



IN THIS ISSUE

4th of July Events	
New Washington Motorcycle Law	3
Questions for Max	3
Shelly's Recipe Corner	4

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! HAPPY FOURTH OF JULY !

★ LOCAL EVENTS ★

Washingtonians typically consider the 4th of July as the start of our summer. It's after the 4th of July holiday that our weather usually takes a turn for the better and we start to see the barometer rise. Washington's beautiful landscape along the presence of large bodies of water allow for some spectacular firework shows. Here are just a few 4th of July festivities you might find enjoyable. All of these are family friendly.

Remember, even though we consider our precious pets to be one of the family they may not enjoy the fireworks as much so it is best to leave them at home, preferably in doors. Keeping your windows and doors shut will help muffle the noise of fireworks and help keep your pet safe and stress free.

Have a safe and fun 4th!!

SEAFAIR SUMMER FOURTH

Gas Works Park

Noon to 11 pm Games and picnicking during the day, fireworks at dark.

CELEBRATE KIRKLAND

Downtown

Parade in late morning Food and music in Marina Park from 1 pm Fireworks at dark, visible from Marina Park, Heritage Park, and boats on Lake Washington.

BELLEVUE FAMILY 4TH

Bellevue Downtown Park 2 to 10:30 pm Music, food, and child-friendly activities during the day, fireworks at dark.

TACOMA FREEDOM FAIR

Ruston Way Waterfront Throughout the day Air show, contests, car show, food booth and music, fireworks at dusk. Donations requested.

EVERETT'S COLORS OF FREEDOM 4TH OF JULY FESTIVAL

Legion Memorial Park

11 am to 11 pm Downtown parade, food booths, live music, fireworks over Port Gardner Bay.

AUBURN 4TH OF JULY FESTIVAL

Les Grove Park 11 am to 4 pm Kid-friendly activities such as parade, petting zoo, food, and music.

HAPPY FOURTH OF JULY (cont.)

FIREWORKS OVER DES MOINES

Des Moines Marina 10 pm Fireworks show over Puget Sound, visible from marina and from Beach Park.

AN EDMONDS KIND OF FOURTH

Civic Stadium and Downtown Edmond 10 am to 10 pm Downtown fun run and parades, fireworks from Civic Stadium at dark.

KENT FOURTH OF JULY SPLASH

Lake Meridian Park Noon to 11 pm Community games, live entertainment, fireworks display over Lake Meridian.

RENTON FABULOUS 4TH OF JULY

Gene Coulon Memorial Beach Park Begins at noon Live entertainment, food booths, kids activities, fireworks over Lake Washington.

SAMMAMISH FOURTH ON THE PLATEAU

Sammamish Commons Park Starts at 6 pm Food, music, & children's playground, fireworks at dark.

ANACORTES INDEPENDENCE DAY ROCK THE DOCK

Seafarer's Memorial Park 5 am to 10 pm Food, music, and fireworks.

BAINBRIDGE ISLAND GRAND OLD FOURTH

Town & Country parking lot and Waterfront Park Variety of events, including pancake breakfast, street fair, parade, and car show.

BELLINGHAM HAGGEN FAMILY 4TH OF JULY CELEBRATION

Zuanich Point Park 11 am to 10 pm Food and vendor booths, music, Kids Zone, fireworks at dusk.

KINGSTON 4TH OF JULY CELEBRATION

Kola Kole Park

10 am - 5 pm (July 3-4) Tiny Town kids' festivities. Music festival in Mike Wallace Park 4 to 10 pm (July 4) Fireworks over Apple Tree Cove

LONG BEACH FIREWORKS ON THE BEACH

Long Beach Boardwalk Fireworks around 9:30 to 10 pm



OAK HARBOR OLD FASHIONED 4TH OF JULY

Windjammer Park 11 am to 10 pm Parade, food and drink booths, entertainment, and fireworks at dusk.

PORT ANGELES 4TH OF JULY CELEBRATION

Port Angeles City Pier

6 to 10 pm Evening parade downtown followed by live music and fireworks at dusk.

POULSBO THIRD OF JULY FIREWORKS SHOW

Waterfront and Liberty Bay Park Noon to 10 pm, July 3 Music, food, vendors, and fireworks.

VANCOUVER WA - INDEPENDENCE DAY

Fort Vancouver Noon to dark Live entertainment, beer and wine garden, heritage demonstrations, food and craft booths, and fireworks over Pearson Field.

GRAND COULEE DAM FESTIVAL OF AMERICA

Park below Grand Coulee Dam Visitor Center 11 am to 10 pm (July 4 - 5) Art, Craft, & Food Fair Fireworks display after Laser Show (July 4)

RICHLAND RIVER OF FIRE FESTIVAL IN COLUMBIA PARK

Columbia Park All day festivities, fireworks at dark. Admission fee per carload.

SPOKANE 4TH OF JULY FESTIVAL

Riverfront Park

Family-friendly activities, music, food and craft booths, fireworks at dark.

YAKIMA'S 4TH OF JULY

Yakima State Fair Park

3:30 to 10 pm Vendor and food booths, kids activities, carnival rides, live entertainment, fireworks at 10 pm.

NEW WASHINGTON MOTORCYCLE LAW

Motorcycle Red Light relief finally here!!

A new Washington law allows motorcyclists to proceed through red lights, in certain circumstances. Many motorcycles aren't heavy enough to prompt weight-triggered traffic signals. Riders often are left waiting and waiting through repeated stop light cycles until a car comes along to trigger the traffic light.

Under a new law that took effect in June 2014, motorcycle riders are allowed to go through a red light with caution if it doesn't turn green after a full cycle. The rider must come to a full stop and wait through one full cycle of the light.

The catch, there's always a catch, is the light must be controlled by a triggered traffic control device that is not working for a motorcycle. How on earth will a rider be able to know for sure it a light is triggered traffic control device?



Good question and I can't wait to see how this plays out in reality when a ticket is issued!

Remember if your light is red, someone else's is green, so take your time, look both ways and be really sure, before you run that red light. The potential for an accident is much higher and the motorcycle will likely be presumed at fault if an accident happens. Cars also need to be more aware of motorcycles at intersections. We'll have to wait and see if motorcycle accidents increase as a result of this new law. Hopefully not!!



INSURANCE BUYING TIP: How much UM/UIM should I buy for my car or motorcycle?

For my money the most important insurance coverage you can buy on a vehicle is **uninsured/underinsured motorist (UM/UIM) coverage**. On your insurance policy this coverage usually looks something like:

\$25,000/\$50,000 or \$100,000/\$300,000 or \$300,000/\$500,000.

The first number means the amount available per person and the second number is the amount available per accident. If there is only one person injured in a car accident then the lower amount is the policy limit. If there are four people injured in an accident then they have to divide the larger amount between them, but no one person can get more than the smaller limit.

In today's world of soaring medical costs, a serious accident can cause injuries with medical bills in excess of \$100,000 (especially for motorcycle and bicycle riders) which is the policy limit many people tend to carry.

In hard financial times people often carry insurance in amounts less than \$100,000. Call your insurance agent. You may be surprised to learn that the cost of increasing your coverage to \$300,000 or even \$500,000 is not that much.

UM/UIM is the most important car insurance you can have!!

When it comes to uninsured/underinsured motorist (UM/ UIM) insurance companies often require your liability limit to match your UM/UIM limit. So you can't buy 25K in liability coverage and then buy 500K in UM/UIM. Why? Good question for your insurance agent. Mostly because UM/UIM is not a good deal for insurance companies and they don't like to sell it unless you've purchased a better liability policy on top of that.

If you ride a motorcycle or bicycle having a high UM/UIM limit is critical. Here's an example of why UM/UIM is critical:

A motorcycle accident client suffered multiple broken bones that required surgeries and a hospital stay exceeding ten days. A truck turned left in front of him and he slammed in the side of the truck. The hospital bills alone exceeded 100K. With missed work for many months and rehab treatment the client's out of pocket expenses exceeded 150,000. You can see why if most WA driver's have 100K or less in car insurance there could be a big problem if he didn't have good UM/UIM.

Financial stress or ruin is a real possibility in an accident with serious injuries like this when there isn't adequate car or motorcycle insurance available. If you're buying or renewing your auto insurance and not sure what to do, order my free book, **Car Insurance Buying Secrets Unlocked**. The book is loaded with lots of good tips and explanations on what the various coverage you can buy do for you.



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HERB & CHEESE STUFFED BURGERS

1/4 cup shredded cheddar cheese

- 2 tablespoons cream cheese, softened
- 2 tablespoons minced fresh parsley
- 3 teaspoons Dijon mustard, divided
- 2 green onions, thinly sliced
- 3 tablespoons dry bread crumbs
- 2 tablespoons ketchup
- 1/2 teaspoon salt
- 1/2 teaspoon dried rosemary, crushed
- 1/4 teaspoon dried sage leaves
- 1 pound ground beef
- 4 hard rolls, split
- Lettuce leave and tomato slices, optional



Directions

In a small bowl, combine the cheddar cheese, cream cheese, parsley and 1 teaspoon mustard; set aside.

In another bowl, combine the onions, bread crumbs, ketchup, salt, rosemary, sage and remaining mustard. Crumble beef over mixture and mix well.

Shape into eight thin patties. Spoon cheese mixture onto center of four patties; top with remaining patties and press edges firmly to seal.

Grill burgers, covered, over medium heat or broil 4 in. from heat for 5-7 minutes on each side or until a meat thermometer reads 160° and juices run clear. Serve on rolls with lettuce and tomato if desired. Yield: 4 servings.