



MAX MEYERS LAW **SPOKE & WHEEL**



IN THIS ISSUE

- Business Spotlight:
Loren Winter, CFP®** 1
- Shelly's Recipe Corner** 2
- Thank you referrals!** 2
- Your Guide to Biking
in Seattle** 3
- April Events** 4

BUSINESS SPOTLIGHT

Loren Winter, CFP® with Edward Jones



APRIL means the dreaded ritual of the annual tax return. I tend to reflect on our investment accounts this time of year. As small business owners nobody is looking out for Shelly and I when it comes to retirements savings. Having someone you can count on for solid financial advice is critical.

Loren Winter has been a friend of mine for at least a half dozen years now. He is my financial advisor when it comes to our family's retirement planning and accounts. I recently had a chance to visit with Loren and discuss financial planning.

Max: Why did you become a financial advisor with Edward Jones?

Loren: That's a good question. I found myself up at Western Washington University where I was playing football and I was in a finance class, which I absolutely loved. I had to make the decision if I was going to become a CPA/accounting major or a finance major because they are actually similar. Ultimately, I decided I would fit a little bit better on the finance side. My uncle who was also in finance took an interest in me and started talking to me about the industry. He described how I would be able to actually help people plan for retirement and I thought that sounded perfect for me. Virtually right out of college I joined Edward Jones. I had a personal mission statement to help people accomplish something they would be unable to accomplish by themselves.

Max: Tell me a little bit about yourself outside of Edward Jones.

Loren: My wife Katie and I have been married almost 10 years and have two amazing boys, Graham is 3 and Caiden is 8 months. This summer we will be celebrating our 10 year wedding anniversary and we're heading to Maui to celebrate with the kids. Two boys keep us busy. When I go home I know I will get into my jeans and the three of us will be wrestling on the ground,

that's kind of our love language. My other favorite interest is CrossFit. I am involved with Kirkland CrossFit, I try to get into the gym about 4 times a week. I also like to be outside as much as possible.

Max: Why did you choose Edward Jones over another company?

Loren: That's a great question! I did have job offers from two other financial firms, Merrill Lynch and a small company up in Bellingham called Saturna Capital. I chose Edward Jones because I like the idea of meeting face to face with people. Whereas I felt with Merrill Lynch it was more of being in a skyscraper and my client interaction would have been mostly over the phone. Here at Edward Jones I would say that about 80% of my time is spent face to face with clients. We have free parking out front, I am able to serve more of the people in the community, not just the ultra-high net worth people.

Max: So you provide more personalized attention?

Loren: Yes, my clients like that they can pop into my office very easily to drop off a check or sign paperwork. Plus they can sit down with me to review their investments and retirement plan.

Max: April is tax season, what are good moves for people to be thinking about this time of year?

Loren: The number one thing that comes to my mind is making sure that you are saving if you are not retired. You should try to save as much money as you can in your retirement plans whether it's at work in a 401K or in a personal IRA or Roth account. Pay yourself first by making sure that you are putting money away for the future. Putting some hay in the barn so to speak. The number one key to this is to make sure you are contributing



FREE INSTANT DOWNLOAD

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

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

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

cont. from page 1

frequently to your own retirement accounts.

Max: Is April too late to fund your retirement account for 2015 or even open a retirement account for 2015?

Loren: This year April 15th is a Friday so the IRS is actually giving you until Monday the 18th to get your taxes in. The first piece of advice is don't wait until the last minute. However, you do have until April 18th this year to make your 2015 Roth contribution. You do not get a tax deduction for a Roth contribution, but you may get a tax deduction for a traditional IRA contribution. That is something that needs to be filed with your taxes, so you have until you file your taxes to make that election for tax year 2015. So you still have time to save for 2015. (Note from Max: You need to get on this right away and speak with your financial advisor if you want to make some retirement investments.)

Max: As a financial advisor, what are some of the biggest mistakes people make when it comes to retirement planning and services?

Loren: The number one mistake I see people make when planning for a successful retirement, is the amount of consumer debt they hold onto. When I sit down with someone and they have very little debt, generally their retirement plan looks pretty good. If they have debt up to their eyeballs it usually shows they run out of money pretty quickly in retirement. I know that is kind of a very elementary thing to say but that is the truth. Also, if you can start saving, even in your early 40s it makes a huge difference, it makes things a lot easier than waiting until you are in your 50s to start saving. Ideally, we would all start when we graduate from college or in our mid-20s, most people wait until their mid-30s.

Max: Where should someone start if they don't have a retirement account open and are thinking about trying to get started?

Loren: Obviously finances are a very personal topic, so I would ask around to friends and family members to see if there is a financial advisor that they trust and that they have worked with for hopefully several years. If so, I would introduce myself to that person and ask them for help with how to establish either a traditional IRA or a Roth IRA. If you run into someone who gives blanket advice without knowing your specific financial circumstances, I would probably look elsewhere. Everyone's situation is really different, and you need advice tailored to your goals and circumstances.

Max: Who are the new clients you are looking to help?

Loren: I would say my ideal client is someone who is goal oriented for getting to retirement and is willing to maybe sacrifice a little bit today so that they can make that goal a reality down the road. When I sit down with someone for the first time, I do a review and map out what retirement planning would look like at their current saving level. Then we discuss what they would need to change today to make their vision of retirement a reality.

Final note from Max:

If you are looking for a financial advisor to help with your IRA or other retirement accounts, I can't recommend Loren Winter enough.

THANK YOU for Your Referrals!!

Referrals from family, friends, and clients are the highest compliment we can receive. We thank you for trusting us with your closest friends and loved ones.

This month, we want to recognize the following friends for their referrals:

- Dan Glaefke • Mark Johnsen
- Rick and Kristi Freeman • Julia Youngs

Shelly's RECIPE CORNER

Buffalo Chicken Lasagna



photo courtesy of tasteofhome.com

INGREDIENTS

- 1 tablespoon canola oil
- 1 1/2 pounds ground chicken
- 1 small onion, chopped
- 1 celery rib, finely chopped
- 1 large carrot, grated
- 2 garlic cloves, minced
- 1 can (14 1/2 ounces) diced tomatoes, drained
- 1 bottle (12 ounces) Buffalo wing sauce
- 1/2 cup water
- 1 1/2 teaspoons Italian seasoning
- 1/2 teaspoon salt
- 1/4 teaspoon pepper
- 9 lasagna noodles
- 1 carton (15 ounces) ricotta cheese
- 1 3/4 cups (7 ounces) crumbled blue cheese, divided
- 1/2 cup minced Italian flat leaf parsley
- 1 egg, lightly beaten
- 3 cups (12 ounces) shredded part-skim mozzarella cheese
- 2 cups (8 ounces) shredded white cheddar cheese

DIRECTIONS

In a Dutch oven, heat oil over medium heat. Add chicken, onion, celery and carrot; cook and stir until meat is no longer pink and vegetables are tender. Add garlic; cook 2 minutes longer. Stir in tomatoes, wing sauce, water, Italian seasoning, salt and pepper; bring to a boil. Reduce heat; cover and simmer 1 hour.

Meanwhile, cook noodles according to package directions; drain. In a small bowl, mix the ricotta cheese, 3/4 cup blue cheese, parsley and egg. Preheat oven to 350°.

Spread 1 1/2 cups sauce into a greased 13 x 9 in. baking dish. Layer with three noodles, 1 1/2 cups sauce, 2/3 cup ricotta mixture, 1 cup mozzarella cheese, 2/3 cup cheddar cheese and 1/3 cup blue cheese. Repeat layers twice.

Bake, covered, 20 minutes. Uncover; bake 20-25 minutes longer or until bubbly and cheese is melted. Let stand 10 minutes before serving.

Yield: 12 servings

YOUR GUIDE TO BICYCLING IN SEATTLE

Gorgeous backdrops, bike-friendly paths, and tons of biking clubs and resources make Seattle an outstanding place for bicycling. Whether for commute, recreation, exercise, or sport, Seattle is accommodating to cyclists and always trying to improve. Biking in Seattle is also one of the safest places for the activity, ranking second in the nation for bicycle safety, according to an Alliance Benchmark Report.

The reason that Seattle is such a great hub for bicyclists is because the city has poured tons of resources and time into what it calls its “**Bicycle Master Plan.**” The plan includes numerous bike projects, safety initiatives, and the creation of an extensive network of bicycle paths. The Seattle Department of Transportation (SDOT) has invested over \$36 million into the plan, and it’s proving to be very successful. So read on, this guide will help you find trails and paths in the city, explain some of the city’s unique bicycling initiatives, and help you connect with the local bicycling community.

LEARN THE RULES OF THE ROAD

Before you hit the road, it’s imperative to know the bicycle laws in Washington State and Seattle and adhere to the rules of the road. Remember – as a bicyclist, you are a vehicle and have the rights and responsibilities that come with it.

- You must yield to pedestrians.
- You must use your voice or a bell before passing.
- You must always ride with – not against – traffic.
- You must wear a helmet at all times while riding.
 - You cannot ride more than two abreast.
- You must have reflectors and lights at night on your bike.

To learn more about bicycle laws in Seattle, you can take a bicycle safety course or a riding class offered through a private organization. You can also read over the SDOT’s detailed listing of important bicycle codes.

FINDING BICYCLE ROUTES IN YOUR AREA

Seattle has over 129 miles of bike lanes and “sharrows” (lanes shared between motorists and cyclists), 98 miles of signed routes, and 2,230 bike parking spaces. In the following sections, we’ll point you in the right direction for finding local trails and safe biking paths.

Seattle Neighborhood Greenways – This is a grassroots initiative geared towards improving roadway safety for pedestrians and cyclists. You can search the site for your neighborhood and see a list of greenway groups in your area, as well as a map of safe routes and greenway community events.

Ride the City – Ride the City is an online interactive map for cyclists. You enter your starting and ending points on the map, and the program will provide you with either the safest or the most direct path to your destination, depending on your preference. Additionally, it will provide you with the distance and estimated travel time for the trip. Ride the City is also available in the AppStore and at Google Play.

Bike Maps – The SDOT has a detailed, comprehensive Seattle Bike Map that identifies multi-use trails, sidewalks, greenways, protected bike lanes, sharrows, and regular bike lanes. The map, free of charge, is available as a download or you can request a print copy. You can also use the city’s online, interactive bike map, which has three different focus maps, each tailored to a distinct type of cyclist: frequent, average and occasional. The SDOT also features a list of additional bike maps you may want to use around Seattle and nearby counties.

NEED A BIKE? TRY PRONTO BIKE SHARE

Pronto Cycle Share, a local non-profit, manages Seattle’s new bike sharing system. There are 50 stations and 500 bikes available throughout the Seattle Pronto system. They are nice cruiser bikes, perfect for recreation, family outings, or commute. The bikes feature seven speeds, comfortable seating, a chain guard, a basket, fenders, and built-in lights.

You can purchase a one-day, three-day, or yearly membership to check bikes out. To find out where the Pronto rental stations are located or learn more about membership prices, you can visit the Pronto site www.prontocycleshare.com or download the SpotCycle app at www.spotcycle.net.

And you needn’t worry about where to park your bike when you commute in the city. The SDOT has installed bicycle racks in various neighborhood business districts to encourage bicycling for short trips and errands. There are actually 34 on-street bike parking locations throughout Seattle.

NOTABLE RESOURCES FOR BICYCLISTS

To help you get plugged into the Seattle bicycle community and to ensure you’re knowledgeable enough and geared up to hit the trails, you may want to take advantage of the following resources.

Bicycle clubs – Given the popularity of cycling in Seattle, there are several area clubs and organizations you may want to check out; just Google them. Here are a few to get you started: Seattle Bicycle Club, Cyclists of Greater Seattle, Bicycling Meetups in Seattle, and Seattle Bicycle Touring Club.

Cascade Bicycle Club – This club serves bike riders of all ages and abilities throughout the Puget Sound region. It offers group rides, a newsletter, events, classes, camps, forums, & activism opportunities.

Bicycle Sundays – Seattle Parks & Recreation and Cascade Bicycle Club sponsors a bi-monthly Sunday group bicycle ride. They close Lake Washington Boulevard to motorized traffic from 10 a.m. to 6 p.m. so you can bicycle along Lake Washington Boulevard south of Mount Baker Beach to the Seward Parks entrance. You can call (206) 684-4075 for more info.

Safe Routes to School – To encourage bicycling and walking as a means to get to school, Seattle takes part in the national Safe Routes to School (SRTS) initiative.

Seattle by Bike – The SDOT offers a free, downloadable eBook that all riders in the area should check out: *Seattle by Bike: Your Easy-Start Guide to Bicycling around Seattle*. It covers some of the points already discussed in this guide, and a few others.

Bicycle accident book – Hopefully, you and your family never experience a serious bicycle accident. If you have or if you know of someone who was recently hurt in a wreck, you can download a free copy of *Bicycle Accident Secrets Unlocked* from **Max Meyers Law**.





MAX MEYERS LAW^{PLLC}



Earth Day



is April 22nd

IN THIS ISSUE

Business Spotlight:
Loren Winter, CFP®

Shelly's Recipe Corner

Thank you referrals!

**Your Guide to Biking
in Seattle**

April Events

PHONE 425.276.7804 | FAX 425.739.6550 | 8750 122ND AVE NE KIRKLAND WA 98033
INFO@MAXMEYERSLAW.COM | WWW.MAXMEYERSLAW.COM

TO BE REMOVED FROM OUR MAILING LIST PLEASE CALL 425.276.7804 OR EMAIL INFO@MAXMEYERSLAW.COM



April

EVENTS CALENDAR

Go Long APRIL 2

Celebrate completion of the world's longest floating bridge at Go Long with a 7:30 a.m. run/walk, 10:30 a.m. ribbon cutting, food trucks, and exhibits. Closed to cars. Shuttles from Bellevue and U.W. (Bike ride April 3)

Visit www.520golong.com for more details.

Grand Tasting APRIL 2 - 3

Sample from 225 wineries and 70 restaurants at the weekend Grand Tasting in CenturyLink Field Event Center.

Visit www.tastewashington.org/grand-tasting-2016/ for details.

Spring Best of the Northwest Art & Fine Craft Show APRIL 9 - 10

Immerse yourself in more than 100 drum and dance workshops and performances at the World Rhythm Festival at Seattle Center.

Visit www.nwartalliance.org/ for details and schedule.

Anacortes Spring Wine Festival APRIL 9

Your ticket includes tastes from 32 wineries, food from 7 restaurants, and entertainment on the waterfront.

For details and information, anacortes.org/spring-wine-festival/.

Cochon APRIL 10

Cochon 555 is a culinary competition that features a stand-up tasting of dozens of chef-prepared dishes paired with wine, beer, and spirits for \$131 at Fairmont Olympic Hotel.

Visit cochon555.com/2016-tour/seattle/ for details.

World Class Crab Races and Crab Feed APRIL 16 - 17

Watch crabs race and eat crab at the World Class Crab Races and Crab Feed in Westport at the Pacific Ocean.

Visit westportgrayland-chamber.org/calendar.php for details.

Emerald Cup APRIL 29 - 30

Emerald Cup is a bodybuilding, fitness, figure, bikini, and physique championship with health-industry vendors at Meydenbauer Center in Bellevue.

Details can be found at craigproductions.com/emerald-cup/emerald-cup-main-info.

Seattle Challenge APRIL 30

Seattle Challenge has teams run around the city solving clues to win prizes. It ends at a restaurant with awards and a costume contest.

Visit cnation.squarespace.com/seattle/ for details.