



PAGE 1

- The Thanksgiving Tree
- We Get Questions...

PAGE 2

- The Truth About the Mortgage Market Today
- The Art of Failure

PAGE 3

- Marathon Update
- Did You Know?

PAGE 4

- Mental Health Care (But not Disability Insurance) Gets Boost from Financial Bailout Law

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The Thanksgiving Tree

Let your family put their gratitude on display with a classic tree of thanks. Children can help set up the tree ahead of time. On the big day, have the leaves available so guests can take part in the project.

What you'll need:

- A small branch
- A flower pot to fill with pebbles, rocks or Styrofoam
- Card stock or colored paper
- A single-hole punch
- Colorful twine or yarn
- A string of holiday lights (optional)

Insert the branch into the flower pot filled with pebbles, rocks or Styrofoam that will hold the tree firmly. Cut leaf shapes from card stock and punch a hole in each. Thread the twine through the holes and tie it to create a hanger. Put the lights on the tree.

As guests arrive, have them jot down on a paper leaf what they are thankful for. A child could hang the leaves on the tree as they are completed. Have someone read the notes while dessert is served and let other guests try to figure out who wrote each one.



Ben Glass and his family wish you and your family a very safe Thanksgiving. Please don't do anything silly (like make yourself into a "Gobblehead")

We Get Questions...



We get hundreds of questions at BenGlassLaw.com and from readers of this newsletter. I can't answer them all personally, but I do try to pick out some "frequently asked questions" because others may have the same questions.

Question: I was in a small fender-bender when my car crashed into another car in a parking lot. The damage does not appear to be too great and all of the people in the other car said they weren't hurt. I'm afraid my insurance rates will go up if I report the claim. Would you recommend just settling with the other driver and not reporting this to my insurance company?

Answer: While it might be very tempting to not report this to your insurance company, especially if you have caused accidents in the past, NOT reporting this to your insurance company would be a really BAD idea.

Look, we all make mistakes. We pay an insurance premium, in part, in order to have the headache of a claim handled by someone else. Not reporting the claim immediately means that if three months from now the guy whose car you hit now claims that the damage is greater and, oh, by the way, his back pain has not gone away, you are going to have to defend that claim all by yourself. If your insurance company first hears about this claim three months after it happened, it is going to deny coverage to you because of "late notice." (Policies typically require you to give "prompt notice" of a claim. "Prompt" may depend on the circumstances, but, "I didn't report it because I was afraid my premiums would go up" is not a valid reason to delay the claim.)

"Oh," you say, "but they said they weren't hurt and now their claim is frivolous." Now you are going to have to defend it anyway and hire a lawyer yourself. If you report the claim promptly, the insurance company will defend the claim and bear the expense, even if the claim is frivolous.

Bottom line: Report the claim. It makes no sense to do otherwise.

Let's Keep it Local

I've decided to devote space each month to a feature of a local business. In this economy, I do believe that it is important to support local businesses when we can. This month, I asked my old friend, Phil Denfeld, to report on the mortgage industry. As you can see, despite the headlines, there is positive news!

The Truth about the Mortgage Market Today

By Phil Denfeld, Sr. Loan Officer
First Heritage Mortgage



Now is a great time to buy! While it is popular for the media to paint a picture of despair regarding the housing market, much of what is portrayed on the news is overstated or not applicable to our local market. I am not suggesting that there has not been a market correction and that there are not foreclosures and short sales in our area, of course, that is the case. That is also why it is a great time for first-time homebuyers to look for their first home. The Federal Housing Administration (FHA) will guarantee mortgages for 3 in 10 U.S. borrowers by the end of the year. The operative word is "guaranteed" by the federal government. The mortgage industry has tightened its belt and the loans that are being originated now are meeting stricter guidelines and will therefore perform much better as a whole. The FHA loan is a perfect loan for a first-time homebuyer. It allows for low down payments, gift help from parents, and other "buyer friendly" guidelines to help qualify the borrower. Sellers are also willingly contributing towards buyers' closing costs, which is usually the biggest obstacle for a first-time homebuyer.

What about today's move-up home buyer? Much of the same information applies. The FHA loan is not just a "first-time homebuyer" loan. Congress has raised the lending limit on FHA loans to allow purchases well above the previous limit. As of January 1st, 2009, this limit is projected to be around \$625,500 for our area. This limit will also apply to veterans who are eligible for a VA loan. Furthermore, the conforming loan limit is also set to be raised to this level, allowing more borrowers to qualify at the lower conforming loan rates. Interest rates remain at levels around 6% and in some cases are even better than two years ago!

My suggestion to any home buyer considering a move is always: Consult a professional! Give me a call to discuss your lending options.

Consultation	Daily Blog	Apply Now
		
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"Working 100% by Referral!"		

I can help you analyze your situation to determine your best strategy for mortgage financing. Finally, when you are ready to buy or sell, consult a realtor for professional advice.

The Art of Failure

A recent article in *Forbes* magazine reminded me of a saying that I am fond of. In the article, Anne Sweeney, co-chair, Disney Media Networks, is quoted as saying that when she saw a plaque that said *What would you*



attempt to do if you knew you could not fail? it stopped her in her tracks and changed her life. She says the quote resonated with her and she wanted to apply the saying to her life. She called it "the best advice she ever got." Most importantly, she took action on her thoughts.

How many times have you NOT done something that you thought you might like to do because you were afraid of failing? Maybe you were afraid of what others might say or think about you. Often, we don't do things we would like to do just because we get "negative" feedback from those around us when we mention the idea.

When Sandi and I first started our adoption journey with Kevin, we often found ourselves frozen in fear. There were many fears: Travel to China; dealing with cleft lip and palate; we already had five children; we got negative feedback from some. We literally had taken a sheet of paper and drawn a line down the middle, with "reasons for" and "reasons against" listed when we sat down at our church one Sunday and our pastor gave a sermon entitled, "What would you do if you knew you could not fail?" The message of that sermon changed our lives forever. We sat there, quietly weeping, as the message of the sermon emboldened us and we decided to make a decision that was not based on the fear of failure!

I'd like to embolden you. What is failure itself but a perception of the outcome of an event? What person of "success" do you know who has not "failed" over and over again? Did I "fail" the marathon because 8,871 people finished in front of me? Did Bill Gates "fail" when he flunked out of Harvard? (This is not an excuse to not study, by the way.)

The only true "failure" in life is not taking the God-given talents you were born with and using them or letting your mind talk you out of a venture or opportunity because you envisioned what might happen if all did not go perfectly.

Here's my open invitation to anyone reading this newsletter: Got a vision? Afraid to take action? Give me a call. Let's talk about it.

Second offer: If you would like a free copy of my book, *The Ultimate Success Secret*, just send an email to GLMStaff@gmail.com, with the subject line *Ultimate Success Book*. Heck, I'll send you two or three (free) if you promise to give them to someone who would benefit from the advice.

Marathon Update!

It finally arrived. After months of fund raising and hundreds of miles of training, the 2008 Marine Corps Marathon began at 8:00 a.m. on Sunday, October 26. The weather was perfect. Four hours, thirty-five minutes and 26.2 miles later, I was “done.” Exhausted and swearing that this was my last, I was finished. (Alert: By Wednesday, I was thinking, “How could I do better next time?”)

Most importantly, over \$25,000 was raised by the team organized by my wife Sandi and for which my daughter, Caitlin, and I ran. This money will go directly to the children in China who, while they wait in orphanages for their “forever families,” need medical care. Thousands of miles of training were logged by the *Love Without Boundaries* (LoveWithoutBoundaries.com) team starting back in April.

Sandi is to be commended for her terrific organizational abilities. As “marathon chairperson,” she recruited runners, taught them how to fund raise, pushed them to accomplish their goals, organized a pre-race dinner, prepared “goodie -bags” for the runners, organized local transportation, manned the charity tent, and still managed to race around Washington, D.C., to catch Caitlin and me at a few key points during the Marathon.



Sandi Glass congratulates daughter, Caitlin, (125th among women) and husband Ben on their Marathon efforts.

Did You Know?

Michael Krasny, founder of Computer Discount Warehouse and member of the Forbes 400 wealthiest people in America, started his company after his \$3.00, three-line ad in the *Chicago Tribune* to sell old IBM computers generated high demand. Seeing and acting on an opportunity, he built a company that he later sold for \$7.3 billion. Probably 80% of the members of this Forbes list are first generation wealthy. For the most part, they had an idea and acted on it.

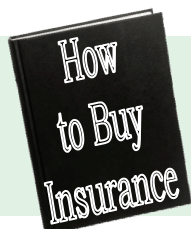
Luck? Sometimes. But you can make your own luck. Yes, we are in tough economic times. Many people are out of work or looking at diminished earnings (and retirement accounts). But we are in this together and we are in this in the United States, the greatest country on the face of the earth.



2008 Marine Corps Marathon Winner, Andrew Dumm, (3rd from left) comes by to have his picture taken with Love Without Boundaries Team. This was Andrew's first marathon. What's stopping you from joining our team next year?

Many thanks to the clients of BenGlassLaw and members of my marketing Mastermind and Coaching groups who contributed to this worthy cause. We'll definitely be doing it again next year. By the way, the Marine Corps Marathon included over 10,000 first-time marathoners! If you've ever had a hint of a dream that you would like to run a marathon, this is it. Running with the *Love Without Boundaries* team is your chance to run one of the world's great marathons. (After all, if I can do it, so can you—I **beat** over 10,000 other runners!)

Brian Glass and his fiancé, Krista Jones, celebrate Brian's being sworn in as an attorney in Virginia.



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Inside— The Art of Failure



Kevin, Emma, Kelsey and Matthew enjoy a pre-Halloween Hayride

Mental Health Care (But not Disability Insurance) Gets Boost from Financial Bailout Law

Tacked onto the financial bailout package are provisions requiring insurers to put their mental health and substance abuse use coverage on equal footing with their physical health coverage. Unfortunately, there was no provision for eliminating the blatant discrimination against the mentally ill when it comes to group disability insurance coverage under ERISA. Disability benefits for mental illness are typically limited to two years in most group policies.

If you are considering applying for disability benefits under your individual or group policy, do yourself a favor and get my book, *Robbery Without a Gun, Why Your Employer's Long-Term Disability Policy May Be a Sham* (RobberyWithoutAGun.com).

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 Ben's Assistant, Terry Patterson (703) 591-9829, and schedule an in-person or phone appointment, usually with 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 Terry instead.