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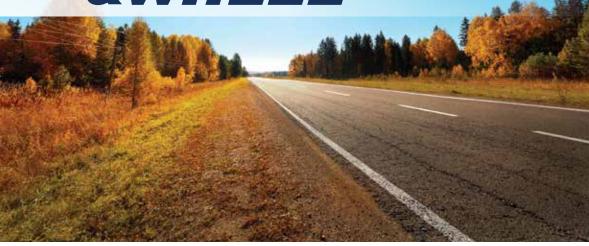
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ANNUAL OYSTER RUN

in Anacortes, Washington

THANK YOU to all of you who came out to see us at the Annual Oyster Run on September 24th!

We had a lot of familiar faces stop by our booth to say hello and enter our Harley Davidson gift card giveaways.

Our lucky winners were Judy Ducken from Mount Vernon. WA and Eric Burks from Bremerton, WA.

CONGRATULATIONS to Judy and Eric!

Contest winner Eric Burks!









BECOME A VIP MEMBER TODAY!

Find out more about the Max Meyers Law VIP Program, including perks such as free Insurance Policy Review, free Notary Service and more, at MaxMeyersLawVIP.com.



THE "BEERVENT" CALENDAR



by Shelly Meyers

The holidays are right around the corner! For Max and I the gift giving starts early. My brother-in-law's birthday is right after Thanksgiving, so we try to come up with the perfect Birthday gift and the perfect Christmas gift.

Last year around the holidays I was hearing these commercials on the radio for a Spirits Advent Calendar from a local distillery. I thought this would be an awesome gift for my brother-in-law, but he is more of a beer guy. When I couldn't find a beer advent calendar I liked or was reasonably priced, I decided to make my own.

So here is how I made my Beervent calendar. You can also check out ideas online on YouTube or Pinterest to come up with some other great advent calendar ideas.

I took a paper box from the office, the ones that reams of paper come in.





Note: you may need to cut them down to size.

I then found cardboard dividers to put inside. I found these at liquor stores, they are the dividers that are used in cases of wine or any beverage that comes in a bottle.

I then went out and bought 25 different types of beer. To help with cost I purchased most of the beer in cans and put a few nicer bottled beers in as well. Most of the large beverage stores like Wine and More or BevMo sell beers by the can.

I placed a beer in each divider then covered the top with about 4 layers of white tissue paper.

Then I drew the calendar on top making sure that each opening was a specific day. You will want to tell whomever you give this to that they will need to be gentle when breaking through the tissue paper on each day so as not to disturb



the tissue paper on the adjacent days.

A little work resulted in a great customized gift for my brother-in-law, which he loved! Give it a try, it was a fun project for Max and I.



Involved in a Car Accident with an **Uninsured Driver**?

If you were involved in a car accident with an uninsured driver, you will likely have to turn to your own insurance — even if the other driver was entirely at-fault. Below, we will detail your options for recovering compensation if an uninsured driver caused your car accident.

WHAT OPTIONS DO I HAVE IF AN UNINSURED DRIVER CAUSED MY ACCIDENT?

Several types of insurance can help you with your losses if an uninsured driver caused your wreck. Some of these include:

UNINSURED MOTORIST COVERAGE on your auto insurance policy. Although the law does not require you to carry this coverage if you signed a written waiver, uninsured motorist (UM) coverage protects people injured in accidents with uninsured drivers or drivers who flee the scene. It covers medical bills, lost wages, property damage, pain and suffering, and other damages caused by the wreck.

PERSONAL INJURY PROTECTION (PIP) coverage. PIP will pay for your medical treatment, lost wages, loss of services, and funeral costs, up to the amount of your policy. It does not pay to repair or replace your car. Washington does not require drivers to carry PIP coverage, but your insurance company must offer it to you, and your rejection of the coverage has to be in writing.

COLLISION COVERAGE on your auto policy. This coverage can pay to repair or replace your vehicle.

GAP INSURANCE on your auto insurance policy. Gap insurance covers the difference between the depreciated value of your car and the amount that remains on your auto loan if your vehicle is a total loss.

YOUR HEALTH INSURANCE through your employer, an individual policy, or another source. Although many health insurance policies expressly exclude coverage for motor vehicle accidents, some will provide coverage if the crash was not your fault. The language in your policy will control

whether you are able to recover compensation. Your health insurance will only pay medical expenses, and not lost wages, property damage, or pain and suffering.

Another option for help with your damages is the Washington Crime Victims Program. If the at-fault driver was committing a crime (e.g., driving while intoxicated) when the crash occurred, you might be able to file a claim for benefits with this fund.

WHAT DOES PERSONAL INJURY PROTECTION (PIP) NOT COVER?

Your PIP coverage will not compensate you for your injuries if the accident happened when you were committing a felony. PIP also does not cover your injuries if the at-fault driver was using:

- A motorcycle or moped
- A recreational or off-road vehicle

Your medical treatment must take place within three years of the accident and must be reasonable, necessary, and related to the crash, or your insurance company can deny coverage.

DOES WASHINGTON STATE REQUIRE MOTORISTS TO HAVE AUTO INSURANCE?

Yes. Washington State requires auto insurance for all registered cars as follows:

- \$25,000 bodily injury or death per person
- \$50,000 bodily injury or death of two people in an accident
- \$10,000 property damage of others per accident

You are, of course, allowed to have higher amounts of coverage. In fact, since the minimum coverage would be inadequate to pay the damages in most major crashes, getting higher policy limits is a smart financial decision. I recommend a minimum of \$500,000.

Being involved in an accident with an uninsured driver can leave you feeling hopeless. Remember, you have options. The team at Max Meyers Law can help! Call us today at 425-276-7804.

NOVEMBER EVENTS CALENDAR

HOW TO BUILD GREEN NOV 3

Green Building Slam is 10 interesting lectures by innovative architects and builders of 10 minutes each, with food, drinks, and dessert in Kane Hall at the University of Washington.

Visit www.ecobuilding.org/seattle/gbs for more details.

COMICS & POP-CULTURE CONVENTION NOV 4-5

Meet dozens of comics creators, hear panel talks, play games, and browse dealer tables at Jet City Comic Show at the Tacoma Convention Center.

Visit the www.jetcitycomicshow.com for more details.

AUTO SHOW NOV 9 - 12

See 400 of the latest cars and trucks at the Seattle International Auto Show at CenturyLink Field Event Center.

Visit http://seattleautoshow.com/ for details and schedule.

SWING DANCE CONVENTION NOV 9-13

Take professional workshops and enjoy DJ dancing at Sea to Sky at the DoubleTree Hotel in SeaTac.

For details and information visit www.seatoskydance.com.

IDEAS CONFERENCE NOV 9-13

TEDxSeattle has exciting 18-minute speeches about technology, entertainment, and design followed by an evening reception at McCaw Hall.

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

EMPTY BOWLS FUNDRAISER NOV 18

Buy a handmade bowl, and then get another bowl full of soup at Empty Bowls at Charles Wright Academy in Tacoma.

Visit www.efoodnet.org/event/empty-bowls-2017 for details.

UNIVERSITY DISTRICT CONCERT NOV 24

Dozens of Seattle musicians play songs from the best rock and roll movie ever made at Seattle's Tribute to The Last Waltz at the Neptune

Details can be found at www.thelastwaltztribute.com.

SEATTLE MARATHON NOV 27

Join 15,000 people burning off Thanksgiving calories at the Seattle Marathon and Half Marathon that begin and end near Seattle Center.

Visit www.seattlemarathon.org/amica-insurance-seattle-marathon for more details.

Shelly's RECIPE CORNER

Roasted Butterut Squash



Ingredients

10 oz. mixed greens

2 c. cubed butternut squash

1 c. pecans

2 Tbsp. olive oil

¼ c. brown sugar

½ c. dried cranberries

½ c. crumbled goat cheese

2 green onions, sliced

Maple Mustard Vinaigrette

(combine all ingredients & mix well)

¾ c. oil

½ c. whole grain mustard

6 Tbsp. maple syrup

4 tsp. lemon juice

salt & pepper, to taste

Olympia Toy Run

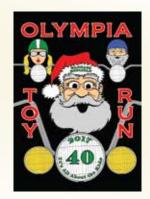
Come see us at the Olympia Toy Run on Saturday, December 2nd!

All proceeds benefit the Salvation Army "Toy n' Joy" Shop.

Stop by our booth to enter our event contest. Past prizes have included Go Pro cameras and Harley Davidson gift cards.

We look forward to seeing you there!

To find out more go to www.olytoyrun.com.



Don't forget...

Daylight Savings ends at 2:00am on Sunday, November 5th.



Directions:

In a medium mixing bowl, combine butternut squash, pecans, 2 Tbsp. olive oil, and brown sugar. Spread on rimmed baking sheet and roast at 400 degrees 15-20 minutes. Remove from oven and cool on pan.

Assemble salad by topping mixed greens with squash mixture, dried cranberries, goat cheese, and green onions. Drizzle with maple mustard vinaigrette.



Where Accident Victims Get Help



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Daylight Savings November Events

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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.

Motorcycle CRASH SCENE Safety Course - a success!!





We would like to thank **Rick Wallace** for hosting our **Motorcycle Crash Scene Safety Course** last month.

This was a hands-on course in which attendees had a chance to practice skills that can help save lives in the event you are ever at the scene of a motorcycle crash.

If you would like to find out more about Rick and the courses he offers, please visit his website at **www.crashscenesafety.com**.

Thank you Rick!

u/0/+MaxMeyers/posts













