



MAX MEYERS LAW **SPOKE & WHEEL**



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"A *Rose* BY ANY OTHER NAME would smell as sweet."

- Shakespeare



RED

Red roses are the traditional symbol for love, romance and a way to say "I love you."

ORANGE

Orange roses mean energy, enthusiasm, desire and excitement.

LAVENDER

A lavender rose conveys love at first sight or to express your love and eagerness to grow a relationship.

YELLOW WITH RED TIPS

A yellow rose with red tips symbolizes friendship falling into love.

WHITE

White roses represent innocence, purity and charm. Traditionally used in weddings to represent new beginnings.

YELLOW

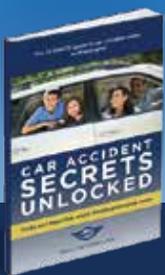
Yellow roses typically mean friendship. Giving yellow roses can tell someone their friendship means a great deal.

PINK

A pink rose can convey happiness, gracefulness and admiration.

SALMON

Salmon-colored roses evoke the same message as orange roses; enthusiasm, desire and excitement.



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.



Valentine's Day is right around the corner and red roses are one of the most popular flowers to give on Valentine's Day.

But did you know that each color has a different meaning?

So before you buy roses for that special someone, make sure the color you choose expresses what you really mean to say.



How to Deal with an At-Fault Vehicle's Insurance Adjuster **AFTER AN ACCIDENT**

Beyond simply recovering physically and handling medical bills, there is the added stress of trying to figure out how to deal with the insurance adjuster after an accident. Interactions with insurance adjusters can be tricky because the adjuster will look for inconsistencies or evidence of fault on your part so that they do not have to pay out as much for your injuries.

Always remember that insurance adjusters work for the insurance company, and the company's bottom line is the most important motivating factor for them. Watch out for your own best interests by doing the following when you must deal with the vehicle's insurance adjuster after your accident.

KEEP YOUR RECORDS CLOSE AT HAND AND TAKE DETAILED NOTES

Immediately after your accident you should keep a file with any paperwork, documentation, and records related to your damages. Aside from official paperwork, you should also keep personal records about all doctor visits and medications, lost time at work, and reduced quality of life.

You should also make a record detailing every type of correspondence you have with the insurance company. This includes letters sent in the mail, emails, and especially phone conversations with your insurance adjuster. Whenever you speak to the adjuster you should be taking notes on the following details.

- The time and date when you spoke with the insurance adjuster(s).
- With whom you spoke (when pressed to pay on a claim, adjusters can pull tricks like making you speak to multiple people and making you repeat your story to try to sniff out inconsistencies).
- Specific details on what you discussed.

INSURANCE ADJUSTERS KNOW HOW TO GET IN YOUR HEAD - KEEP YOUR COOL

Insurance adjusters know that when most people get flustered or upset, they are more apt to say things they did not intend to say. Adjusters may intentionally bait or intimidate injury victims into admitting things they do not mean or to exaggerate the facts against their case.

Consider everything you say before you say it, and never take your anger out on a representative of the insurance company. **Because you are the injured person, and the adjuster is on the clock, request that all talks take place on your schedule.** Make sure you are relaxed and have enough time to talk to the adjuster; they often call during busy times of the day to rush you through questioning in hopes you will slip up.

STICK TO THE FACTS AND ONLY THE FACTS

You may be unaware of this, but you can put off talking to an insurance adjuster until you have discussed your claim with an attorney. **This is one way to be sure you do not share any incorrect information.** If you choose not to work with an accident attorney, be very judicious when offering information to the adjusters.

One method of deciding what is and what is not a fact about your claim is by looking at the police report. The police report will state the facts about your accident such as the following examples.

- Who was present at the scene of the accident when it occurred.
- The nature of the accident (for example, you were driving through an intersection on a green light when another driver T-boned your vehicle).
- The date and time when the accident occurred.
- The location of the accident and the conditions at the scene.

You should not discuss anything you cannot prove as fact with evidence such as photos, witness statements, and analysis of your injuries or damaged property. If you feel uncertain about answering a question or cannot truthfully verify the fact you are about to state, refrain from speaking about the matter until you have had the chance to talk to an attorney.

Do not try to speculate or offer any opinions about what factors might have contributed to the accident. For example, if you are describing the T-bone car accident, it is not helpful to speculate the driver must have been texting. Allow your lawyer to investigate and gather facts about contributing factors.

PROTECT YOUR SOCIAL MEDIA ACCOUNTS AND REFRAIN FROM POSTING

Social media accounts are a godsend for insurance adjusters. They have denied countless claims because of information that an insurance adjuster dug up – in or out of context – using Twitter, Instagram, and Facebook.

Just one example, noted by *Business Insurance*, is the warehouse worker denied workers' compensation because he announced he was playing his guitar at a show on the weekend while he claimed he had an arm injury. An insurance adjuster learned of this using social media.

- You should entirely suspend or close social media accounts because so much depends on a consistent story. Even if you rigorously monitor your own privacy settings, a comment you make on a friend's post on Facebook could change from just "friends" to "public" whenever that person chooses.
- Photos easily can give wrong impressions, and even old tweets can be evidence against you. Skip all the headaches and suspend your accounts until the claim is settled.
- If you do not already have "friends only" privacy controls enabled, now is the time to do so. While this will not guarantee that your account will be protected from prying eyes, it can add some extra security to your existing content. Also, be wary of any new friend requests trying to access your protected information. The best practice for social media during an insurance claim investigation is to play it safe and take a break while you settle your insurance claim.

DO NOT SIGN ANYTHING WITHOUT AN ATTORNEY'S REVIEW

The insurance adjuster may attempt to get you to sign a release of your health records or even quick settlement agreement. **Do not sign anything without the advice of a legal professional if you suffered serious injuries.**

If the insurance adjuster gains access to your health records, he will look for any information to argue your injuries were pre-existing, for example.

Additionally, you should never give a recorded statement to the other driver's insurance company without first talking to an attorney.

The only reason they want to record it is in hopes of using it against you later!!

How to Deal with an At-Fault Vehicle's Insurance Adjuster **AFTER AN ACCIDENT**

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AN ACCIDENT ATTORNEY CAN HELP NEGOTIATE YOUR CLAIM SETTLEMENT

Your attorney can make sure the settlement accounts for all of the damages you have suffered, both current and future. **The insurance adjuster rarely, if ever, takes into account long-term consequences of serious injuries, future work loss, and the cost of permanent disabilities over the years.** Because the insurance adjuster is working for the insurance company, you need an attorney working for you.

If you were in a car, motorcycle, bicycle, or pedestrian accident, you need an attorney who understands how to get insurance adjusters to handle your claim fairly. We at Max Meyers Law drive the same roads you do, and we know how critical a fair settlement is to a family recovering from a serious accident and critical injuries.

If you or someone you know is in an accident please order one of our **Accident Secret Unlocked books** or call us, **425-276-7804**, before speaking with any insurance adjusters or signing any forms.

LEARNING YOUR LEGAL RIGHTS IMMEDIATELY AFTER AN ACCIDENT IS THE KEY TO A FAIR RESULT DOWN THE ROAD.

Shelly's RECIPE CORNER

On New Year's Eve Max and I had dinner with friends at Purple Wine Bar and one of the desserts we had was their Peanut Butter Bon Bons. What made these Bon Bons unique was the Rice Krispies inside. They were so delicious I had to find a recipe. You can find several recipes for these online, but I liked this one because it was so easy!

Crispy Peanut Butter Bon Bons

INGREDIENTS

2 cups creamy peanut butter
1/2 cup butter, softened
3 3/4 cups confectioners' sugar
3 cups crisp rice cereal
4 cups (24 ounces) semisweet chocolate chips
1/4 cup plus 1 teaspoon shortening, divided
1/3 cup white baking chips

DIRECTIONS

In a large bowl, beat peanut butter and butter until blended; gradually beat in confectioners sugar until smooth. Stir in cereal. Shape into 1 inch balls. Refrigerate until chilled.

In a microwave, melt chocolate chips and 1/4 cup shortening; stir until smooth. Dip balls into chocolate; allow excess to drip off. Place on a waxed paper-lined pan. Let stand until set.

Optional: In a microwave, melt white baking chips and remaining shortening. Stir until smooth. Drizzle over candies. Refrigerate until set. Yield: 6 dozen.

Note: Reduced-fat peanut butter is not recommended for this recipe.



FEBRUARY EVENTS CALENDAR



Enumclaw Wine & Chocolate Festival FEB 5 - 6

Sample chocolate, taste wine (with ID), hear music, and watch demonstrations at Enumclaw Wine & Chocolate Festival at Enumclaw Expo Center. Visit www.cityofenumclaw.net/410/Wine-Chocolate-Festival for more details.

Eagle Festival FEB 5 - 6

The Eagle Festival includes guided tours, speakers, demonstrations, an art and photography show, live music, and horse-drawn wagon rides in Arlington. Visit www.arlingtonwa.gov for more details.

Seattle Recreational Vehicle (RV) Show FEB 11 - 14

The Seattle Recreational Vehicle (RV) Show is an annual event of new vehicles, accessories, and daily seminars at CenturyLink Field Event Center. Visit seattlervshow.com for details and schedule.

Hearts & Wine FEB 12

The Hearts & Wine is an elegant evening of sampling 20 wines, jazz, food, and a wine auction at The Foundry. For details and information www.firstharvest.org/events/hearts-wine/.

Lunar New Year Celebration FEB 13

Join the Lunar New Year Celebration in the International District, which includes lion and dragon dances, drumming, martial arts, a costume contest, face painting, games, and cheap food. Free. Visit cidbia.org/events/lunar-new-year/ for details.

Pacific NW Regional Yo-Yo Championship FEB 20

Watch some amazing yo-yo moves at the Pacific Northwest Regional Yo-Yo Championships on the Armory's stage at the Seattle Center. Free. Details can be found at pnwr.yoyocontest.com.





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WHAT OUR CLIENTS ARE SAYING About Us!

"Max helped me with an auto accident case. He was professional through the entire process - keeping me informed of the process and what my next steps would be. He was able to get me a very fair settlement compared to the original offer that the insurance company offered. I will be sure to refer him in the future!"

Richard B.

"Nothing beats straightforward information and a friendly voice when you're dealing with insurance companies after a car accident. Max is fantastic and takes the time to understand and guide you to the best possible outcome. Thank you!"

Michael P.

"I was referred to Max Meyers Law by a trusted friend, fellow rider and writer Dave Preston. Pretty sure I owe Dave dinner for

that. Dave wrote the book ("Motorcycle 101") on basic street motorcycle skills, and Max wrote the book on getting through an accident recovery with your body repaired and your wallet intact. It's called "Motorcycle Accident Secrets Unlocked." I did read "Motorcycle Accident Secrets Unlocked," and while it's a clear and excellent primer, I can summarize it for you in very few words: shut up and call Max...."

Jack L.

"I was rear ended, and I knew I didn't want to deal with the insurance adjusters, so I hired Max. I am very thankful I did. He took care of all the confusing junk I couldn't deal with and communicated clearly through the entire process, with great results!"

Tommy M.



It's truly an honor serving this community, and we want to thank all of our wonderful clients and readers for making this award possible.

It may not seem like much from the outside, but getting insurance companies to treat people with respect and pay their medical bills can be life changing for many Washingtonians.

If you or someone you know have been in a car accident, motorcycle accident, bicycle accident, or been injured by a medical professional, please give us a call and let us help.