- 1 oz blue curacao
- 6-8 oz lemonade
- Lemon slices or maraschino cherry for garnish

Directions:

- 1 Pour the vodka and blue curacao over ice in a tall glass.
- 2 Add lemonade and stir.
- 3 Garnish with lemon slice or cherry.

Random Fun Facts

Maybe you're playing in a trivia league this spring or you need a stack of fun facts to have in your back pocket for dinner parties. Either way, enjoy our list of miscellaneous facts that you probably never knew.

- The 100 folds in a chef's hat represent 100 ways to cook an egg.
- The most streamed Spotify single is Harry Styles' "Girl Crush."
- The longest wedding veil was longer than 63 football fields.
- The voices of Mickey and Minnie Mouse got married in real life.
- M&M stands for Mars and Murrie, the businessmen who created them.
- You can hear a blue whale's heartbeat from more than 2 miles away.
- You can major in wine at Cornell University.
- Frank Lloyd Wright's son invented Lincoln Logs.
- About 700 grapes go into one bottle of wine.
- A group of bunnies is called a "fluffle."
- Baby elephants suck their trunks for comfort.
- An 11-year-old is responsible for naming the planet, Pluto.
- The world record for the tallest stack of doughnuts totaled more than 3,000.
- Benjamin Franklin was inducted into the International Swimming Hall of Fame
- It's illegal to own just one guinea pig in Switzerland.
- Competitive art used to be an Olympic sport.
- Ketchup was once sold as medicine.
- It would take 19 minutes to fall to the center of the Earth.





INSIDE THE MIND OF

LISA DERCO





TIPS FOR SPRING SPORTS

Well, it is that time of the year again. Spring sports are starting back up! My son, Will (9), plays travel soccer. My younger son, Ben (4), swims and I coach his soccer team. The weeks (and weekends) are hectic, but we missed seeing them on the field during those couple of weeks in December when Will was off. It is absolutely a commitment for families to make, but so worth it. I have seen both of my boys grow and learn so much by being a part of a team. My husband, Drew, and I also have really enjoyed being a part of the soccer community. We have made some great friends and love cheering on our boys.

Drew is also an attorney with a busy practice. Sometimes I am not sure how we juggle it all, but we make it happen. Here are my tips on how to make the weeks a little easier when your night job consists of being a taxi to a car full of kids!

- Plan out the week. On Sundays, we sit down and make a grocery list and menu knowing what activities we have each night. We get our groceries for the week so that we are all set. This also helps avoid having too many drivethru nights.
- **2. Make friends for carpooling.** This not only makes your life easier, but the kids have so much fun going together.
- **3. Ensure your car is loaded with snacks!** Just ask my husband who may have had to make a pit stop for snacks on the way to swimming last week when he forgot.
- **4. Volunteer to help the team.** I coach Ben's team and I am the manager of Will's team. I have trouble saying no to things related to my boys, but I really do enjoy helping out and there is always help needed.
- 5. Do not overdo it. I have friends with multiple kids who all play multiple sports during the same season. That's just not for us. For our boys, it is important for them to have some downtime and not to overextend. Honestly, it is important for Drew and I as well!

- 6. HAVE FUN! This is not the Olympics. Your child may or may not play in college. They are young. Let them be young and have fun. I am not saying that I don't get extremely into Will's games, but I make sure he knows that no matter what he does we are so proud of him.
- 7. On that same note, be respectful. I can't tell you how many times parents of opposing teams have said something on the sidelines that made my head spin. Our kids are always listening and learn so much from us. What are we teaching them by yelling at a referee or saying something negative about how another kid is playing?

My goal is to raise these two little boys into amazing men. Learning about winning and losing, being a good teammate, hard work and dedication can't be taught in a classroom. When Will first tried out for travel he was so intimidated he could barely walk on to the field. Now he is joking around with his teammates and smiles the entire practice. When I am out there freezing on the field at 8pm, his smile makes it all worth it.

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.

INSIDE THE MIND OF

BEN GLASS



SPRING SPORTS ARE HERE

Several years ago, when some of my kids were still playing youth sports, the atmosphere in the stands at many games was toxic. There were a few loudmouth parents on both the high school and club soccer teams that were hell-bent on making life miserable for everyone around them.

These types of people are disgusting. If you have a kiddo in youth sports, you may know one or two of these types. I implore you to not join the chorus of idiocy.

Feel free to copy and give them this article, which I wrote for "those" parents about nine years ago. If you don't want to give them the article, give me their name and address, and I'll mail it to them, keeping you anonymous.

I'm serious about this. Here is what I wrote:

- We will get good referees and we will get bad referees. There are hundreds
 of youth games on any given weekend. Expect more bad than good. It's just
 math. (When your kid is playing in MLS, then you can yell from the stands after you buy your ticket.)
- 2. Bad referees don't even know they are bad, so yelling at them does nothing to change the game for us.
- What yelling at a referee CAN change is the attitude our players have toward match officials and adults in general. Read that again and think about it for a moment.
- **4.** Nothing good can come from engaging the other team's parents in a negative way. On the other hand, walking up to one of them before a game and introducing yourself would be cool, unexpected, and amazing.
- 5. If the other team's parents are jerks, remember #4.
- 6. We should cheer positively for our players. And stop there.
- 7. We should never cheer a yellow or red card that a 14-year-old opponent gets. That's somebody's child who just made a mistake.
- 8. At the end of the day we are developing citizens of the world is what you are about to say to a match official, parent or player moving toward THAT goal?
- Refereeing is hard. Signing up to take the course to learn how hard it is, is easy.

By the way, I had an essay published in the March issue of Referee Magazine, the official publication of the National Association of Sports Officials. If you'd like me to email you a copy of "One-Game Umpire," the story of my one and only game as a Little League baseball umpire, email me (Ben@benglasslaw.com) subject line "One-Game Umpire."





We love Pickleball! For my 65th birthday my family threw me a Pickleball Party at Pickleballerz, a local business in Chantilly.



Inside The Mind of Ben Glass

In addition to running his own practice AND a separate business that teaches lawyers how to grow great businesses, Ben also coaches other small biz owners on how to start and grow a business that leads to your perfect life. Ben has a limited number of slots available for coaching non-lawyers in 2023. If interested, reach out to Ben at ben@benglasslaw.com. If you are a lawyer, check out GreatLegalMarketing.com

WHAT WINNERS DO

A large part of my national ERISA long-term disability practice is consulting with entrepreneurs, C-suite executives and professionals who are thinking about going out on claim. Many of these folks have built incredibly interesting lives and businesses. As you may imagine, many want to continue building, but because of an illness or injury cannot do that (at least in the current configuration of their lives.)

People who are out on disability but who have a business idea and want to bring their idea to the world are the most fascinating. We talk about how they can actually do that without impairing their benefits — with the goal being to become not dependent on the insurance company for their income.

Before I give any advice, I spend a lot of time asking them questions about their lives and goals. Questions like:

- 1. What's your superpower?
- 2. How did you find your way into this industry?
- 3. How did you get this particular job?
- 4. What do you like/not like about the job itself?
- 5. Forget about the disability policy for a moment and tell me what decision you would make based on your own happiness?

It's why I like my job so much! Their answers not only help me give them the right advice, but they continue my learning on how successful people think about the world, their lives, and their place in the world.

Here's what I learn when I'm coached by my clients:

- Most have a theory of how they manage their lives. It has helped them cut through the clutter of decision-making as they moved up the ladder of their profession or occupation and they can articulate their theory because they know that disciplined decision-making will give the highest chance of getting a great result.
- They are serious students. I counseled a nice gentleman recently who had been out of work for a long time. His disability policy was excellent, but he wanted to get back into the game, possibly as a consultant in his industry. To his great credit, he had been doing a lot of work preparing for his reentry into the business world. We were working

on a buyout settlement from the disability insurance company, and he told me he was spending his days in the public library, studying entrepreneurship, marketing, and management. He will be successful.



- They don't wait for other people's permission. Most are what we would describe as renegades in their former professions. Being a renegade doesn't mean that you make wild decisions, but it does mean that you question everything, including asking who made that rule?
- Most have had, and expect if they reenter the workforce to again have, consultants and coaches to continue their journey of personal development. They pay for speed and, interestingly, quite a few have been in some form of a mastermind group before. They know that leveraging other people's experiences is a fast path to getting the answers right.
- If they managed teams, they all learned to acquire great talent and then get out of the way. I can tell the ones who have outsized egos and can't get out of their own way they don't listen to me and often turn out to not be successful in this next step of their lives. The smart ones have leveraged the talents of others in their past professional lives.
- By and large, these people are not financially desperate. During their careers, they smartly moved earnings out of their main business/profession and into other types of investments. My question back to them is always some version of "how did you get that idea/who do you read?"
- Despite what they are going through, medically, they do tend to see the world as being basically friendly and filled with people who want to help. Very few of the folks who end up talking to me are so depressed and burned out that I can't get through to them. For some, I'm one of the few people they can talk to about the business/entrepreneur/success world.

INSIDE THE MIND OF

BRIAN GLASS





Why Haven't CAR DEALERSHIPS Figured Out HOW TO EXIT THE 1990S?

Six years ago, I bought a car from Carvana. The process was simple, easy, and most importantly – quick. After I picked out the car I wanted and arranged for financing from the comfort of my house, a Carvana truck came and dropped off the car at my house and towed away my trade in.

After that experience, I swore I'd never buy a car the old way again.

Fast forward to 2023, the used car shortage, and Krista deciding that she wanted to purchase a brandnew vehicle. We once again found ourselves in a traditional dealership.

More than two decades since Carmax built a business on making car buying easy and stress-free, traditional dealers still haven't figured out how to execute the transaction without making it feel like a battle.

The car shortage made buying new cars difficult in the first place...two of the three dealership that we visited did not have a single 2023 van in stock. "We have a shipment coming in next week. They're already purchased, but if you can get here before the buyer does, you are welcome to test drive it."

The process did not get much easier after we'd settled on a Honda Odyssey.

We took our 2012 van to be appraised by the dealer and received an offer of \$4,300 for it from the sales manager. Our salesperson took us aside and said "if you take the car to Carmax and get it appraised for more, we will match it." So, we did. Carmax offered us \$10,600 and the Honda dealer matched.

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Inside The Mind of Brian Glass

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Why Haven't Car Dealerships Figured Out How to Exit the 1990s?

Which brings me to my first question. Obviously, there is not so much disparity in the market that two businesses who are in the business of buying and selling cars can be off on pricing by 150%. And so – in my opinion – Honda was attempting to take advantage of us and the sales rep that we worked with knew that they'd do that.

What incentives must have aligned to create a process like this? My best guess would be a used car manager whose pay is tied to the difference between what they bought a car for and what they sold it for and a new car sales rep whose compensation is tied simply to making the sale.

The second frustration is a process frustration. We'd settled on a car. We'd settled on price. We'd settled on trade-in value. We were going to pay cash. And so (silly me), I figured that we would be in and out of our 3PM appointment to trade a check for a car within about 30 minutes.

Wrong.

The final purchase took well over two and a half hours. The business was not prepared for us when we arrived for our appointment time. The car wasn't washed, and the paperwork wasn't ready. In fact, the paperwork wasn't even STARTED until about 90 minutes into our meeting. How do I know? Because the salesperson left us for the fourth time to say "ok, my manager is starting the paperwork now, it will take about 25 minutes."

Despite that we were paying cash, they asked us to fill out a credit application. I asked, "can I just show you my bank account, so you know I have enough funds to cover the transaction?" Answer, "no, my manager requires this."

(As an aside – if you own a business, this would be a good time to go ask your employees what policies

you have in place that drive your customers nuts and consider whether those policies are achieving the goals that you think they are.)

Next, we were ushered upstairs and into the manager's office for the dreaded "extended coverage" presentation. The process is interesting to me for the sales process. They take you to a different location, with a guy who you haven't worked with before who is better dressed than anyone in the dealership, and they give you a spiel about the dangers of going unprotected after the initial warranty. (My thought – only after the close of the sale on a brand-new business can you explain to a customer that the vehicle might experience very expensive problems at month 37).

Which brings me back to the title of this article – why haven't car dealerships figured out how to exit the 1990s? I'm sure that there are some people who enjoy negotiating and haggling over hundreds of dollars for several hours. I'm not one of them. So why do dealers still do it this way? Why operate your business in a way that frustrates the customer and turns what should be an enjoyable process (who doesn't love a shiny car with that new car smell?) into one that people universally hate?

I have to believe it's the monopolistic way in which dealers sell new cars. For a used car you have a choice: spend your time dickering over a few hundred dollars in a world or pay a little bit more for the convenience of finishing the transaction in less than an afternoon. But if you want a new car, you have no choice but to deal with the dealership which somehow still smells like smoke, has fading ceiling tiles, and has a sales process from three decades ago. Without competition, these businesses have no incentive to change.



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Earth Day: SMALL WAYS TO HELP THE PLANET

Earth day is here, and everyone can do their part to help save the planet. Here are some easy ways to do so:



2 REUSABLE PAPER
TOWELS - These are
both a cost saver, and they
use reduce paper waste. We
got our roll off of amazon
for about \$10, and they have
paid for themselves. AND
they are machine washable!

REUSABLE KEURIG CUP PODS – instead of buying disposable coffee pods for your Keurig or other brand of coffee machine, get a reusable cup. You spoon the coffee grounds into the cup, and it works just like a normal pod!

BRING YOUR OWN UTENSILS –
Invest in a pack of On-the-Go
Utensils. They come in their
own case so there is no mess
after they are used, and they are
dishwasher safe. Instead of
using plastic utensils when you
are out and about, use these!

