



MAX MEYERS LAW **SPOKE & WHEEL**



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Time to Prep Your Garden for Fall

Winter is right around the corner, so it's time to put those summer vegetable and flower gardens to bed. Here are a few basic ideas that Shelly and I use to prepare our garden for a long winter's nap.

First, we like to make notes of how the garden did. Mostly take photos throughout the summer so we can see what plants did well and where and what area of the garden got the most sun. This helps improve the garden each year.

After your last harvest remove all dead plants, leaves, weeds, and any plant matter left behind. If it's healthy put it in your compost. If it appears diseased or infested with bugs discard or burn it.

Now that you have a clean garden, it is time to dig or till the garden. This helps clear out the soil of insects that like to hide in the soil until spring. This also helps prepare the soil for next spring which will give you a head start on your planting.

Add a layer of compost, manure or other organic matter and then cover with a layer of leaves, straw, or other material. No matter what you use there should be four to six inches. The organic matter will slowly decompose as it protects the soil from freezing and unfreezing in the winter months.

For flower pots, Shelly likes to use fallen leaves to cover them. Move any pots into your garage or garden shed that you fear might crack or break if they freeze.

There are many ways for winterizing your garden and depending on how big and how extravagant your garden is you may want to research other tips and techniques to ensure the best winterizing for your garden.



Preparing Your Motorcycle for Winter Storage

Putting your motorcycle away for the winter to protect it from the elements and doing the right maintenance can ensure it is ready to hit the road in the spring. Block off a few days to follow these steps and extend the life of your bike.

- **Change the Oil.** The contaminants found in dirty oil can corrode your engine. Run your motorcycle for a few minutes, then drain the oil and replace it with the oil your owner's manual recommends.

- **Charging the battery while your bike is in storage.** The best way to keep the battery charged without frying it is to use a battery charger and minder. An overcharged battery can not only be unusable, it can also explode. Remove the battery and connect it to a battery charger and minder.

- **Check your tires.** Make sure they have the correct pressure.

- **Lube the cables and chains.** Review your owner's manual for other maintenance recommendations. Some motorcycle enthusiasts suggest that you clean the carburetors in the fall to prevent "gunk."

- **Prevent rodents and small animals from nesting in your muffler for winter.** Insert motorcycle exhaust plugs in the muffler or at least place a plastic bag over the cooled muffler and secure it with a rubber band.



- **Wash your motorcycle.** Dirt and bugs can cause corrosion or rust. After completing all the service and maintenance, give it a thorough wash, let it dry in the sun, then wax it to protect the paint.

- **Cover your motorcycle for Winter.** Whether you store your bike indoors or outside, you should protect it with a cover. Do not just throw a plastic tarp over your bike, because it will trap mois-

ture. Your bike's chrome, painted surfaces, and internal parts can corrode from trapped moisture. Use a breathable cover designed for use with motorcycles. Make sure your bike has completely cooled before you cover it.

- **Store your bike somewhere safe.** There are many viable options. Many dealerships offer indoor heated storage. You can also rent a heated storage unit or store your bike in your garage or shed. Heated storage is preferable to unheated. If you do not have an indoor location for your motorcycle to spend the winter, park it on a plywood sheet and cover it up.

- **Verify your insurance coverage.** Make sure that your motorcycle insurance will cover your bike for possible damage that can occur during storage. Your bike is expensive, so it is worth the cost of premiums to protect it, even if you are not regularly riding during Washington State's winter months.

September Events

Sept 1 - 22 Washington State Fair (Puyallup Fair)

Amusement rides, Live Concerts, farm animals, every kind of fair food imaginable, and loads of exhibits with crafts and gadgets galore. Puyallup, WA.

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

Sept 8 Edmonds Classic Car Show

See 250 classic cars and motorcycles, plus live music and a beer garden, which is centered at 502 Main Street in Edmonds.

Visit www.edmondschamber.com/events/edmonds-classic-car-show.

Sept 13 - 14 Oktoberfest in Edmonds

Edmonds Oktoberfest features local breweries, bands, and food outdoors beginning Friday (3 to 10 p.m.) and Saturday (1 to 10 p.m.) Located near Edmonds Civic Playfield at 598 Edmonds St. in Edmonds. Free.

Visit www.edmondsoktoberfest.com/ for details.

Sept 20 - 22 Oktoberfest in Fremont

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 N. in Seattle.

Visit <https://fremontoktoberfest.com/> for details.



10 Tips for How to Talk With an Insurance Adjuster After Your Bike Crash

After a bicycle accident that wasn't your fault, it's only natural to expect an insurance company to treat you fairly.

Sadly, many people discover that insurers are much more concerned about protecting profits than helping innocent victims. If you were injured in a bike crash and are filing a claim with the negligent driver's insurance company, you need to be very careful if an insurance adjuster calls you.

WHY THE INSURANCE COMPANY IS CONTACTING YOU

You may receive a call within days of your bike accident, often while you're still in the hospital or at home coping with the serious injuries you suffered. An adjuster knows this is a vulnerable time for you and, unfortunately, might try to take advantage of that.

You need to understand the reasons why the insurer is contacting you to know how to handle the situation. **Here's why they're reaching out now:**

- **To investigate your claim.** The company wants details about the bicycle accident. It has a duty to investigate your claim and decide whether to offer you a settlement. While this might seem straightforward, an adjuster's questions may be designed to minimize payment to you.
- **Find out damaging information.** Adjusters know how to ask questions that might lead you to inadvertently admit fault or downplay your injuries. The goal is often to gather any

information they can use to reduce—or even deny—your claim.

10 TIPS ON HOW TO HANDLE A CALL FROM THE INSURANCE COMPANY

While an adjuster may sound concerned about you when they call, you need to remember that they're not your friend. **They could be nice, but they work for the insurance company, and their goal is to save their employer money. It's crucial to handle the conversation carefully to protect your rights and your claim. Here are our tips to guide you.**



1. BE POLITE

Always remain courteous and calm. If you become defensive or argue with the adjuster, you could say something you'll regret later—or that can be used against you.

2. GET THE INSURANCE ADJUSTER'S INFORMATION

Ask for the adjuster's and insurance company's name, contact details, and your claim

number. You'll need this information if you have to talk to them in the future and for your attorney.

3. DON'T OFFER INFORMATION

Provide only the necessary details, such as your name, address, and phone number. When answering the adjuster's questions, limit what you say and don't volunteer any information. Keeping your answers short and sweet is the best approach to avoid making statements that can be misunderstood.

4. DON'T DISCUSS THE ACCIDENT DETAILS

Avoid discussing the specifics of the incident. Just provide the basics of the crash's date, time, and location. Then, tell them your lawyer will handle future discussions regarding the nature of the bicycle crash and your related claim.

5. LIMIT TALKING ABOUT YOUR INJURIES

Don't go into detail about your injuries. Simply state that you're receiving medical treatment and avoid giving any specifics. The reality is that you have no idea how severe your injuries are, the medical treatments you might need, or if you will make a full recovery right after the bicycle accident.

6. DON'T APOLOGIZE

You may feel bad about the bicycle accident, especially if the other driver was also injured. However, resist the urge to apologize or say "I'm sorry." An adjuster could interpret these statements as an admission that you were at least partially at fault in causing the crash.

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Shelley's RECIPE CORNER

Key Lime Cream Pie

This is a repeat, but one of Max's all-time favorites and a great way to say good-bye to summer! Enjoy!

Ingredients:

- 1 package (11.3 ounces) pecan shortbread cookies, crushed (about 2 cups)
- 1/3 cup butter, melted
- 4 cups heavy whipping cream
- 1/4 cup confectioners' sugar
- 1 teaspoon coconut extract
- 1/2 cup Key lime juice
- 1 package (8 ounces) cream cheese, softened
- 1 can (14 ounces) sweetened condensed milk
- 1/4 cup sweetened shredded coconut, toasted
- Sliced Key limes, optional

Directions:

In a small bowl, mix crushed cookies and butter. Press onto bottom and up the side of a greased 9 inch deep-dish pie plate.

In a large bowl, beat whipping cream until it begins to thicken. Add confectioners' sugar and extract; beat until stiff peaks form. In another large bowl, beat cream cheese,

condensed milk and lime juice until blended. Fold in 2 cups of whipped cream. Spoon into prepared crust.

Top with remaining whipped cream; sprinkle with toasted coconut. Refrigerate for at least 4 hours before serving. If desired, garnish with sliced Key limes.





MAX MEYERS LAW^{PLLC}

Where Accident Victims Get Help



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10 Tips for How to Talk With an Insurance Adjuster After Your Bike Crash

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7. DON'T AGREE TO GIVE A RECORDED STATEMENT

An adjuster might ask you to provide a recorded statement and try to convince you that this is necessary to settle your claim. This isn't true. The real reason the insurance company wants to get you to give a recorded statement is to trick you into saying something that can be used to dispute your claim.

8. DON'T GIVE THEM ACCESS TO YOUR MEDICAL RECORDS

The adjuster could also request that you sign a release allowing them to get your medical records. While it's true that they'll need information pertaining to your injuries, you should never allow the insurance

company unrestricted access to your medical records. They don't need your entire medical history to settle your claim. However, an insurer might want to search your medical records for any type of information that gives it grounds to reduce your compensation.

9. DON'T ACCEPT A SETTLEMENT OFFER

If the insurance adjuster knows you have a strong claim, they may offer to settle matters quickly. Never agree to this. Early settlement offers are often much lower than what you deserve. Additionally, never accept any offer without first consulting a bicycle accident lawyer.

10. TAKE NOTES

Document every conversation you have

with an insurer, and ask for clarification on certain points during the call, if necessary. This not only helps you remember the conversation but also provides your attorney with additional information.

HOW MAX MEYERS LAW HELPS YOU WITH YOUR BIKE ACCIDENT CLAIM

Before talking to an adjuster, contact us at Max Meyers Law, 425.276.7804.

Let our legal professionals help you navigate what can be a minefield when talking to insurance adjusters.



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