

SHIFT & MOVE

A publication of The YE Law Firm
Small enough to care; big enough to win.



FREE DOWNLOAD

Get the free book **THE WASHINGTON AUTO ACCIDENT GUIDE** to help you navigate what to do if you get into an auto accident.

Go to **YeFreeBook.com** to get your free download now or call **(253) 946-0577** to have a copy mailed to you!

THE WASHINGTON AUTO ACCIDENT GUIDE

An Insider's Guide To Auto Accident Claims In Washington



October: Cybersecurity Month: Own it. Secure it. Protect it.

As October and Halloween roll in, social media will be bustling with photos and posts celebrating the holidays. As we share with the world, it's important to protect ourselves online.

This month is cybersecurity month. Here at the Ye Law firm, we take cybersecurity seriously. Here are some facts and tips to help with your social media presence online.

FACTS.

- 3.48 billion people worldwide now use social media worldwide.
- Digital consumers spend nearly 2.5 hours on social networks and social messaging every day.

TIPS.

Remember, there is no 'Delete' button on the Internet. Share with care, because even if you delete a post or picture from your profile seconds after posting it, chances are someone still saw it.

Update your privacy settings. Set the privacy and security settings to your comfort level for information sharing. Disable geotagging, which allows anyone to see where you are—and where you aren't—at any given time.

Connect only with people you trust. While some social networks might seem safer for connecting because of the limited personal information shared through them, keep your connections to people you know and trust.

Never click and tell. Limit what information you post on social media. Keep Social Security numbers, account numbers, and passwords private, as well as specific information about yourself, such as your full name, address, birthday, and even vacation plans.

Speak up if you're uncomfortable.

Report suspicious or harassing activity.

31919 1st Ave S, Ste 104
 Federal Way, WA 98003

10900 NE 8th St. Ste 1670
 Bellevue, WA 98004
 by appointment

2707 Colby Ave Ste 1118
 Everett, WA 98201
 by appointment

www.theyelawfirm.com

Why do I have to pay my insurance back for medical treatment when I already pay a premuim?

Many people injured in motor vehicle accidents in Washington discover to their dismay that they must repay their insurance carriers, including car insurance, health insurance, Medicare and Medicaid. Their typical response: I pay my insurance premium for years, so why must I repay for those medical benefits provided by my insurance company? Intuitively this may not seem fair. In fact, it doesn't make economic sense.

Anyone lucky enough to have insurance coverage for injuries suffered in an auto accident should count themselves lucky. Many injured persons face enormous challenges in the getting necessary treatment following an accident. In fact, getting treatment can be the greatest challenge related to a car accident.



INSURANCE COMPANY LIENS

If you have coverage of some kind, insurance will cover the medical expenses as dictated by the policy. The insurance company in effect advances the costs of medical care while reserving a lien on any future proceeds (i.e., claim settlement) available to cover what it paid out. It's important to know that if there is no recovery (payment to you) in a settlement and therefore no other funds, the insurance company will have no lien and you will owe nothing beyond what you contracted for in your policy.

However, if there is a recovery, the money is paid by the person (or his insurance company) who was responsible for the accident. This is the very basis for liability and recovery -- the person who causes the accident should pay for the damages.

INSURANCE LIENS ARE NEGOTIABLE

You must pay back your insurance company for your medical expenses. Your carrier will claim a lien against the proceeds of any settlement or judgment. Failure to pay the lien will likely result in a collection action against you.

That is the bad news. The good news is that you can often negotiate these liens down. The amount of the lien reduction will depend on the circumstances. An attorney experienced in auto accident cases and insurance issues will be able to address these issues with the goal of maximizing your recovery.

Halloween Costume Appreciation

If you are planning on dressing up this Halloween, send us your pictures! We love to show our appreciation to our readers and would like to use them in next month's newsletter! From the applicants, our staff will pick one lucky winner for a surprise gift!

Send your photos to: marketing@theyelawfirm.com



We are happy to discuss your situation with you. Give us a call at (253) 946-0577.



Here's what our clients are saying:

"Customer service was excellent! Professional attitude, Mr. Ye was in no rush, he was very patient, nice and consistent. I had an impression that he genuinely wanted to help me, instead of trying to rush me into hiring him. I appreciate him."

We love reviews!

We are always grateful for the kind comments and reviews left by our clients. If you would like to leave a review, you can do so by visiting us on Google maps!

Recipe Spotlight of the month: White Chocolate Pumpkin Snickerdoodles

INGREDIENTS

1/2 cup (115g) unsalted butter
1/4 cup (50g) packed light or dark brown sugar
1 cup (200g) granulated sugar, divided
1 teaspoon pure vanilla extract
6 Tablespoons (86g) pumpkin puree (use the rest of the can in any of these recipes)
1 and 1/2 cups (190g) all-purpose flour (spoon & leveled)
1/4 teaspoon salt
1/4 teaspoon baking powder
1/4 teaspoon baking soda
2 teaspoons ground cinnamon, divided
*1 teaspoon pumpkin pie spice**
1/2 cup (90g) white chocolate chips or chunks



INSTRUCTIONS

- Melt the butter in the microwave. In a medium bowl, whisk the melted butter, brown sugar, and 1/2 cup granulated sugar together until no brown sugar lumps remain. Whisk in the vanilla and pumpkin until smooth. Set aside.
- In a large bowl, toss together the flour, salt, baking powder, baking soda, 1 and 1/2 teaspoons cinnamon and pumpkin pie spice. Pour the wet ingredients into the dry ingredients and mix together with a large spoon or rubber spatula. The dough will be very soft. Fold in white chocolate chips. They may not stick to the dough because of the melted butter, but do your best to have them evenly dispersed in the dough. Cover the dough and chill for 30 minutes, or up to 3 days.* Chilling is mandatory.
- Take the dough out of the refrigerator. Preheat the oven to 350°F (177°C). Line two large baking sheets with parchment paper or silicone baking mats.
- Roll the dough into balls, about 1.5 Tablespoons of dough each. Mix together the remaining 1/2 cup of granulated sugar and 1/2 teaspoon of cinnamon. Roll each of the dough balls generously in the cinnamon-sugar mixture and arrange on 2 baking sheets. Slightly flatten the dough balls because the cookies will only slightly spread in the oven. The photo above shows what the cookie dough balls should look like before baking.
- Bake the cookies for 10 minutes. The cookies will look very soft and under-baked. Keeping them in the oven for longer may dry them out. Remove from the oven and press a few more white chocolate chips onto the tops, if desired. If you find that your cookies didn't spread much at all, flatten them out when you take them out of the oven.
- Allow the cookies to cool for at least 10 minutes on the cookie sheets before transferring to a wire rack. The longer the cookies cool, the chewier they will be. I let them sit out for at least 1 hour before enjoying. I find that their chewiness and pumpkin flavor is more prominent on day 2.

Prep Time: 45 minutes

Cook Time: 10 minutes

Total Time: 1 hour, 10 minutes

Yield: 18 cookies

HALLOWEEN SAFETY TIPS

Halloween is a fun time to spend with family, friends, and neighbors. As you prepare to go out this Halloween night, here are some safety tips to help us enjoy the night without incident and accidents.

Walk Safely

- Cross the street at corners, using traffic signals and crosswalks.
- Look left, right and left again when crossing and keep looking as you cross.
- Put electronic devices down and keep heads up and walk, don't run, across the street.
- Teach children to make eye contact with drivers before crossing in front of them.
- Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible. Children should walk on direct routes with the fewest street crossings.
- Watch for cars that are turning or backing up. Teach children to never dart out into the street or cross between parked cars.

Trick or Treat With an Adult

- Children under the age of 12 should not be alone at night without adult supervision. If kids are mature enough to be out without supervision, remind them to stick to familiar areas that are well lit and trick-or-treat in groups

Keep Costumes Both Creative and Safe

- Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors.
- Choose face paint and makeup whenever possible instead of masks, which can obstruct a child's vision.
- Have kids carry glow sticks or flashlights to help them see and be seen by drivers.
- When selecting a costume, make sure it is the right size to prevent trips and falls.

Drive Extra Safely on Halloween

- Slow down and be especially alert in residential neighborhoods. Children are excited on Halloween and may move in unpredictable ways.
- Take extra time to look for kids at intersections, on medians and on curbs.
- Enter and exit driveways and alleys slowly and carefully.
- Eliminate any distractions inside your car so you can concentrate on the road and your surroundings.
- Drive slowly, anticipate heavy pedestrian traffic and turn your headlights on earlier in the day to spot children from greater distances.
- Popular trick-or-treating hours are 5:30 p.m. to 9:30 p.m. so be especially alert for kids during those hours.

(from Safe Kids Worldwide. Safekids.org)



31919 1st Ave. S. Ste 104
Federal Way, WA 98003

WHAT'S INSIDE:

October: Cybersecurity Month: Own it. Secure it. Protect it.

Why do I have to pay my insurance back for medical treatment when I already pay a premium?

Recipe of the Month White Chocolate Pumpkin Snickerdoodles



This newsletter is for informational purposes only.

On Saturday, October 19, 2019, Nest Mission celebrated its 13th Anniversary with a benefits concert by Washington Chamber Ensemble at Trinity Lutheran Church in Lynnwood, WA. It was a great time of music and an opportunity to introduce Nest Mission to our community. Attorney Chong Ye, who serves as the chairman of the board for Nest Mission gave a speech encouraging the attendees to donate to the great cause of Nest Mission. The following is an excerpt of his speech:

Good evening. Thank you so much for joining us as we celebrate the 13th Anniversary of Nest Mission. This event would not be possible without your support.

What started as a group whose mission was to provide rental assistance to those who were fortunate enough to move out of homelessness into the society has now grown to provide a place for weekly worship and dinner to the homeless community. It's also an opportunity for the homeless attendees to help themselves with donated clothes, underwear, toiletry, and a chance to get medical checkups.

Not only that, Nest Mission continues to help those homeless brothers and sisters who are fortunate enough to find jobs, with initial deposits for new apartments or other living arrangements.

We also host annual Christmas Motel Stays for the selected homeless brothers and sisters so that they can spend a few days during the year away from the streets and into the warm comfort of motels throughout Western Washington.

We also provide emergency motel stays for those homeless brothers and sisters who might need an extended stay in the warm comforts of the motel after they are discharged from their stay in the hospitals due to medical emergencies.

All this could not have been possible without the generous donations from you and we want to acknowledge and thank you for your help.

I want to recognize those of us here tonight who have:

- donated financial resources to Nest Mission in the past or present; and
- donated time in the past or present volunteering at our Thursday and Friday weekly worship and dinner.

Thank you for investing your time and resources in allowing Nest Mission to continue to grow.

Finally, I am not only up here to review what Nest Mission has done in the past but also to affirm that we will continue to carry out the mission of Jesus Christ to share our time and resources to our less fortunate brothers and sisters. Therefore, I am asking for your commitment to continue supporting us with your financial donations.

We are a 501(c)(3) charitable non-profit organization whose mission is to end homelessness by continually providing various services to the homeless communities.

A cup of tall coffee at Starbucks is around \$2.30. Would you consider up coffee two times a week and use that amount to support Nest Mission? That would be $\$4.60 \times 53 \text{ weeks} = \244 . Or how much does your lunch cost? If you like to eat Korean food, most lunches range anywhere between \$10-\$15. Would you consider packing a lunch one day a week? Or consider fasting one day a week to pray for the homeless brothers and sisters? By packing a lunch once a week, you can donate between \$530-\$795 a year. If we all did our part in helping ending homelessness by sacrificing two tall coffees a week or packing or fasting a lunch once a week, your donation could help put one to two homeless people move into a new apartment by helping us pay for their rental deposits. There are over 200 attendees tonight. That's 200 to 400 hundred families we can help move into a new apartment next year. Ten years would allow us to help 2,000 to 4,000 homeless families move into a new apartment. That is what we can do by sacrificing a little of our comforts and giving back to society.

Think about that. Nest Mission has a great team of volunteers and great team of local churches who help us with weekly dinners and worship service. Your financial donation would help us expand our ministry even further.

Thank you and I anticipate everyone in this room can help by sharing our blessing for a great organization.

CONTACT:



(253) 946-0577

(425) 322-0577



www.theyelawfirm.com



31919 1st Ave S, Ste 104
Federal Way, WA 98003

10900 NE 8th St. Ste 1670
Bellevue, WA 98004

2707 Colby Ave Ste 1118
Everett, WA 98201