

SPOKE & WHEEL

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Back to School and Back to Office is Happening...

so are we Back to Normal?

I'd probably be called a news junkie by some. However, I'm more of a printed news consumer than TV news. If you're like me, you have seen the trend of going back to live, in person, events, school and work. All the kids in Washington returned to live classroom instruction this year. Many parents are thanking God for this!

Similarly, more and more employers are requiring employees to return to work. The big tech companies are a kind of bellwether for this trend, and most of them are forcing employees back into the office, at least part time. Why? Because they have seen a decrease in productivity.

The more the effects of remote schooling and working are examined, the more I see that people need to be together to get the best out of themselves and each other. We are social creatures who need that regular and almost daily interaction with others to be and do our best



We are hearing reports that kids in general have fallen behind on expected learning while remote and have lost skills that they had already learned. Kids do better with other kids around them and all learning together, this makes sense, but now we have some fairly good proof. I believe the same is true for adults in their careers and work life.

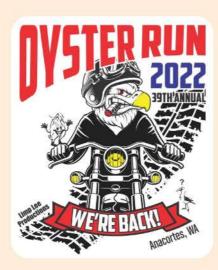


So are we back to normal now? The answer is likely yes and no. I believe we are likely back to whatever normal will be going forward. It appears that we have been able to at least minimize the Corona Virus. Vaccines have helped and new variants appear to generally have less severe symptoms.

All good indications we are close to returning to normal. My family and I have been attending a fair number of live concerts this summer without getting the virus. Hopefully this continues and we can all get a mental break for all of the pandemic stress we have had to deal with over the last 2 ½ years.

May your Fall be filled with joy and happiness!

- Max



Oyster Run on Sunday, September 25th

Come by the MaxPower Law booth at the Annual Oyster Run on Sunday, September 25th! The Oyster Run is the 2nd largest motorcycle rally in the country and takes place in Downtown Anacortes.

This event draws thousands of motorcycles of all makes and models, commercial vendors, food vendors and more! Swing by our booth for a visit and enter our event contest... past prizes have included **Go Pro cameras, Seahawks tickets and Harley Davidson gift cards.** We look forward to seeing you there!

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September

Sept 2 - 25 WASHINGTON STATE FAIR

Amusement rides, live concerts, farm animals, every kind of fair food imaginable, and loads of exhibits with crafts and gadgets galore. Puyallup, WA. Cost is \$14-17.

Visit www.thefair.com for details and event schedules.

Sept 15 - 18 BOATS AFLOAT SHOW

Boat show includes cabin cruisers, sailboats, ski boats, and yachts on Lake Union at Chandler's Cove, 901 Fairview Ave. N in Seattle. Cost \$16, kids 11 and younger are free.

Visit www.boatsafloatshow.com for details.

Sept 16 - 17 OKTOBERFEST IN WALLINGFORD & FREMONT

The Great Wallingford Wurst Fest is a neighborhood event with food, beer, games & inflatables for kids, and entertainment at St. Benedict School, 4811 Wallingford Ave. N in Seattle. Free.

Visit www.stbens.net/school/giving/wurst-festival for details.

Fremont Oktoberfest offers 100 kinds of beer and cider, food vendors, and bands for age 21+. Sunday adds free admission for leashed dogs. The festival entrance is at Bold Hat Productions, 3503 Phinney Ave. in Seattle.

Visit www.fremontoktoberfest,com for details.

Sept 23 - 25 OKTOBERFESTS IN KIRKLAND & EDMONDS

Kirkland Oktoberfest is Sept. 23-25. Enjoy beer, sauerkraut, bratwurst, costume contests, games, live music, and a wiener dog race (Sun. 1 p.m.) at Marina Park, 25 Lakeshore Plaza in Kirkland. This event is for age 21+, but all ages can watch the race.

Visit www.oktoberfestkirkland.com for details.

Edmonds Oktoberfest is Sept. 23-24 and features 11 local breweries, bands, and food outdoors beginning Friday (4-10 p.m.). Saturday events include a 5K (10 a.m.), a pet parade (11:30 a.m.), a kids' area (12-6 p.m.), beer and food trucks (12-10 p.m.). Located near Frances Anderson Center, 700 Main St. in Edmonds. Free.

Visit www.edmondsoktoberfest.com for more details.

NOT ONE, BUT TWO!! LEAVENWORTH OKTOBERFESTS Sept 30 - Oct 15

Oktoberfest Leavenworth has beer gardens, live music, and mountain views! This event has a new organizer this year, but is still in downtown Leavenworth.

Visit www.leavenworth.org/oktoberfest for details.

Leavenworth Oktoberfest has moved the event to Wenatchee this year. This first-class event will have oom-pah and polka music along with Bavarian dancing groups from the U.S. and Canada. Children will also be entertained in "Kinderplatz" with a bouncy house, L-bow the Clown and more.

Visit www.leavenworthoktoberfest.com for details and schedule.

HOW PRE-EXISTING INJURIES

AFFECT WASHINGTON CAR CRASH CLAIMS

Automobile accidents can worsen old wounds as easily as they inflict new injuries. However, car insurance companies are not always so understanding. If you have been injured in an accident that was not your fault, the adjuster could use your pre-existing condition against you, claiming the company has no obligation to assist in your recovery. This is their favorite reason to deny or low-ball your car accident injury case.

PRE-EXISTING AUTOMOBILE ACCIDENT INJURIES

A car accident could cause pre-existing injuries to become even worse, introducing new complications, worsening discomfort, and exacerbating pain. The following are examples of preexisting conditions that could be aggravated by a crash:

- · Neck pain
- · Herniated discs
- · Lower back pain
- Arthritis
- · Knee and shoulder injuries
- · Traumatic brain injuries

Even in the aftermath of a catastrophic accident, victims sometimes hesitate to file personal injury claims, believing that their pre-existing condition could preclude them from damages.

However, Washington law specifically affords injured persons—including those with pre-ex-

isting injuries—the right to claim compensation for any damages they sustained in an accident that was not their fault.

THE EGGSHELL PLAINTIFF RULE

The "eggshell rule" is a legal doctrine that suggests that an at-fault motorist, or their insurance company, are liable for worsening of pre-existing injuries if the accident caused the victim's condition to worsen.

Under the "eggshell rule," insurance companies are required to appraise an accident victim's physical condition as it existed before the crash. So, even if the victim had existing injuries, the insurer could be compelled to provide additional compensation if the accident caused the victim's overall condition to get worse.

HOW INSURANCE COMPANIES TRY TO COUNTER "EGGSHELL CLAIMS"

Although the "eggshell rule" might afford accident victims the right to recover damages for the exacerbation of a pre-existing condition, insurance companies are nonetheless notorious for seizing every excuse to reduce or deny claims.

Once the adjuster highlights a potentially problematic, pre-accident injury, they could try to argue that:

- The pre-existing injury was not impacted or affected by the crash.
- · The pre-existing injury was not stable and

could have been reasonably expected to deteriorate.

 The pre-existing injury was caused by the accident, but the car insurance company should only be responsible for covering your short-term medical costs instead of your anticipated care needs.



WHY YOU SHOULD AVOID ENGAGING THE INSURANCE COMPANY WITHOUT AN ATTORNEY

Regardless of whether you have a pre-existing injury, the adjuster might try to pressure you into:

 Signing a medical records waiver. The adjuster needs to review your medical records to assess your claim. However, they do not need unfettered access to your entire health history. When insurance companies ask to review your records, they are really hoping to find further excuses to blame your

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Shelly's RECIPE CORNER

ZUCCHINI CHEDDAR PANCAKES

Ingredients:

2 cups grated zucchini1 cup shredded cheddar cheese½ cup grated onion

1 cup biscuit baking mix (such as Bisquick)

2 teaspoons vegetable oil as needed

Directions:

2 eggs, beaten

Mix zucchini, Cheddar cheese, and onion together in a bowl. Stir eggs and biscuit mix into zucchini mixture until well combined.

Heat vegetable oil on the griddle or large skillet over medium heat. Scoop about 1/4 cup batter onto heated griddle; cook until pancakes are browned, 3 to 4 minutes per side. Repeat with remaining batter.

Recipe makes 6 servings. Enjoy!



Have too many zucchini from the garden?
I know we do! These zucchini pancakes
are great! Give them a try and let us
know what you think!



Where Accident Victims Get Help













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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.

HOW PRE-EXISTING INJURIES AFFECT WASHINGTON CAR CRASH CLAIMS

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pain and suffering on a non-accident-related injury.

- Providing a recorded statement. Insurance companies frequently
 pressure accident victims into providing recorded statements.
 While you might wish to share your story, speaking to the adjuster
 without an attorney present provides a critical opportunity for the
 adjuster to ask leading questions or goad you into providing unnecessary information.
- Admitting fault for the accident. After you have filed an insurance claim, the adjuster will likely do everything in their power to minimize the company's liability. If you so much as apologize for being involved in an accident—even if the accident was not your fault—the adjuster could construe this as an admission of wrongdoing, which they could use as an excuse to try to blame you for a portion of fault in the accident thus decreasing any compensation offer.

Fortunately, you are never required to speak to an insurance adjuster without an attorney present. If you, a loved one, or friend have been in a vehicle accident caused by another driver and you have past injuries that were made worse, please call us before speaking with any insurance companies. We are happy to provide a free consult with no strings attached, call us at 425.276.7804.



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