



MAX MEYERS LAW **SPOKE & WHEEL**



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SECRETS TO SUCCESS *in Sandcastle Contests*

by Max Meyers

Shelly and I are big fans of Cannon Beach, Oregon. It's one of those places we find ourselves returning to on a regular basis. Whether it is the salty sea air, beautiful Hay Stack Rocks, Sleepy Monk coffee (my fave!), or the sandcastle contest - we love it.

This June Shelly joined her sister Cristi and her family in Cannon Beach's Annual Sandcastle Contest. It was the second effort of Cristi, Scott (my brother-in-law) and Riley (my nephew). They, with Shelly and other friends, formed a team of 8 in the large group category. Cannon Beach hosts its sandcastle contest every June, I believe the second weekend.

While I was designated dog watcher of Harry, their 2 year old Labradoodle, I learned a few secrets to building monster sandcastles while watching the epic contest.

SECRET #1 - Forms are critical. Woods, plastic, and felt paper were all materials used by various teams as forms for the base of large castle structures. Without forms it is not really possible to get the sand to hold shape.

SECRET #2 - Sand must be compacted greatly in the forms with water and weight. Once the forms were set up, people partially fill with sand. Then pour water over sand, followed by compact-

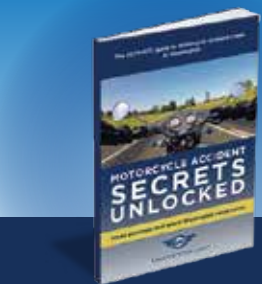
ing by walking on sand or using a weight to compress the sand. The more this process is repeated while building the castle form the less likely the castle would collapse when the forms were removed for finish sculpting.

SECRET #3 - Sand castle building is hard work! Carrying buckets of sand and water for a few hours will wear you out quick. The teams had 5 hours to build their castles from start to finish.

SECRET #4 - Sculpting sand is not like sculpting something more solid like rock. Doing very fine detail work is often very difficult, if not impossible. Shelly and the team found out when trying to sculpt the face of a person in sand. Getting the basic resemblance is often a great accomplishment itself.

All in all they did a fantastic job constructing their Star Wars themed Han Solo in Carbonite and Darth Vader. If you get a chance, check out a sandcastle contest. There were about 30 entries from novice to expert this year at Cannon Beach. The experts create amazing huge works of sand art!

There's also a contest in Long Beach, WA in July - that may be closer for most of us here in Washington.



FREE INSTANT DOWNLOAD

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

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

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





What Clients Are Saying about MML

“My wife got into a car accident that gave her a neck injury which forced her to miss multiple days of work and face potentially thousands of dollars in doctor visits. A co-worker of hers referred us to Max.

At first we were hesitant, we had never required the services of an attorney before and had heard horror stories.

I guess we watch too much TV, because Max was an incredible help to us. Our first meeting, Max set us at ease with his professionalism and willingness to help. He explained the process to us which helped us understand the ins and outs of working with the parties involved.

In the end, we received a compensation which was more than we expected and we couldn't be happier with the service Max provided.

If you ever need the assistance of a personal injury attorney, you will never go wrong by giving Max a call. We'll be keeping his number for anyone that would benefit from his services.”

- David Johnstone

Max Meyers is the Best!

“Max stepped in immediately after I contacted him following being hit by a car while crossing an intersection. He unfailingly contacted me with updates. He is both very professional and caring. I am more than satisfied with my settlement. Extra kudos to Shelly, his assistant, who went way beyond the call of duty in making me feel cared for.”

- Chris

Start the School Year Safe! TIPS FOR BICYCLING TO SCHOOL

With the month of September quickly approaching and the school year about to begin, many children in Seattle will be using a bike to get to and from the classroom. Here are some tips for making sure that bicycling to school goes safely for both parents and children.

WEAR A HELMET

The best safety measure that you can take when biking in Seattle and elsewhere is to wear a helmet. Wearing a helmet can protect your head from a catastrophic brain injury in the event of a bicycle or pedestrian crash. Make sure the helmet that you are wearing—or that your child is wearing—fits properly. Check the straps to ensure that the helmet is not sliding or moving on the head.

CROSS AT DESIGNATED CROSSING AREAS

It's likely that some streets will need to be crossed to make it all of the way from home to school. When crossing the street, you should utilize a safe crossing area. If you see a school crossing guard at a crosswalk, choose this intersection to cross the street.

TRAVEL WITH A GROUP

When biking to school, going with a group of students increases visibility and safety. The driver of a car is more likely to be able to spot a group of cyclists rather than just one. Better yet, if your neighborhood has a Safe Routes to School program in place, use this route to commute to and from school.

IMPROVE VISIBILITY

Group riding isn't the only way to improve visibility; you can also improve visibility by wearing bright colors, or wearing a reflective vest while riding. If riding in the early morning or at dusk (especially when commuting to and from school in the wintertime), equip your bike with both a rear and a front light. What's more, try to make eye contact with drivers before crossing as doing so can help to ensure that the driver sees you.



A big THANK YOU to all of you who came out to see us at the Kirkland Classic Car show on July 31st!

WE ALWAYS APPRECIATE 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:

- Chris Ausler • Richard Baker • Melissa Gleason

If you know anyone involved in a car, motorcycle, pedestrian or 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.

THE Best Baked Beans

This month's recipe comes from my dear friend Jenny. Max and I had the opportunity to try her Baked Beans at a BBQ she had and they were DELICIOUS!!! One of her tricks is for the last hour of cooking she put them on her BBQ which gave them a nice subtle smoky flavor.

INGREDIENTS

- 8 slices bacon, halved (You can also use a peppered bacon to add flavor)
- 1 medium onion, cut into small dice
- 1/2 medium green pepper, cut into small dice
- 3 large cans (28 ounces each) pork and beans
- 3/4 cup barbecue sauce
- 1/2 cup brown sugar
- 1/4 cup distilled or cider vinegar
- 2 teaspoons dry mustard **OR** 2 tablespoons Dijon

DIRECTIONS

Adjust oven rack to lower-middle position and heat oven to 325 degrees. Fry bacon in large, deep sauté pan skillet until bacon has partially cooked and released about 1/4 cup drippings. Remove bacon from pan and drain on paper towels. Add onions and peppers to drippings in pan and sauté until tender, about 5 minutes. Add beans and remaining ingredients and bring to a simmer. (If skillet is not large enough, add beans and heat to a simmer then transfer to a large bowl and stir in remaining ingredients).

Pour flavored beans into a greased 13 by 9 inch(or similar size) ovenproof pan. Top with bacon, then bake until beans are bubbly and sauce is the consistency of pancake syrup, about 2 hours. Let stand to thicken slightly and serve.

Shelly's RECIPE CORNER

What are the steps to **MANAGING YOUR MEDICAL BILLS** after a car accident?

Things move very quickly after a car accident. Once you are released from the hospital ER, you are able to go home and you'd like to put the whole experience behind you. Unfortunately, leaving the hospital is not the end of it. You still have to file a PIP claim, negotiate with the insurance companies, and rehabilitate with physical therapy, massage therapy, chiropractic or another form of follow up care.

Before you know it the medical bills start hitting your mailbox. Considering all of your other concerns, paying your medical bills is just one responsibility added to the pile. If you were not at fault for the accident, the at-fault driver's insurance company will eventually pay your medical bills. However, this will not happen until your case is settled or taken to trial. Sometimes your case is not settled until months, or even years, after you left the hospital and completed your follow up care, and those medical bills will not wait.



Fortunately, there are a few steps you can take to resolve your medical bills without draining your savings account.

Read on to discover how you can manage the medical bills.

STEP ONE: INQUIRE ABOUT YOUR PIP COVERAGE

In Washington, Personal Injury Protection (PIP) is required on all automobile policies, unless you signed a waiver declining PIP coverage when you bought the insurance. PIP insurance is designed to pay your medical bills while you are treating your accident related

injuries. If you are a victim of the accident and have PIP coverage, you should not have much difficulty getting your insurance company to pay out the medical bills. You pay the premium after all. PIP is designated as the first place responsible for paying your medical bills after an accident.

STEP TWO: SUBMIT YOUR BILLS TO YOUR HEALTH INSURANCE COMPANY

More than likely the hospital will have your health insurance information. Depending on your policy, the health insurance company will pay all or a portion of your medical bills. Your health insurance will only pay after your PIP coverage has been exhausted or if you have no PIP coverage. They will require written verification of your PIP situation before they will pay. So don't be surprised if medical bills are denied right after an accident, it usually means the health insurance needs clarification on whether there's PIP coverage. However, be aware of subrogation. **Subrogation** is the right for an insurer to pursue a third party that caused an insurance loss to the insured. What this means in plain English is that your health insurance is entitled to reimbursement for their contribution to your medical bills. Once health insurance or PIP have paid some of your medical bills they will expect to be repaid out of any settlement or verdict you receive. This is not an absolute right! There are special rules in Washington that determine whether an insurance company is entitled to assert subrogation.

STEP THREE: CONTACT THE MEDICAL PROVIDERS TO WORK OUT A PAYMENT PLAN

If you still have a balance with any of your medical providers some of them may be open to taking payments. They often have experience with patients who are filing a claim for a car accident, so they might be understanding and accept small monthly payments to avoid sending the debt to collections. Eventually, if the case settles in your favor, the person who caused the accident will be responsible for your medical bills and reimbursement to your insurance company. But between then and now you cannot allow your bills to go to collections. This will very negatively affect your credit rating and cause lasting damage to your credit report.

If you're dealing with the aftermath of a car accident and worried about your bills getting paid, please give us a call (425) 276-7804. Max can help you figure out what options are available to you and whether it makes sense to get a car accident lawyer involved.



MAX MEYERS LAW^{PLLC}

Aug 30th

is National Toasted
MARSHMALLOW
Day!

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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.

August

EVENTS CALENDAR

Seafair Air Show & Hydroplane Races AUG 5-7

Watch hydroplanes race on Lake Washington in the Albert Lee Cup. The free Boeing Air Show overhead includes the Blue Angels and Breitling Jet Team. Plan for closures of the I-90 Bridge.

Visit the www.seafair.com for more details.

Anacortes Art Festival AUG 5 - 7

Check out juried art booths, fine art demonstrations, culinary art, food, and activities for kids that stretch 8 blocks to the waterfront.

Visit <http://anacortesartsfestival.com/> for details and schedule.

Pike Place Market Dinner AUG 12

Enjoy the best of local restaurants, wineries, and breweries at Sunset Supper at the Market, and then dance to live music under the stars. Event is from 6-10pm.

For details and information visit <http://pikeplacemarketfoundation.org/sunset-supper-at-pike-place-market-2/>.

Kirkland Summer Festival AUG 12 - 13

A popular festival of the arts, live music, entertainment, beer, food, and family fun on the shores of Lake Washington. Free.

Visit www.kirklandsummerfest.com/ for details.

Kite Festival AUG 15 - 21

It's free to watch kite fliers compete at the Washington State International Kite Festival (or fly your own) in Long Beach on the windy Pacific Coast. The kite museum has an admission fee.

Visit <http://kitefestival.com/events/wa-state-intl-kite-festival/>.

Tattoo Exposition AUG 19 - 21

Admire art on skin at the Seattle Tattoo Expo, with competitions, seminars, exhibitions, and vendors. Fisher Pavilion at Seattle Center.

Visit www.seattletattooexpo.com/ for details.

Railroad Festival AUG 19 - 21

This event draws 10,000 people for train rides, a pancake breakfast Sat. 7 to 11 a.m., parade Sat. 11 a.m., fun run Sat., car show Sun., kids' entertainment, music, arts & crafts, wine and beer garden, and food. Free admission.

Visit www.railroaddays.com/ for details.

Medieval Village AUG 27 - 28

Harvest Festival features craft shops, archery and sword demonstrations, music & dance, and lunch (dinner is available by reservation) at Camlann Medieval Village in Carnation.

Visit www.camlann.org/harvest%20festival.htm for details.



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