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FREE INSTANT

Discover the secrets insurance companies don't want you to know.

Get Max's book **The Ultimate Guide to Bicycle Accident Cases in Washington:** Bicycle Accident Secrets Unlocked.

Go to our website

WashingtonBicycleBook.com to get your free download now or call **425.276.7804** to have a copy mailed to you.





POWER WHEN YOU NEED IT

We are launching a new Motorcycle Accident focused law firm service to better serve all motorcycle riders injured in Washington motorcycle accidents caused by other people.

We have found that Washington motorcycle riders are increasingly the target of out of state "referral fee focused" national lawyer services. MaxPower Law provides local experienced Washington Motorcycle Accident Attorneys for riders.

These nationally focused services don't actually have local attorneys, they are usually based out of California or Colorado.

! GIVEAWAY !

These national attorney services **refer out** Washington motorcycle accident cases for a fee, often a very big fee, to some Washington attorney you have no say in choosing and no idea if they know Washington motorcycle accident law.

Most people want to personally choose the attorneys they are going to work with.

MaxPower Law attorneys live in Washington, are licensed in Washington, and have tons of experience in Washington motorcycle accident cases!



As part of our MaxPower Law launch, we are GIVING AWAY a Brand New 2019 Harley-Davidson Iron 883 in Rawhide Denim!

Riding season is finally here and our team will be at a bunch of local motorcycle events this year. To enter, you must stop by our booth for a chance to win. No, you can't enter online. We want to actually see your smiling face at a local event. It's our way of also helping support local motorcycle events. One entry per person, per event and you must be a Washington state resident. The only way to get multiple entries is to come and see us at multiple events. See you soon at one of the awesome events below!!

Stumpjumpers Motorcycle Club 2019 Desert 100 Odessa, WA • APRIL 6-7 • stumpjumpers.org/desert100/

Northwest Motorcycle Classic Vintage Motorcycle Expo Lynden, WA • APRIL 27 • washingtonvintagemotorcyclists.org/northwest-motorcycle-classic-3/

Northwest Nitro Nationals Pro Hill Climb Sunnyside, WA • MAY 3-5 • nwnitronationals.com/

Sky Valley Motorcycle Show Snohomish, WA • MAY 19 • facebook.com/pages/category/Event/Sky-Valley-Motorcycle-Show-275900911866/

Northwest Harley Davidson's Big Bad Bike Show Lacey, WA • JUNE 15 • nwharley.com/events/ **Touratech Rally West 2019** Plain, WA • **JUNE 27–30** • *www.touratechrally.com/*

Children's Ride Destination Harley, Tacoma, WA • JULY 14 • childrens-ride.com/

Bikers At The Beach Ocean Shores, WA • JULY 26-28 • bikersatthebeach.com/

Northwest Harley Davidson's Fitz Army Metal Mulisha Lacey, WA • AUGUST 17 • nwharley.com/events/

Oyster Run

Anacortes, WA • SEPTEMBER 22 • oysterruninc.org/



April 12th is designated as **Teach Your Children to Save Day**. The idea behind this is to get parents to help their kids become smart about money from an early age.

According to a 2016 National Foundation for Credit Counseling survey, **just 56% of adults** give themselves an A or B when grading their financial knowledge, making the financial education of the next generation even more urgent.

Saving money is a habit that takes time to acquire. Here are 10 tips from **Investopedia** to help get your kids started on the saving bandwagon:

DISCUSS WANTS VS. NEEDS

The first step in teaching kids the value of saving is to help them distinguish between wants and needs. Explain that needs include the basics, such as food, shelter and clothing, and wants are all the extras.

HAVE YOUR KIDS EARN SOME MONEY OF THEIR OWN

Sixty-eight percent of parents said they paid their children an allowance in 2016, with kids earning \$26.58 per week on average, based on six hours of chores. To become savers kids need their own money to learn how to use it.

HELP THEM SET SAVINGS GOALS

To a kid, being told to save without explain-

ing why may seem pointless. Helping children define a savings goal can be a better way to get them motivated.

GIVE THEM A DEDICATED PLACE TO SAVE

They'll need a place to stash their cash. For younger kids this may be a piggy bank, but if they're a little older, you may want to set them up with their own savings account at a bank.

ENCOURAGE THEM TO TRACK THEIR SPENDING

Part of being a better saver means knowing where your money is going. If your children get an allowance, having them write down their purchases each day and add them up at the end of the week can be an eye-opening experience.

OFFER SAVINGS INCENTIVES

One of the reasons people save in their employer's retirement plan is the company matching contribution. After all, who doesn't like free money? If you're having trouble motivating your kids to save, you can use that same principle to ramp up their efforts.

LEAVE ROOM FOR MISTAKES

Part of putting kids in control of their own money is letting them learn from their errors. It's tempting to step in and steer kids away from a potentially costly mistake, but it may be better to use that mistake as a teachable moment.

ACT AS THEIR CREDITOR

One of the basic tenets of saving is to not live beyond your means. If your child has something he or she wants to buy and is being impatient about saving for it, becoming your kid's creditor and charging interest can help to teach the value of saving.

The lesson you want to teach is that saving may mean delaying gratification longer, but the thing you want to buy won't end up costing more you if you wait.

KEEP THE LINES OF COMMUNICATION OPEN

In a 2016 T. Rowe Price survey 44% of parents said they'd never talked to their children about the value of long-term investing, discussed market volatility or showed them financial statements.

If you want kids to learn about saving, it must be an ongoing discussion. Whether you schedule a regular weekly check-in to talk about money or make money chats part of your daily round, the key is to keep the conversation going.

SET A SAVINGS EXAMPLE

In the same T. Rowe Price survey mentioned above, 17% of parents said they had zero savings for retirement, emergencies, college or other financial goals.

If you want your children to become savers, being one yourself can help. Getting your emergency fund in shape, opening a 529 savings account or simply increasing your 401(k) plan contributions are all steps you can take to encourage saving as a family activity.



YOU CAN DO IT! START THE CONVERSATION WITH YOUR KIDS TODAY.



Max Meyers Law **VIP Program**

BECOME A VIP MEMBER TODAY!

Take advantage of great benefits, such as Insurance Policy Review, Notary Service and great contests and giveaways!

Email Dawn at dawn@maxmeyerslaw.com or visit our website at MaxMeyersLawVIP.com!



3 years!

Happy Anniversary Oawn!

Dawn Husmoe celebrated her 3rd anniversary in March as our Marketing Director here at Max Meyers Law!!

Dawn is awesome and we are so lucky to have her! Congratulations, Dawn.

Shelly's RECIPE CORNER

DAWN'S SWEET POTATO & CHORIZO HASH WITH EGGS



Another of Vawn's go-to meals... a family favorite that even her boys enjoy!

Ingredients:

- B. ground chorizo
 medium sweet potatoes, diced
- 1 heaping teaspoon salt, plus more to taste

freshly cracked pepper to taste

- 2 tablespoons olive oil
- 4 eggs

Directions:

Preheat the oven to 425 F degrees. Line a large sheet pan with parchment.

Combine sweet potatoes with 1 teaspoon salt, pepper to taste, and olive oil. Toss to coat, then spread out into an even layer on the pan. Bake for about 15 minutes. Stir, then bake for another 15-20 minutes, or until browned and crisp.

Cook ground chorizo in a skillet over medium high heat.

In a separate skillet, prepare 4 fried eggs (I like over-easy the best).

In a bowl, layer the sweet potatoes, chorizo and top with a fried egg.

Serve with your choice of toppings. Salsa, hot sauce, avocado, cilantro and scallions are all wonderful with this dish!

April

DAFFODIL PARADE APRIL 6

The free Daffodil Parade includes daffodil-covered floats, marching bands, clowns, and pirates that travel through Tacoma, Puyallup, Sumner, and Orting. It's the highlight of the Daffodil Festival.

Visit **thedaffodilfestival.org/events/daffodil-parade** for more details.

ANACORTES WINE FESTIVAL APRIL 13

Your ticket to Anacortes Spring Wine Festival includes tastes from 30 wineries, food from local restaurants, and entertainment on the waterfront for age 21+.

Visit **anacortes.org/spring-wine-festival/** for more details.

TACOMA KID'S PARADE APRIL 13

Billed as the largest children's parade in the state, the Junior Daffodil Parade is four blocks long, beginning at N. Proctor Street & N. 28th Street. Free.

Visit juniordaffodilparade.com/parade-information/ for details and schedule.

WORLD RHYTHM FESTIVAL APRIL 20

Immerse yourself in more than 100 drum and dance workshops and performances at the World Rhythm Festival at Seattle Center. Free.

Visit swps.org for details.

CRAB RACES & CRAB FEED APRIL 20-21

Watch crabs race and eat crab at the World Class Crab Races and Crab Feed in Westport at the Pacific Ocean.

Visit http://westportgrayland-chamber.org/calendar.php for details.

APPLE BLOSSOM FESTIVAL APRIL 25

The Washington State Apple Blossom Festival in sunny Wenatchee offers apple pie, arts and crafts, golf, a car show, carnival, parade, and run. The Festival begins April 25th and goes through May 5th.

Visit **appleblossom.org** for details.

OLYMPIA ARTS WEEKEND APRIL 26-27

Admire art Friday evening and Saturday at Arts Walk. Join a luminary procession Friday at 9:30 p.m. Watch people parade as animals in the Procession of the Species Saturday at 4:30 p.m. Free.

Visit http://olympiawa.gov/city-services/parks/artswalk.aspx for details.







APRIL 9TH

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Hospitals to post Pricing in 2019

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This newsletter is intended to educate the general public about personal injury, insurance claims and small business issues. It is not intended as 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.

HOSPITALS WILL BE REQUIRED To Post Prices Online in 2019

A BIG CHANGE IN HEALTHCARE CAME THIS YEAR!



Under a new federal rule, hospitals will be required to post a list of their standard patient charges online. Consumers should feel good about this change as it will increase price transparency and empower us to make more informed choices about our medical care. The new

rule is called the Inpatient Prospective Payment System Rule and is now a big part of Medicare. Hospitals will be required to update their public price lists at least annually.

We have accident cases where our clients may need future surgery. Getting the cost for a future surgery, or even a surgery done today, before the actual surgery happens has historically been extremely difficult. In fact, we often have to hire a billing expert to do the research so they can give us an expert opinion on the costs of a surgery before the insurance company of an at-fault driver from an accident will include it as part of a client's accident related medical

bills. This has been hugely frustrating for us and our clients, but this new rule should hopefully change all of that!!

Additionally, people who walk into a hospital don't always have the luxury of looking at the prices they will be charged for their services. Most people are in the middle of a medical emergency and don't have time to shop around for the best price. The fact is that most people assume their insurance will pay for everything, so hospitals have been able to drastically raise prices without the consumer even knowing this has happened. This, overtime, has led to big increases in healthcare. The cost of an ambulance ride can be thousands of dollars, so many have turned to using Uber instead of calling for an ambulance! Crazy, right?! If you are not properly insured, your medical bills can be quite the shock!

Medical bills can put people in financial ruins. We help Washingtonians fight back against their insurance companies every year. If we can help to solve the reasons why medical bills are so high, we would all benefit as a society.

Forcing hospitals to be transparent about their pricing is just one step in the right direction to improving our complicated health care system.























