



MAX MEYERS LAW **SPOKE & WHEEL**



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HALLOWEEN TRIVIA!

Halloween has many surprising facts that many people do not know. Test your own Halloween knowledge by taking our trivia test below.

These are also great to use at a party!



1. In which country did Halloween originate?
2. Which Catholic Church holiday is Halloween linked to?
3. What does the name Dracula mean?
4. What was Dracula's real name?
5. Which phobia means you have an intense fear of Halloween?
6. Out of which vegetable were Jack O' Lanterns originally made?
7. Every Halloween, Charlie Brown helps his friend Linus wait for what character to appear?
8. According to superstition, if you stare into a mirror at midnight on Halloween, what will you see?
9. Which actor played Dr. Frank-n-Furter in The Rocky Horror Picture Show?
10. Who wrote the novel Frankenstein?
11. Transylvania is a region in which country?
12. Is a pumpkin a fruit or vegetable?
13. In what year will the next full moon occur during Halloween?
14. What do Halloween colors, black and orange, signify?
15. According to superstition, a person born on Halloween has what particular ability?



FREE INSTANT DOWNLOAD

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

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

Go to our website www.WaCarAccident.com to get your free download now or call **425.276.7804** to have a copy mailed to you.

How much will my car insurance increase AFTER AN ACCIDENT IN WASHINGTON?

How much your car insurance will increase after an accident in Washington depends on whether you were at-fault, what company you have insurance with, where you live, and how severe the accident was. Below, we discuss when your insurance might increase and why.

WHY WOULD MY INSURANCE INCREASE AFTER A WASHINGTON CAR CRASH?

The logic behind this is simple — an insurer views a driver as a greater risk if he causes an accident. Charging that driver more means an insurance company will lose less money if there is another crash, and it reminds the driver to remain safe behind the wheel.

HOW MUCH WILL MY INSURANCE INCREASE IF I AM AT-FAULT FOR AN ACCIDENT IN WASHINGTON?

How much the insurance rate will go up after a crash in the Seattle area depends on the insurer. A 2015 study from InsuranceQuotes.com found that policyholders who file just one claim pay, on average, 41 percent more for their insurance. However, according to the Insurance Services Office, a private research firm, most increases are between 20 and 40 percent.

The accident's severity will also tie in to the increase. A larger increase is more likely to occur after a more severe accident.

Unfortunately for the motorist, there is not much consistency to premium hikes. Each insurer will have its own "surcharge schedule" that outlines cost increases for each accident. In some cases, an insurance company will allow a one-time exception as sort of a free pass, but there is no requirement that they do so. We highly recommend that you ask about a surcharge schedule before agreeing to the terms of a policy.

Like most states, Washington has an at-fault system for determining who caused the accident. If you are at fault, the other driver can pursue compensation by filing a claim with his or her own insurer or by pursuing a personal injury lawsuit.

If the other driver files a claim against your insurer, your premiums are likely to increase. In fact, according to a NerdWallet.com analysis, Washington State drivers paid \$322 more than the national average after an at-fault accident.

WHAT TYPES OF INSURANCE WILL INCREASE IF I AM AT-FAULT FOR AN ACCIDENT?

Obviously, your liability coverage will increase if you are at-fault for a collision because your insurer will need to cover the other driver's injuries and property damage. However, if you need to use your other insurance to cover your own injuries and property damage, you could see an increase in your premiums.

If you use your personal injury protection (PIP) policy to cover your medical bills and lost wages after an accident, you may see an increase but only if you were at-fault for the accident.

This rule also applies to other types of insurance that might kick in after an accident, such as underinsured motorist and uninsured motorist coverage (UM/UIM). This protects a driver in the event of an accident caused by a motorist who has insufficient coverage or no insurance at all.

WILL MY INSURANCE INCREASE IF I AM NOT AT-FAULT FOR A WASHINGTON STATE ACCIDENT?

Maybe. In many states, drivers will see a rate increase even if they were not at-fault for an accident, reports a nationwide study released in February 2017 by the Consumer Federation of America. Here in Washington in the past it was less common but I'm hearing about this happening to more and more of our fault free clients. The insurance companies claim statistics show once you're in an accident you're more likely to be in another.

If your insurance company does this to you after a no fault car wreck, I think it's time to shop your insurance. Let your money do the talking!



CALL MAX MEYERS LAW FOR HELP AFTER AN ACCIDENT.

The rules about different kinds of insurance compensation can be complicated. Since the aftermath of a car accident is already a stressful time, the help of an accident attorney with Max Meyers Law can ease the process. We can answer any questions you may have about insurance premiums and we will fight to get you the compensation you deserve. Call **425-276-7804** to arrange a free consultation with Max and his team today.

What Our Clients Are Saying

Max is the type of lawyer who not only goes out of his way to make sure he does the best job for his clients, but who is also extremely personable and likeable throughout the entire process. In a day when other (personal injury) law firms are only worried about getting more cases, Max seems to have more of a mission to, instead, provide the best service and legal representation to the clients that he decides to represent. Thank you to Max Meyers Law for being as awesome as you are, and keep up the good work!

-George Murphy

My advice to anyone who has been in a car accident is don't wait around...call Max right away!

I was riding in the passenger seat of a car going through downtown Seattle. We stopped at a crosswalk and there was a truck driving behind us who did not see us stop. The truck driver ran right into the back of our car. Due to the impact of being rear-ended by the truck, I suffered neck injuries in the accident. It took a long time for me to recover from the neck injuries. To this day, I still have some pain in my neck, but it is not as bad as it was before.

I felt very uncomfortable when I had to start dealing with the at fault party's insurance company on my own. They were asking me things that I did not feel comfortable with at all. After dealing with the insurance company on my own for a while, I had pretty much given up hope. I wasn't planning to go see a lawyer, but I just happened to be talking with my ex-wife one day and she told me I should call Max. We had met Max about a year earlier in Leavenworth and he seemed like a good guy. I took my ex-wife's advice and gave Max a call and all I can say is that he was AWESOME!

Max did everything on his own, which allowed me to focus on healing and getting better. If I had to rate my experience of working with Max on a scale of 1-10, I would definitely give him a 10! I was very pleased with the outcome of my case. My advice to anyone who has been in a car accident is don't wait around...call Max right away!

-Corey Gleason, Camano Island, WA.

If you know anyone involved in a car, motorcycle, pedestrian or any other vehicle related accident caused by someone else's fault, please pass our name and phone number along. We welcome all referrals from readers of Max Meyers Law Spoke & Wheel.

TRICK-OR-TREAT SAFETY

It's almost time to dress up like princesses, ninjas and scary ghouls, in the pursuit of all that free candy! While Halloween is one of our favorite holidays, it can also be a pretty dangerous one for kids!

HERE ARE 4 TIPS FOR HALLOWEEN SAFETY FROM MAX MEYERS LAW!

1. Make sure your child knows not to eat any candy before you get a chance to look at it! It's always better to be safe than sorry. Whether it's an allergy concern or something more sinister, it's always a good idea to go through your child's candy before he or she gorges on their spoils!

2. Beware of cars! Try to wear something reflective while you and your kids are out in the dark! While drivers should absolutely be on the lookout for people in the street, try to help them so the risk of getting hurt is much lower. Use sidewalks and crosswalks as much as possible.

3. Agree on a time for your kids to be home. Having this kind of "curfew" is important if your older kids are trick-or-treating by themselves. While everyone has a cell phone these days, it's best to error on the side of safety.

4. Flashlights! Flashlights will help you and your children see and avoid things hidden in the dark. Don't step in something sticky or stinking!

HAVE FUN, BUT REMEMBER TO STAY SAFE!



Shelly's RECIPE CORNER



Courtesy of hostthetoast.com

A quick and easy appetizer for your fall festivities!

SMOKY CHIPOTLE PUMPKIN HUMMUS

Ingredients

- 2 tablespoons lemon juice
- 1/4 cup tahini
- 3 cloves garlic
- 1 teaspoon kosher salt
- 1 (15 ounce) can chickpeas, drained and rinsed
- 2 teaspoons olive oil, plus more, to top
- 2 chipotle chiles in adobo, plus adobo sauce, to taste
- 1 (15 ounce) can pumpkin puree
- 1 teaspoon ground cumin
- 1/2 teaspoon smoked paprika, plus more to top
- Roasted, salted pumpkin seeds, to top

Directions:

Pulse the lemon juice, tahini, garlic, and salt together in a food processor or blender until it forms a paste. Add in the chickpeas, olive oil, and chipotle chiles and pulse until smooth. Add in the pumpkin puree, cumin, and smoked paprika and pulse until well-combined.

Transfer the hummus to a bowl and swirl the top using the back of the spoon. Drizzle over a little additional olive oil. Sprinkle with smoked paprika and top with roasted pumpkin seeds. Serve or refrigerate until ready to serve.



OCTOBER

EVENTS CALENDAR

CRAB AND SEAFOOD FESTIVAL OCT 6 - 8

Dungeness Crab & Seafood Festival has a crab feed, crab catching, food and craft booths, Saturday 5K run, and a Sunday chowder cook-off in Port Angeles. Free entry.

For details and information visit www.crabfestival.org.

RAILROAD DAYS OCT 7

Railroad Days features a grand parade, children's parade, 5K race, food, band, and a carnival in the small town of Granite Falls. Free.

Visit <http://granitefallswa.com/event/railroad-days/2017-10-07/> for details.

OYSTER & SEAFOOD FESTIVAL OCT 7 - 8

OysterFest offers oysters, shrimp, a food pavilion, wine, microbrews, live music, exhibits, a cook-off, and an oyster-shucking contest at the Port of Shelton.

Visit www.oysterfest.org for details.

RARE BOOK SALE OCT 14 - 15

Browse thousands of rare books, maps, prints, and photos at the Seattle Antiquarian Book Fair in the Exhibition Hall at Seattle Center.

Details can be found at www.seattlebookfair.com.

REPTILE SHOW OCT 14 - 15

See frogs, snakes, geckos, and other exotic creatures at the Seattle Reptile Expo at Puyallup Fairgrounds.

Visit www.thefair.com/fun/details/19th-annual-seattle-reptile-exotic-animal-show-sale for more details.

STEAMPUNK FESTIVAL OCT 27 - 29

Steamposium combines mad science with the Victorian era and features special guests, artists, vendors, a burlesque show, a Nerf battle, and a costume contest at Bell Harbor International Conference Center Pier 66.

Details: www.facebook.com/events/1824195774526055/.

ANSWERS

for Halloween Trivia

1. Ireland
2. All Saints (Hallows) Day
3. Son of the Devil
4. Vlad the Impaler
5. Samhainophobia
6. Turnips
7. The Great Pumpkin

8. Your future husband or wife
9. Tim Curry
10. Mary Shelley
11. Romania
12. Fruit
13. 2020
14. Orange stands for harvest and black stands for death.
15. The ability to see and talk to spirits.



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Where Accident Victims Get Help



HAPPY Halloween
October 31

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Box Tops for Education

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BOX TOPS for education



The 2017 school year is now in full swing and teachers out there can use your help! You will often hear stories about teachers who end up spending their own hard-earned dollars to purchase supplies for their classrooms because the funding is just not there. Have you ever asked yourself how you can help? A quick and easy way to help fund and support our local schools is by collecting Box Tops and turn them in to your school's Coordinator.

HOW BOX TOPS WORKS:

Buy: Find Box Tops on hundreds of products! For a list of participating products visit: www.boxtops4education.com/earn/participating-products.

Clip: Clip Box Tops off each package.

Send: Send the Box Tops to your chosen school in a baggie or on a collection sheet.

Earn: Box Tops are each worth 10 cents for your school.

WHO IS A COORDINATOR?

A Coordinator is a volunteer who runs the Box Tops program at a school. Coordinators appreciate all the help they can get! Here are some ways you can give help:

- Always send your Box Tops to school in bundles of 50.
- Ask your friends, family and co-workers to save their Box Tops and pass along to you.

- Ask local businesses if they'd be willing to donate gift cards or other prizes for your school's collection contest.
- Offer to make copies of collection sheets to hand out at school.
- Volunteer to help bundle Box Tops at submission times (October and February).
- Most of all, remember to thank your Coordinator for all their hard work!

HOW MUCH IS A BOX TOPS FOR EDUCATION CLIP WORTH?

Each Box Tops Clip is worth 10 cents for your school. Occasionally, Bonus Box Tops or Bonus eBoxTops of a different value are issued for special promotions.

HOW DO I SUBMIT MY BOX TOPS?

All you need to do is send them to school before they expire! It's helpful if you can divide your Box Tops clips in bundles of 50.

HOW DOES CASH GET TO YOUR SCHOOL?

Your school's Box Tops Coordinator will collect all the Box Tops and send them in so your school can get cash. Checks are mailed to schools twice a year in December and April. The money received by the school is used to help purchase books, computers, playground equipment and more.

To see if your local school participates in the Box Tops program and to find out more information please visit www.boxtops4education.com.

Thank you for helping to support our local teachers and school!



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