

# MAX MEYERS LAW SPOKE &WHEEL

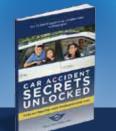


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# FREE INSTANT

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

Get Max's book **The Ultimate Guide to 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.





Shelly and I have an annual trip to Leavenworth with some friends for the Christmas Lighting Festival. If you haven't yet been you should definitely go check it out. You can do a day trip or stay overnight. If you want to go for a full weekend, book now! Most hotels fill up a year in advance.

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## TOP 5 AUTO INSURANCE MYTHS Are You Really Fully Covered?

EVEN IF YOU HAVE CAR INSURANCE, you may not have as much coverage as you think. These top five auto insurance myths expose the truth about coverage in Washington State:

### 1 - THE OTHER DRIVER HAS INSURANCE

Despite the requirement in Washington State that all drivers carry bodily injury liability insurance in amounts of \$25,000 and \$50,000 per accident, as well as property damage liability insurance in an amount of \$10,000, not all drivers follow the law. In fact, some sources suggest that the number of uninsured drivers in Washington State is as high as 16%.



## 2 - YOUR CAR IS WORTH WHAT YOU PAID FOR IT

In the event that you're in a car accident and your vehicle is totaled, the insurance company typically will pay you for the cost of the vehicle's worth. However, don't be surprised if the check that you receive is much less than you were expecting – especially new cars because as soon as cars drive off the lot, they depreciate. It's probable that your vehicle is worth much less than it was when you first bought it, even if it's fairly new.

Insurance companies have to pay fair market value for your vehicle at the time of the accident. That means a used car just like yours. To find your vehicle's value look for vehicles currently for sale that are the same make, model, mileage and condition of your vehicle. Good places to look are cars.com, autotrader.com, dealerships, and craigslist. Kelley Blue is not used by insurance companies so don't bother looking there.

#### 3 - YOUR INSURANCE WILL PAY FOR YOUR DAMAGE REGARDLESS OF HOW IT HAPPENED

If the only type of car insurance that you have is the basic liability as required by Washington State law, your insurance company won't pay for damages that occur due to floods, fires, theft, falling tree limbs or other natural disasters. Instead, these types of damages are only covered under comprehensive and collision coverage types, which are both optional in the state of Washington. Unless you've purchased them, don't be surprised when your car insurance company denies your claim. Also if you caused an accident they won't pay to fix your car unless you have purchased collision coverage.

## 4 - YOU ONLY NEED THE MINIMUM AMOUNT OF LIABILITY INSURANCE

As mentioned above, the minimum auto insurance requirements in Washington State are \$25,000/\$50,000 liability coverage, \$10,000 for personal injury protection, and 25,000/50,000 uninsured or underinsured motorist coverage per accident. However, purchasing more than the minimum amount of liability insurance -- as well as other insurance types -- may be in your best interest. If damages exceed your policy amount, you may have to pay for them out of pocket.

Get my free book **Buying Car Insurance Secrets Unlocked** for my specific advice on what types of insurance coverages to buy and in what amounts. **www.CarInsuranceBuyingSecretsUnlocked.com**.

### 5 - YOUR INSURANCE COMPANY HAS YOUR BEST INTERESTS AT HEART

Despite the fact that you pay your monthly premiums on time and in full every month, don't be shocked if, when you're in an accident and file your claim, it feels as though your settlement amount is much less than it really should be. While car insurance companies help provide coverage, they're also designed to make a profit. There's a chance that when you file a claim for compensation, your settlement amount will be lowballed significantly. Unfortunately, many of our clients often tell us they feel their insurance company treated them like a number instead of the loyal customer they've been for so long!

### LET AN EXPERIENCED CAR ACCIDENT ATTORNEY HELP YOU

If you've been in a car accident and are searching for a solution to pay for your damages, let **Max Meyers Law PLLC** represent you. Whether you want to file a personal injury claim for damages or could use a hand negotiating with your insurance company, we're the right team for you. Contact us today to learn more at **425-276-7804**.

## Shelly's RECIPE CORNER

When we went to Washington DC last fall, we ate at a great restaurant called Founding Farmers. We fell in love with the Brussels spronts they served, so we purchased their cook book so we could recreate the recipe!



Courtesy of andrewsmcmeel co

# Maple Roasted Brussels Sprouts

### Ingredients

2 pounds Brussels sprouts, trimmed ¼ cup unsalted butter, melted, plus 2 tablespoons 2¾ teaspoons kosher salt 1¼ teaspoons granulated garlic 1 teaspoon Dijon mustard 1 small clove garlic, minced ¼ teaspoon Worcestershire sauce 3 slices cooked bacon, chopped 1½ tablespoons maple syrup Generous pinch of freshly cracked black pepper

## **Directions:**

Preheat the oven to 400°F.

Toss the Brussels sprouts with the ¼ cup melted butter, 1¾ teaspoons of the salt, and the granulated garlic. Place the sprouts on a parchment-lined or nonstick baking sheet and roast until golden brown, 15 to 20 minutes.

Melt the 2 tablespoons butter in a large sauté pan over medium heat. Add the Dijon, minced garlic, Worcestershire, chopped bacon, and roasted Brussels sprouts. When hot, stir in the maple syrup, the remaining 1 teaspoon of salt, and the pepper and serve immediately.

## LOCAL BUSINESS SPOTLIGHT: ISLAND HOPPIN

## ISLAND HOPPIN' BREWERY

ds in Seattle. My friend's brother

by Dawn Husmoe

A couple of summers ago, I had the opportunity to attend a beer tasting event with some good friends

at the Watershed Pub and Kitchen in Seattle. My friend's brother and his wife (Nate and Becca Schons) were featuring some of their beers on tap. I had heard great things about their beer, so I decided it was time to try them myself. The beer was EXCELLENT and I have been sharing rave reviews about them ever since!

The name of their company is **Island Hoppin' Brewery** and they are located on **Orcas Island** in Washington. The brewery was started by three friends who all shared the same passion – good beer! Island Hoppin' Brewery is the only microbrewery located on Orcas Island. I had the opportunity to talk with Nate Schons, who is one of the owners, about his love of beer.

Nate's great love for home brewing started while he was living in New Zealand. He spent time snowboarding there for three years and it was during this time that he "got bit by the home brew bug." After spending time in New Zealand, Nate returned to his hometown of Leavenworth, Washington. It was here that he met a friend who began teaching him how to home brew. They started to feature their beer at weddings, and soon after he partnered with another friend and launched his career in the brewery business. This eventually led him to opening Island Hoppin' Brewery, which has now been in business for five years.

The philosophy behind the beer is that it is "inspired by the earth, the sky, the sea and the trees." You will find that the inspiration for many of the beer's names and ingredients come from the rich history of Orcas Island. Nate has lived on the island for 11 years and says it is a great location for brewing. "Orcas Island is a pristine environment and has very clean water, which is crucial to making good beer", says Nate. Island Hoppin' Brewery makes several different beers (and I recommend you give them all a try because they are wonderful), but their most popular brews are their Old Madrona Imperial Red Ale (8.3% abv 80 ibu) and their Elwha Rock IPA (6.3% abv 100 ibu).



If you love a good beer, I HIGHLY recommend stopping in at Island Hoppin' Brewery for a try! The tasting room and brewery (which is family friendly) is open 1 - 8pm seven days a week year-round (except Thanksgiving, Christmas and New Years). Bar food and light snacks are also available.

To find out more about Island Hoppin' Brewery you can check out their website and Facebook pages at:

www.islandhoppinbrewery.com/#home and www.facebook.com/pg/Island-Hoppin-Brewery-105095249564 963/about/?ref=page\_internal



## TACOMA TRAVEL EXPO JAN 6

Billed as the Northwest's largest travel exhibition and trade show, Travel Expo features 200 exhibitors at the Greater Tacoma Convention Center.

Visit www.jetcityevents.com/travelexpo/ for more details.

## **REMODELING EXPO** JAN 13 - 15

Get ideas for your dream home from speakers, vendors, and remodeling experts at the Northwest Remodeling Expo at the Washington State Convention Center in Seattle.

Visit www.homeshowcenter.com/(X(1)S(et3ng3rtcqwdangdtntad2ao))/Visitors/HomeShow.aspx?show=seattle for more details.

## SEATTLE WEDDING SHOW JAN 14 - 15

Live and breathe weddings at the Seattle Wedding Show in the Washington State Convention Center in Seattle. Expect fashion shows, discount gowns, and 400 vendors.

Visit **www.weddingshow.com/** for details and schedule.

## LEAVENWORTH ICE FESTIVAL JAN 14 - 15

Enjoy invigorating outdoor events like snow sculpture, tug 'o war, ice-cube scramble, snowshoe racing, dog sledding, and the famous Smooshing Contest at the Bavarian Icefest in Leavenworth.

For details, visit www.leavenworth.org/event/4932.

## MARTIN LUTHER KING JR. RALLY & MARCH JAN 16

The Martin Luther King Jr. Rally and March includes speeches & workshops at Garfield High School. Free.

Visit www.mlkseattle.org/ for details.

## LUNAR NEW YEAR CELEBRATION JAN 21

Join the Lunar New Year Celebration in the International District, which includes lion and dragon dances, drumming, Bollywood dancing, a children's parade, a costume contest, arts & crafts, and \$3 food items. Free.

Visit http://cidbia.org/events/lunar-new-year/ for details.

## ELLENSBURG BEER FESTIVAL JAN 21

WinterHop BrewFest includes a souvenir glass, five tastings from 20 microbreweries, and music in downtown Ellensburg.

Details at www.ellensburgwinterhopbrewfest.com/.

## STRANGE BEER FESTIVAL JAN 27 - 28

Enjoy beer in odd flavors from dozens of breweries and watch live music and entertainment at Strange Brewfest at American Legion Hall in Port Townsend.

Visit http://strangebrewfestpt.com/ for details.

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ACCREDITED BUSINESS

BBB

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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.

## What Our Clients ARE SAYING ABOUT US

"Max was very helpful in taking care of all the doctor bills and tangling with the insurance company of the guy who rear-ended me at a stoplight. I am certain that without Max, I would have had much more hassle and less reimbursement from the other guy's insurance company. It was such a relief to just focus on healing and getting better and leave the headaches to Max".

#### **Scott Hansen**

"Being involved in a vehicle accident is a stressful time and dealing with insurance can sometimes be even more so. I decided to hire Max, on a recommendation from a friend, just so that I was being fairly treated by the insurance companies. Max explained the process and what to expect at our first meeting after I was involved in a Motorcycle accident. In the end Max came though, did everything he promised, and I received more compensation than I was ever expecting. Would I recommend Max Meyers Law to someone else, Absolutely!'

#### **Martin Larsen**

"I was injured in a motorcycle accident that also resulted in my Harley Davidson being totaled. Injured and heartbroken over the loss of my beautiful bike, I began my search for legal help. I was referred to Max Meyers by a family member. After hearing that Max is also a Harley rider and motorcycle enthusiast, I decided to give him a call. Max was very personable and took immediate interest not only in my case, but me as a person. Max's attention to my case allowed me to focus on healing and recovery by dealing with the insurance companies and assisting me in getting back every penny for my totaled motorcycle and ruined safety gear. Max is very knowledgeable about individual insurance company tactics and I believe I received the compensation I deserve. Max Meyers Law took excellent care of me and I am very happy to have met him. Thank you, Max!!!"

Zach Smith

## THANK YOU for your REFERRALS

We want to recognize the following friends for their referrals:

- Tammie Nelson
  - Bryan Hall
- Carol Woodard











